

**Gail Kerbel and SMSf**

3 messages

**Farrell Mosbach** <farrell.m@dbaker.com.au>  
To: Steven Kerbel <steven@southcitybrokers.com.au>

Tue, Jan 18, 2022 at 10:58 AM

Hi Steve,

Not sure if you are back from your holiday. Hope you had a great time.

I have attached the following for your Mom and her superfund. Appreciate if you could get this signed and returned to me asap.

- 1. AFS Superfund
- 2. Tax return Superfund- there is a refund of \$5009.00
- 3. Minutes for Superfund- to be signed and returned to me.
- 4. Tax return signing pages for Superfund-to be signed and returned to me.
- 5. Lime actuarial Invoice-appreciate if you could get this paid direct to them asap.
- 6. Gail personal tax return- Refund of \$258.00
- 7. Gail Signing pages- to be signed and returned to me to lodge
- 8. D baker invoice for the superfund inclusive of Auditors Fees.

Wait to hear from you.

Kind Regards,



**FARRELL MOSBACH**

**D BAKER & ASSOCIATES PTY LTD - CHARTERED ACCOUNTANTS**

Ph: 08 9274 6637 Fax: 08 9250 1804  
1/4 Farrall Road MIDVALE WA 6056



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This email and any files transmitted with it are confidential and intended only for the individual or entity named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by error. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by error. We disclaim all liability for any errors, omissions, viruses, loss and/or damage arising from using, opening or transmitting this email. If you are not the intended recipient, you must not use, disclose, interfere with, distribute or copy this e-mail or part thereof. If you have received this email in error please notify us immediately by return email and destroy all copies. Thank you.

This information contains confidential information in this email

**8 attachments**

- Gail Kerbel Super Fund - 2021 AFS.pdf**  
454K
- Gail Kerbel Super Fund - 2021 TR.pdf**  
71K
- Gail Kerbel Super Fund - 2021 Signing Pages.pdf**  
362K
- Gail Kerbel Super Fund - 2021 Minutes to be Signed.pdf**  
625K
- Lime Actuarial Invoice.pdf**  
37K
- Gail Kerbel - 2021 TR.pdf**  
51K
- Gail Kerbel - 2021 Signing Pages.pdf**  
2691K
- D Baker Invoice.pdf**  
19K



**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

**The Australian Business Register**

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

**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.

Tax file number  Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel

**Important**

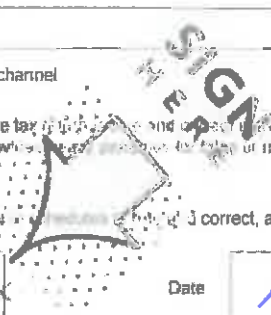
Before making this declaration please check to ensure that all income has been disclosed and the tax is paid in full and correct every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides penalties for false or misleading statements on tax returns.

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable tax law, is correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date



**PART B 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 lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer 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.

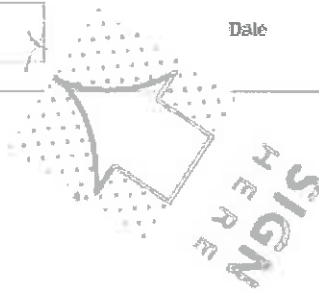
Agent's reference number

Account Name

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

Signature

Date



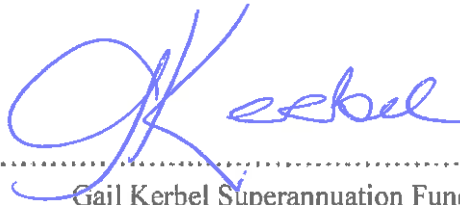
**DEDUCTION AUTHORITY**

TO: D. BAKER & ASSOCIATES PTY LTD

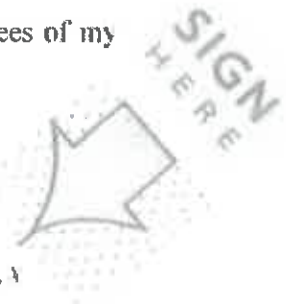
In relation to the Tax Year ending 30 June 2021 and in your capacity as my Tax Agent and Accountant I hereby authorise you to bank the Income Tax Refund cheque/s received on behalf of my Superfund into your Trust Account.

I authorise you to deduct the amount of your current or outstanding fees of my Superfund from the refund and to forward me the balance.

SIGNED.....



Gail Kerbel Superannuation Fund



**Please complete section below should you want your refund to be paid direct into your bank account.**

Name of account holder : \_\_\_\_\_

Name of Bank : \_\_\_\_\_

BSB Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

## 2021 Client 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:

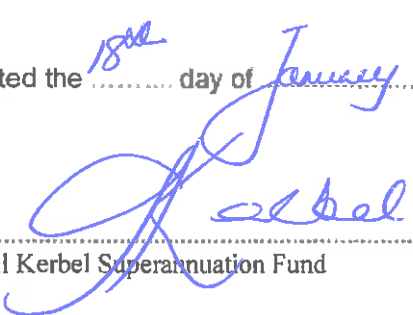
- I. I am aware of the procedures to follow if a document is lost or destroyed;
- II. I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- III. I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- IV. 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 in order to show reasonable care; and
- V. I have read and understood the return prepared for me.

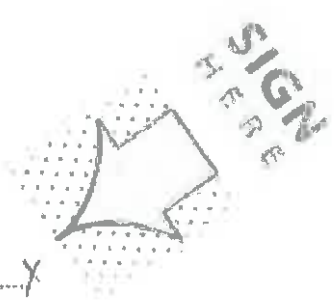
**2021 Client substantiation declaration continued**

I declare that:

- a. I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2021 income year.
- b. 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.
- c. 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
- d. 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.

Dated the 15<sup>th</sup> day of January 2022

  
.....  
Gail Kerbel Superannuation Fund



Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information on privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information in this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Handwritten signature 'Kerbel' and date field '10/01/2022' with a 'SIGN HERE' stamp.

Preferred trustee or director contact details:

Form fields for contact details: Title (MRS), Family name (KERBEL), First given name (GAIL), Phone number (08 92746637), Email address, Non-individual trustee name, ABN of non-individual trustee, and Time taken to prepare and complete this annual return.

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions

TAX AGENT'S DECLARATION:

I, D BAKER & ASSOCIATES PTY LTD

declare that the Self-managed superannuation fund annual return 2021 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature and date field '10/01/2022'.

Tax agent's contact details

Form fields for tax agent details: Title (MR), Family name (MOSBACH), First given name (FARRELL), Tax agent's practice (D BAKER AND ASSOCIATES PTY LTD), Tax agent's phone number (08 92746637), Tax agent number (74081009), Reference number (KER14).





**Gail Kerbel Superannuation Fund**  
**U2 / 138 Woodrow Ave, Dianella WA 6059**

**5 July 2021**  
**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 **Gail Kerbel Superannuation Fund** as at 30 June 2021, 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 trustee's 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,

  
\_\_\_\_\_  
Gail Kerbel - Director Trustee Co



## ENGAGEMENT LETTER

To: The Trustees, **Gail Kerbel Super Fund**

### Scope

You have requested that we audit the financial report of **Gail Kerbel Superannuation Fund** which comprises the balance sheet as at 30 June 2021, and 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

**GAIL KERBEL PTY LTD  
ATF  
GAIL KERBEL SUPERANNUATION FUND**

MINUTES OF MEETING OF TRUSTEE OF THE SUPER FUND HELD AT U2 / 138 WOODROW AVE.  
DIANELLA, WA. ON THE 30 JUNE 2020

**Present:** Gail Kerbel

**Date:** 30/06/2021

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The Trustee advised the member that they have approved the payment of the following expenses for the year:

- Accounting fees	\$1,595.00
- Audit Fees	\$330.00
- Actuarial Fees	\$110.00
- ATO Supervisory Levy	\$259.00
- ASIC Fees	\$55.00

**Closure:** There being no further matters to discuss, the meeting was declared closed

SIGNED AS A TRUE AND CORRECT RECORD.



Gail Kerbel  
Director of Trustee Company



**GAIL KERBEL SUPERANNUATION FUND  
MEMBERS STATEMENT**

**Gail Kerbel**  
2/138 WOODROW AVENUE  
DIANELLA WA 6059

**Your Details**

Date of Birth:	17/09/1947	Nominated Beneficiaries:	N/A
Age:	72	Vested Benefits:	\$ 5,396.19
Date Joined Fund:	23/02/2016	Total Death Benefit:	\$ 5,396.19
Service Period Start Date:		Current Salary:	
Date Left Fund:		Previous Salary:	
Member Code:		Disability Benefit:	
Account Start Date:			
Account Type:	Accumulation		
Account Description:	Accumulation		

**Your Balance**

Total Benefits: \$ 5,396.19

Preservation Components

Preserved  
Unrestricted Non Preserved \$ 5,396.19  
Restricted Non Preserved

Tax Components

Tax Free \$ 1,980.00  
Taxable \$ 3,416.19

**Your Detailed Account Summary**

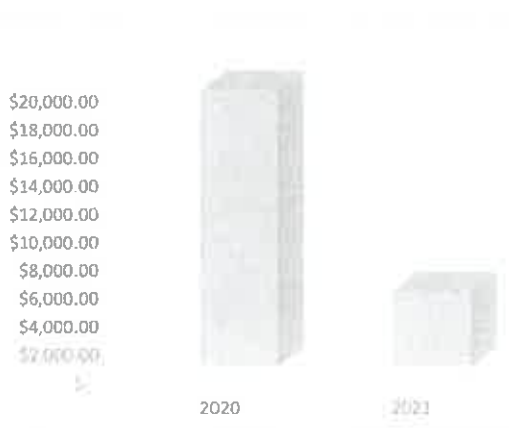
Opening balance at 01/07/2020 \$ 19,677.32

Increases to Member account during the period

Employer Contributions \$ 760.00  
Personal Contributions (concessional)  
Personal Contributions (non concessional) \$ 1,980.00  
Government Co-Contributions \$  
Other Contributions - LISA \$  
Proceeds of Insurance Policies  
Transfers In  
Net Earnings \$ 2,945.99  
Internal Transfer In \$ 821,755.39

Decreases to Member account during the period

Pensions paid  
Contributions Tax \$ 289.80  
Income Tax  
No TFN Excess Contributions Tax  
Excess Contributions Tax  
Refund Excess Contributions  
Division 293 Tax  
Insurance Premiums Paid  
Management Fees  
Member Expenses  
Benefits Paid/Transfers Out  
Superannuation Surcharge Tax  
Internal Transfer Out \$ 841,432.71  
Closing balance at 30/6/2021 \$ 5,396.19



Signed by Member- **Gail Kerbel**

Signature: *Gail Kerbel*  **HERE SIGN**

**GAIL KERBEL SUPERANNUATION FUND  
MEMBERS STATEMENT**

**Gail Kerbel**  
2/138 WOODROW AVENUE  
DIANELLA WA 6059

**Your Details**

Date of Birth:	17/09/1947	Nominated Beneficiaries:	N/A
Age:	72	Vested Benefits:	\$ 1,007,621.86
Date Joined Fund:	23/02/2016	Total Death Benefit:	\$ 1,007,621.86
Service Period Start Date:		Current Salary:	
Date Left Fund:		Previous Salary:	
Member Code:		Disability Benefit:	
Account Start Date:			
Account Type:	Pension		
Account Description:	Pension		

**Your Balance**

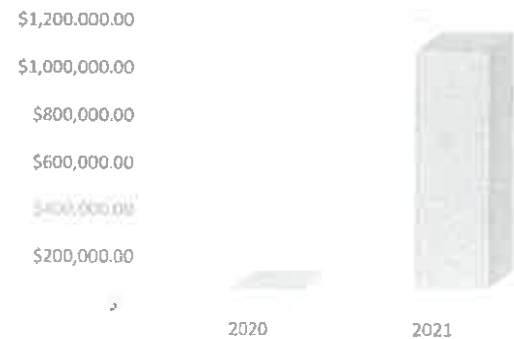
Total Benefits: \$ 1,007,621.86

Preservation Components

Preserved \$ 1,007,621.86  
Unrestricted Non Preserved  
Restricted Non Preserved

Tax Components

Tax Free \$ 883,088.25  
Taxable \$ 124,533.61



**Your Detailed Account Summary**

Opening balance at 01/07/2020 \$

Increases to Member account during the period

Employer Contributions	
Personal Contributions (concessional)	
Personal Contributions (non concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	\$ 532,689.15
Internal Transfer In	\$ 841,432.71

Decreases to Member account during the period

Pensions paid	-\$ 366,500.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	

Closing balance at 30/06/2021 \$ 1,007,621.86

Signed by Member- **Gail Kerbel**

Signature

**SIGN  
HERE**

**GAIL KERBEL SUPERANNUATION FUND  
MEMBERS STATEMENT**

**Gail Kerbel**  
2/138 WOODROW AVENUE  
DIANELLA WA 6059

**Your Details**

Date of Birth:	17/09/1947	Nominated Beneficiaries:	N/A
Age:	72	Vested Benefits:	\$
Date Joined Fund:	23/02/2016	Total Death Benefit:	\$
Service Period Start Date:		Current Salary:	
Date Left Fund:		Previous Salary:	
Member Code:		Disability Benefit:	
Account Start Date:			
Account Type:	Pension		
Account Description:	Pension		

**Your Balance**

Total Benefits:	\$	
<u>Preservation Components</u>		
Preserved	\$	
Unrestricted Non Preserved	\$	
Restricted Non Preserved	\$	
<u>Tax Component</u>		
Tax Free	\$	
Taxable	\$	

\$900,000.00  
\$800,000.00  
\$700,000.00  
\$600,000.00  
\$500,000.00  
\$400,000.00  
\$300,000.00  
\$200,000.00  
\$100,000.00  
\$



**Your Detailed Account Summary**

<b>Opening balance at 01/07/2020</b>	<b>\$ 821,755.39</b>
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (concessional)	
Personal Contributions (non concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	\$ 821,755.39
<b>Closing balance at 30/06/2021</b>	<b>\$ -</b>

Signed by Member-

**Gail Kerbel**

Signature:

SIGN  
HERE

**Trustee Notification to Members of  
Gail Kerbel Superannuation Fund  
Allocated Pension**

The Administrator

Gail Kerbel Superannuation Fund  
U2 / 138 Woodrow Ave, DIANELLA, WA

Re: Gail Kerbel – Member

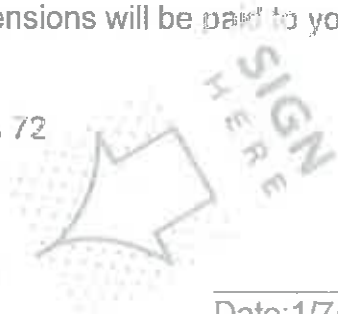
We acknowledge your request to commute your full pension into accumulation phase at 1 July 2020 with the amount of \$821,755.39.

We further acknowledge your request to start a pension phase on 2 July 2020 in the amount of \$841,432.71 leaving \$nil in accumulation phase at that date.

We further confirm that \$366,500.00 pensions will be paid to yourself.

Your age at pension commencement is 72

  
\_\_\_\_\_  
Gail Kerbel – Director Trustee Co



\_\_\_\_\_  
Date: 1/7/2020

**GAIL KERBEL PTY LTD  
ATF  
GAIL KERBEL SUPERANNUATION FUND**

MINUTES OF MEETING OF TRUSTEE OF THE SUPER FUND HELD AT U2/138 WOODROW AVE,  
DIANELLA, WA. PERTH ON THE 30 JUNE 2021

**PRESENT:** Gail Kerbel

**SUPERFUND  
CONTRIBUTIONS  
30.06.21:**

The chairman tabled a schedule of Super Contributions to  
30<sup>th</sup> June 2021. The details are as follows:

Employer Contributions - \$760.00  
Non-Concessional Contributions- \$1.980.00

**CLOSURE:** There being no further matters to discuss, the meeting was declared closed.

SIGNED AS A TRUE AND CORRECT RECORD

  
Gail Kerbel  
Director of Trustee Company



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**Member Notification to Trustees of  
Gail Kerbel Superannuation Fund  
Allocated Pension**

The Administrator

Gail Kerbel Superannuation Fund  
U2 / 138 WOODROW AVE, DIANELLA, WA

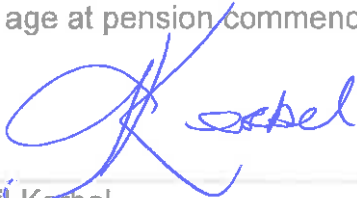
Re: Gail Kerbel - Member

I wish to inform the trustee to commute my full pension into accumulation phase at 1 July 2020 with the amount of \$821,755.39.

I Further request to start a pension phase on 2 July 2020 in the amount of \$841,432.71 leaving \$nil in accumulation phase at that date.

I Further confirm that \$366,500.00 pensions be paid to myself for the 2019/2020 year.

My age at pension commencement is 72.



Gail Kerbel



Date: 1/7/20

• 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, Gail Kerbel Superannuation Fund  
by

(signed)  
  
G Kerbel-Director Trustee Co  
Dated:



### PART A Electronic Lodgment Declaration (Form I)

This declaration is to be completed where a taxpayer elects to use an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

#### 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.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

#### 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.

Tax file number	XXX XXX XXX	Year	2021
Name	MRS GAIL FAY KERBEL		

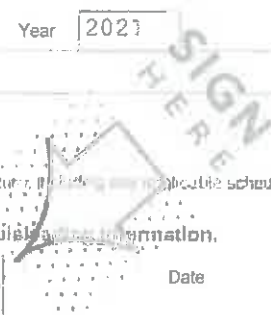
#### Declaration

I declare that:

- the information provided to my registered tax agent for the preparation of this tax return, including any schedules is true and correct, and
- the agent is authorised to lodge this tax return

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

Signature	<i>G Kerbel</i>	Date	18 January 2022
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### PART B 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 lodgment channel.

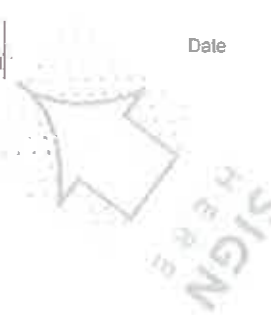
The declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

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

Agent's reference number	74081009
Account Name:	D Baker & Associates Trust Acc

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

Signature	<i>G Kerbel</i>	Date	18 January 2022
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**DEDUCTION AUTHORITY**

TO: D. BAKER & ASSOCIATES PTY LTD

In relation to the Tax Year ending 30 June 2021 and in your capacity as my Tax Agent and Accountant I hereby authorise you to bank the Income Tax Refund cheque/s received on my behalf into your Trust Account.

I authorise you to deduct the amount of your current or outstanding fees of myself/spouse/partner/Related Business from my refund and to forward me the balance.

SIGNED..........x

G Kerbel



**SIGN  
HERE**

**Please complete section below should you want your refund to be paid direct into your bank account.**

Name of account holder : \_\_\_\_\_

Name of Bank : \_\_\_\_\_

BSB Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

## 2021 Client 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. I am aware of the procedures to follow if a document is lost or destroyed;
- II. I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- III. I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- IV. 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 in order to show reasonable care; and
- V. I have read and understood the return prepared for me.

**2021 Client substantiation declaration continued**

I declare that:

- a. I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2021 income year.
- b. 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.
- c. 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
- d. 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.

Dated the 18<sup>th</sup> day of January, 2022

  
Gail Kerbel



20 Foreign source income and foreign assets or property

During the year did you own, or have an interest in, assets located outside Australia which had a total value of AUD\$50,000 or more?  P  N Print Y for yes or N for no.

<b>TOTAL SUPPLEMENT INCOME OR LOSS</b>	Items 13 to 24 - add up the <input checked="" type="checkbox"/> boxes for income amounts and deduct any loss amounts in the <input checked="" type="checkbox"/> boxes.	<input type="text" value="22,300"/>
	Transfer this amount to <input checked="" type="checkbox"/> I on page 3.	
<b>TOTAL SUPPLEMENT DEDUCTIONS</b>	Items D11 to D15—add up the <input type="checkbox"/> boxes and transfer this amount to <input type="checkbox"/> D.	<input type="text"/>
<b>TOTAL SUPPLEMENT TAX OFFSETS</b>	Items T3 to T9 - add up the <input type="checkbox"/> boxes.	<input type="text"/>
	Transfer this amount to <input type="checkbox"/> I on page 3.	

Taxpayer's declaration

Read and sign the declaration after completing your tax return, including the Supplemental Information section for business and professional items section and other schedules if applicable.

I declare that:

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

Taxpayer's Signature

*G Kerbel*

Date	Day	Month	Year
	18	01	2022

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

The ATO will issue your assessment based on your tax return. However, the ATO has some time to review your tax return, and issue an amended assessment if a review shows inaccuracies that change the assessment. The standard review period is two years but for some taxpayers it is four years.

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 if you do not provide your TFN, your assessment may be delayed.

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

Tax agent's declaration

D BAKER & ASSOCIATES PTY LTD

declare that this tax return has been prepared in accordance with information supplied by the taxpayer, that the taxpayer has given me a declaration stating that the information provided to me is true and correct and that the taxpayer has authorised me to lodge the tax return.

Agent's signature

Date	Day	Month	Year
	15	12	2021

Client's reference

Contact name

FARRELL HERRBACH

Agent's telephone number	Area code	Telephone number
	08	92746637

Agent's reference number

1300110009

Position held

