



MCA (QLD) Accountants Pty Ltd
ABN 38 142 374 883

Director: Anthony Micalizzi CA
Director: Taneile White CA

Unit 2, 273 Abbotsford Road,
Bowen Hills Q 4006

PO Box 163
Hamilton Q 4007

Phone: 07 3252 9477
Fax: 07 3252 9677

Email: reception@mcaqld.com.au

29 June 2018

Mr James & Mrs Shirley Karydis
Karydis Family Superannuation Fund
28 Whitehorse Road
CARSELDINE QLD 4034

Dear James & Shirley,

RE: KARYDIS FAMILY SUPERANNUATION FUND

The purpose of this letter is to provide you with further information regarding our fees and to set out our understanding of the terms of this engagement and the nature of the services we will provide for the year ended 30 June 2018.

SCOPE OF OUR WORK

We will perform the following services:

- Preparation of financial statements
- Preparation of income tax returns
- General advice on various tax and accounting issues

Our procedures will be limited to those related to the above services, and accordingly (except where indicated above):

- no audit or review will be performed, and therefore no assurance will be expressed;
- our engagement cannot be relied upon to disclose fraud or other irregularities or errors. However, we will inform you if any such matters do come to our attention in the course of our engagement.

TIMING OF YOUR WORK

We advise in order to meet Australian Tax Office deadline requirements we require your work to be forwarded no later than 31 January every year. We will contact you in the near future with respect to providing you with a check list of the information we will require.

INFORMATION TO BE PROVIDED BY YOU

Under this engagement, you will be responsible for providing all information required to enable us to prepare your financial accounts and taxation returns as efficiently and quickly as possible.

OUR FEES

Our fees, which will be billed as work progresses, are based on the time taken by staff assigned to the engagement plus direct out of pocket expenses. Our hourly charge rate is as follows:

Tony Micalizzi	\$330 per hour plus GST
Taneile White	\$210 per hour plus GST
Peter Foo	\$140 per hour plus GST
Courtney Henderson	\$140 per hour plus GST
Susan Scully	\$100 per hour plus GST
Beverley Cope	\$70 per hour plus GST

This quotation is conditional upon receiving the required information to a satisfactory standard. Should this not be the case, we reserve the right to amend this quotation at a later date.

CHANGE ORDER

In the event that you do not provide all of the information required to complete your work, or if we find that we are required to complete work beyond the scope of our quotation, we will furnish you with a Change Order which will specify the additional cost of our services. We will not commence that work until you have signed and returned the Change Order to us.

CLIENT SERVICE

Our main objective is to assist our clients maintain and increase profitability. Our staff are available to you at any time should you have any queries or require advice on a business-related matter.

Your file is being managed by Taneile White.

We are committed to providing high quality client service. If you have any concerns or queries about the service you are receiving, please contact the director in charge of your file immediately. We will look into the matter promptly and thoroughly, to address any problems.

We value your comments and would be pleased to hear from you in relation to our service.

We thank you for the opportunity to be of service to you.

We draw your attention to the fact the firm is covered by a Limitation of Liability Scheme as prescribed by the relevant state professional standards legislation.

Please contact our office if you wish to discuss any of the issues addressed in this letter or require additional information.

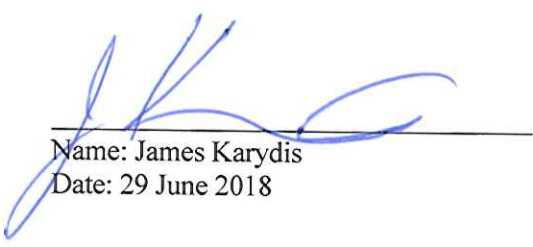
Yours sincerely
MCA Chartered Accountants



Taneile White
Director

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I understand and acknowledge the terms of your engagement.



Name: James Karydis
Date: 29 June 2018



MCA (QLD) Accountants Pty Ltd
ABN 38 142 374 883

Director: Anthony Micalizzi CA
Director: Taneile White CA

Unit 2, 273 Abbotsford Road,
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14 January 2019

Mr James & Mrs Shirley Karydis
Karydis Family Superannuation Fund
28 Whitehorse Road
CARSELDINE QLD 4034

Dear James & Shirley,

**RE: KARYDIS FAMILY SUPERANNUATION FUND
FINANCIAL STATEMENTS AND INCOME TAX RETURN – 2018**

We have completed the Financial Accounts for your Superannuation Fund for the year ended 30 June 2018, and enclose the following documents.

1. Financial Statements

The Financial Statements for the Karydis Family Superannuation Fund for the year ended 30 June 2018. Please sign the trustees declaration where indicated and return the financial statements for the auditor to sign.

2. Income Tax

We enclose the Annual Return for the Karydis Family Superannuation Fund for the year ended 30 June 2018.

Please review the return, and if you are satisfied with its accuracy, sign the return where indicated and forward to our office.

As the return will be lodged electronically, please also sign the Electronic Lodgement Declaration in the return. The Commissioner of Taxation requires you to retain the declaration for five years from the date of signing.

We estimate that the following tax will be assessed on this return:

Taxable Income	\$ 47,480.00
Gross Tax/Tax Assessed	\$ 7,122.00
Less – Instalments Paid	\$ (1,596.00)
Add – Supervisory levy	\$ 259.00
Amount of Payment/(refund)	\$ 5,785.00

The tax return will be due for lodgement on 15 May 2019.

The balance of tax payable is due for payment on the abovementioned lodgement due date. Please arrange for payment using the enclosed payment slip. Please diarise the payment date to avoid late payment and the incurring of associated interest penalties.

3. Secretarial Documents

- Minutes of Meetings of the Trustees
- Contributions Notice and Receipt
- Pension Commencement/Other Pension Documentation

Please review these documents. If you are satisfied with their accuracy, please sign where indicated and return the documents to our office.

4. Audit Documents

- Auditor's Engagement Letter
- MCA Engagement Letter
- Trustee Representation Letter for the year ended 30 June 2018.
- Declarations

As Trustees of the Fund, we require you to confirm certain details for audit purposes. Please read these documents carefully, sign where indicated and return to our office.

5. Members Statements

We also enclose member's statements as at 30 June 2018.

6. Repayment of Overdrawn Amounts

The Superannuation Fund has overdrawn amounts totalling \$7,301.36. This amount relates to pension payments that were in excess of the member balances. Please deposit this amount into the superannuation fund **immediately**. Please provide a transaction confirmation once this amount has been paid. Please note this fund cannot be audited until the amount has been confirmed as repaid.

7. Contributions

Please note as James is now 75, the SMSF can no longer accept personal contributions for this member.

Once we have received the above signed documents we will be able to complete the audit of the fund. After the audit of the fund has been completed, the Income Tax Return will be lodged.

We advise that we have relied on information you provided to us in preparing the financial statements and income tax returns for the year. We advise that you are responsible for the accuracy and completeness of the information provided to us and that any advice given by us is only an opinion based on our knowledge of your business.

If you should wish a copy of the Financial Report and Annual Return, either as a bound paper copy or an electronic document, please contact our office and we will be pleased to oblige.

Yours Sincerely
MCA Chartered Accountants

A handwritten signature in black ink, appearing to read 'T White', written in a cursive style.

Taneile White
Director

AUDITOR ENGAGEMENT LETTER

To: The Trustees of the Karydis Family Superannuation Fund

Scope

You have requested that we audit the financial report of the Karydis Family Superannuation Fund, which comprises the balance sheet as at 30 June 2018, the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An 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. An 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.

Because of 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 control relevant to the entity'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 entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

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

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

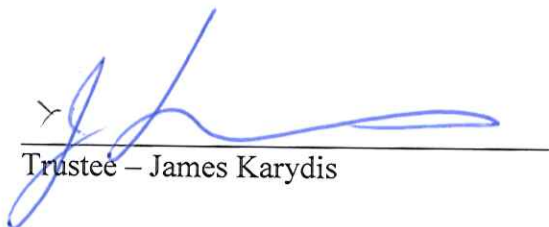
We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

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 audit of the financial report.

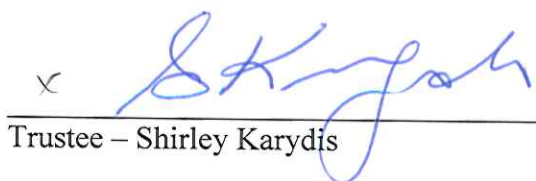
Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793
Dated

Acknowledged on behalf of the Karydis Family Superannuation Fund by

x 
Trustee – James Karydis

13-05-2019
Date

x 
Trustee – Shirley Karydis

13-05-2019
Date

Karydis Family Superannuation Fund
Trustee Representation Letter
For The Year Ended 30 June 2018

The Audit Partner
Anthony W Boys

Dear Sir,

In connection with your examination of the financial reports of the Karydis Family Superannuation Fund as at 30 June 2018, and for the year then ended, the following representations are made which are true to the best of our knowledge and belief.

(1) Fund Books/Records/Minutes

All financial books, records and related data have been made available to you, including minutes of trustees' meetings and trust deed.

(2) Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

(3) Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets appearing in the statement of Financial Position.
- b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

(4) Investments

- a) Investments are carried in the books at market value at 30 June 2018.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.

(5) Trust Deed

The fund is being conducted in accordance with its trust deed.

(6) Superannuation Legislation

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations, and relevant prescribed requirements.

- a) The trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed.
- b) Any vacancy among the trustees is filled in accordance with the trust deed.
- c) The trustees have complied with all the trustee standards set out in the Regulations and the covenant prescribed by SIS section 52.

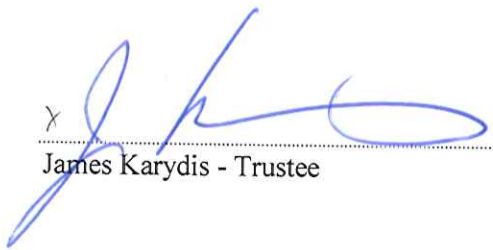
(7) Investment Standards

The trustees have complied with all the Investment Standards set out in the Superannuation Industry (Supervision) Regulations.

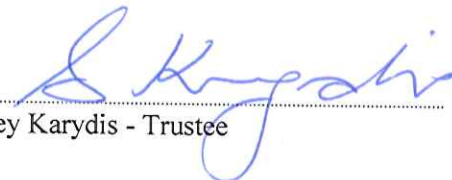
(8) Subsequent Events

No events or transactions have occurred since 30 June 2018 or are pending, which have a material effect upon the fund's state of affairs at that date, or which are of significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or results of operations.

Yours Faithfully

x 
James Karydis - Trustee

13-05-2019
Date

x 
Shirley Karydis - Trustee

13-05-2019
Date

08 January 2019

James Karydis
Karydis Family Superannuation Fund
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 21/06/2018 with \$21,821.11 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

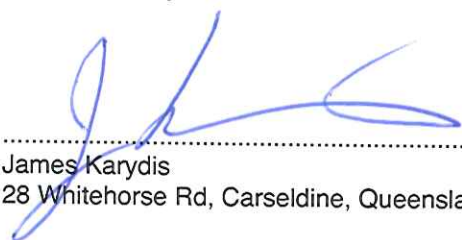
This balance contains:
a Taxable Balance of: \$20,289.11; and
a Tax Free Balance of: \$1,532.00.
Tax Free proportion: 7.02%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$0.00 and will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



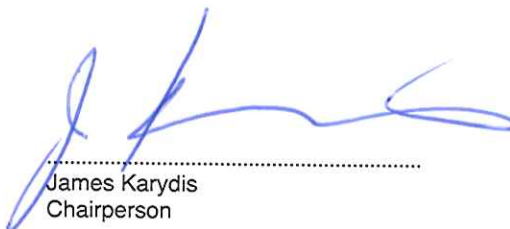
.....
James Karydis
28 Whitehorse Rd, Carseldine, Queensland 4034

Karydis Family Superannuation Fund

Minutes of a Meeting of the Trustee(s)

held on 08 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

- PRESENT:** James Karydis and Shirley Karydis
- PENSION COMMENCEMENT:** James Karydis wishes to commence a new Account Based Pension with a commencement date of 21/06/2018.
- The Pension Account Balance used to support this pension will be \$21,821.11, consisting of:
- Taxable amount of \$20,289.11; and
 - Tax Free amount of \$1,532.00
 - Tax Free proportion: 7.02%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
 - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
 - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
 - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
 - The fund's trust deed provides for payment of this pension to the member
 - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- REVERSIONARY:** The pension does not have a reversionary beneficiary.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$0.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.



James Karydis
Chairperson

08 January 2019

Karydis Family Superannuation Fund
James Karydis
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund
Commencement of Account Based Pension**

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that James Karydis has advised their intention to commence a new Account Based Pension on 21/06/2018. The pension does not have a reversionary beneficiary.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$0.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
James Karydis


.....
Shirley Karydis

08 January 2019

Shirley Karydis
Karydis Family Superannuation Fund
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 21/06/2018 with \$21,821.11 of the superannuation benefits standing to my member's account in the fund. The pension does not have a reversionary beneficiary.

This balance contains:
a Taxable Balance of: \$20,289.11; and
a Tax Free Balance of: \$1,532.00.
Tax Free proportion: 7.02%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$0.00 and will not exceed my maximum allowable threshold for the current period.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



.....
Shirley Karydis
28 Whitehorse Rd, Carseldine, Queensland 4034

Karydis Family Superannuation Fund

Minutes of a Meeting of the Trustee(s)

held on 08 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

- PRESENT:** James Karydis and Shirley Karydis
- PENSION COMMENCEMENT:** Shirley Karydis wishes to commence a new Account Based Pension with a commencement date of 21/06/2018.
- The Pension Account Balance used to support this pension will be \$21,821.11, consisting of:
- Taxable amount of \$20,289.11; and
 - Tax Free amount of \$1,532.00
 - Tax Free proportion: 7.02%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
 - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
 - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
 - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
 - The fund's trust deed provides for payment of this pension to the member
 - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- REVERSIONARY:** The pension does not have a reversionary beneficiary.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$0.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.


.....
James Karydis
Chairperson

08 January 2019

Karydis Family Superannuation Fund
Shirley Karydis
28 Whitehorse Rd, Carseldine, Queensland 4034

Dear Sir/Madam

**Karydis Family Superannuation Fund
Commencement of Account Based Pension**

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that Shirley Karydis has advised their intention to commence a new Account Based Pension on 21/06/2018. The pension does not have a reversionary beneficiary.

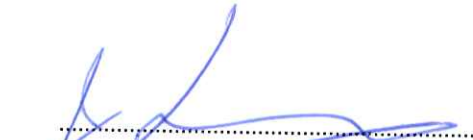
The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
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- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$0.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
James Karydis

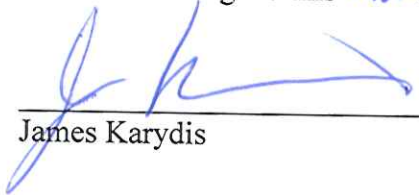

.....
Shirley Karydis

WORK TEST DECLARATION

I, James Karydis, of 28 Whitehorse Road, Carseldine Qld 4034 confirm that I was gainfully employed for at least 40 hours in a continuous 30 day period during the 2018 financial year before my superannuation contributions were made during the year.

And I make this solemn declaration conscientiously believing the same to be true and correct.

Declared and signed this ^{13th} ~~mon~~ day of ~~May~~ 20 19



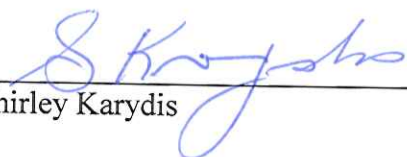
James Karydis

WORK TEST DECLARATION

I, Shirley Karydis, of 28 Whitehorse Road, Carseldine Qld 4034 confirm that I was gainfully employed for at least 40 hours in a continuous 30 day period during the 2018 financial year before my superannuation contributions were made during the year.

And I make this solemn declaration conscientiously believing the same to be true and correct.

Declared and signed this ^{3th} ~~MON~~ day of ~~5th~~ 20 19



Shirley Karydis

Karydis Family Superannuation Fund
Deductions Notice Letter

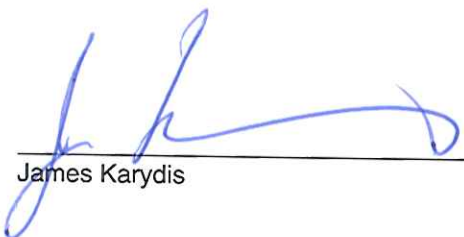
James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that

Shirley Karydis

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$25,000

for contributions paid in the year ended 30 June 2018. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.



James Karydis

Date: 30 / 06 / 2018

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2017 to 30 June 2018 is: \$ _____

Shirley Karydis


Date: 30 / 06 / 2018

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

479772072

 The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title:

Family name
KARYDIS

First given name
SHIRLEY

Other given names

3 Date of birth

14/05/1949

4 Current postal address

28 WHITEHORSE RD

Suburb/town/locality
CARSELDINE

State/territory
QLD
(Australia only)

Postcode
4034
(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

0700000000

Section B: Super fund's details

6 Fund name

KARYDIS FAMILY SUPERANNUATION FUND

7 Fund Australian business number (ABN)

36259720374

8 Member account number

KARSHI00008A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

~~VARIATION OF PREVIOUS VALID NOTICE OF INTENT~~

~~14 Financial year ended 30 June 20~~


~~15 My personal contributions to this fund in the above financial year \$~~

~~16 The amount of these personal contributions claimed in my original notice of intent \$~~

~~17 The amount of these personal contributions I will now be claiming as a tax deduction \$~~

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or**
- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*


- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or**

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Karydis Family Superannuation Fund
Deductions Notice Letter

James Karydis and Shirley Karydis as trustee for Karydis Family Superannuation Fund acknowledges that

James Karydis

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$25,000

for contributions paid in the year ended 30 June 2018. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.



James Karydis

Date: 30 / 06 / 2018

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2017 to 30 June 2018 is: \$ _____

James Karydis


Date: 30 / 06 / 2018

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

480505604

 The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title:

Family name
KARYDIS

First given name
JAMES

Other given names

3 Date of birth

06/12/1943

4 Current postal address

28 WHITEHORSE RD

Suburb/town/locality
CARSELDINE

State/territory
QLD
(Australia only)

Postcode
4034
(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

0700000000

Section B: Super fund's details

6 Fund name

KARYDIS FAMILY SUPERANNUATION FUND

7 Fund Australian business number (ABN)

36259720374

8 Member account number

KARJAM00008A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$

Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature



Date

> Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

*I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:*

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or**

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, **or**
- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Minutes of a meeting of the Trustee(s)

held on 14 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

- PRESENT:** James Karydis and Shirley Karydis
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the superannuation fund be signed.
- ANNUAL RETURN:** Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
- ALLOCATION OF INCOME:** It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2018.
- AUDITORS:** It was resolved that
- Anthony Boys
- of
- PO Box 3376, Rundle Mall, South Australia 5000
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- Mca (Qld) Accountants Pty Ltd
- act as tax agents of the Fund for the next financial year.

Karydis Family Superannuation Fund

Minutes of a meeting of the Trustee(s)

held on 14 January 2019 at 28 Whitehorse Rd, Carseldine, Queensland 4034

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –


.....
James Karydis

Chairperson