

**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.

Tax File Number  Year of return

Name of Partnership, Trust, Fund or Entity

Total Income/Loss  Total Deductions  Taxable Income/Loss

**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 However, you cannot lodge your tax return electronically if you do not quote your TFN.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](http://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](http://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.

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 return is true and correct in 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 heavy penalties for false or misleading statements on tax returns.

**Declaration:** I declare that:  
\* all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and  
\* I authorise the agent to give this document to the Commissioner of Taxation.

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 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.

Account name:

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

Signature  Date

**PART D**

**Tax agent's certificate (shared facilities only)**

We, Don Don Richards Chartered Accountants declare that:

- \* We have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- \* We have received a declaration made by the entity that the information provided to us for the preparation of this tax return is true and correct, and
- \* We are authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's Signature

Date

Agent's phone

07 38813155

Client's reference

RICHRBSF

Agent's Contact Name

Don Richards

Agent's reference number

25986876

Taxation Estimate  
For the year ended 30 June 2018

Return Code: RICHRBSF  
Description: RBS Super Fund

Tax File Number: 959 194 548  
Date prepared: 24/05/2020

	\$	\$
<b>Summary of Taxable Income</b>		
Business and Investment Income:	-	
No-TFN contributions	-	
Other Business income	55,971.00	
<b>Less Deductions</b>		55,971.00
		28,465.00
<b>Taxable Income</b>		27,506.00

**Tax on Taxable Income**

Additional Tax on No-TFN contributions	-	
\$0.00 @ 32% (includes 2% Medicare Levy)	-	
Other Business Income \$27506.00 @ 15.00%	4,125.90	
<b>Gross Tax</b>		4,125.90
		4,125.90
<b>SUBTOTAL T2</b>		4,125.90
<b>SUBTOTAL T3</b>		4,125.90
<b>TAX PAYABLE T5</b>		4,125.90
<b>Less Eligible Credits</b>		
PAYG Instalments raised	10,628.00	
		10,628.00
		-6,502.10
<b>Add:</b>		
Supervisory levy	259.00	
		259.00
<b>TOTAL AMOUNT REFUNDABLE</b>		6,243.10

**2019 PAYG INSTALMENTS**

Commissioner's Instalment Rate 7.37%

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Taxation Estimate  
For the year ended 30 June 2018

Return Code: RICHRSF  
Description: RBS Super Fund

Tax File Number: 959 194 548  
Date prepared: 24/05/2020

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**PAYG INSTALMENT CALCULATION DETAILS**

**CALCULATION OF ADJUSTED TAXABLE INCOME for the year ending 30 June 2019**

	\$	\$
Taxable income as per return	27,506	
	<hr/>	
Adjusted Taxable Income		27,506
		<hr/>
Tax payable on 2018 adj. taxable income @ 15.00%		4,125.90
		<hr/>
Less:		
Foreign income tax offset	-	
	<hr/>	
		<hr/>
Adj. tax payable on adj. taxable income after rebates/offsets		4,125.90

**CALCULATION OF NOTIONAL TAX**

Adj. tax payable on adj. taxable income	4,125.90
Adj. tax payable on adj. withholding taxable income	-
	<hr/>
Notional Tax (NT)	4,125.90
	<hr/>

**CALCULATION OF BASE ASSESSMENT INSTALMENT INCOME 2019**

Total assessable income	55,971
	<hr/>
Base Assessment Instalment Inc. (BAII)	55,971
	<hr/>
Commissioner's Instalment Rate (NT/BAII)	7.37%

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Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Taxation Estimate  
For the year ended 30 June 2018

Return Code: RICHRBSF  
Description: RBS Super Fund

Tax File Number: 959 194 548  
Date prepared: 24/05/2020

**CALCULATION OF GDP ADJUSTED NOTIONAL TAX for the year ending 30 June 2019**

	\$	\$
Taxable income per 2018 Return:	27,506	27,506
Adjusted Taxable Income		27,506
Add: GDP uplift (ATI x 1.06)		1,650
GDP adjusted Taxable Income		29,156
Tax payable on GDP adj. taxable income @ 15.00%		4,373.40
Less Refundable Credits:		
Foreign income tax offset x 1.06 GDP adj.	-	-
Adj. tax payable on GDP adj. TI after rebates/offsets		4,373.40

**CALCULATION OF GDP ADJUSTED NOTIONAL TAX**

Adj. tax on GDP adj. taxable income		4,373.40
Adj. tax payable on adj. withholding taxable income		-
GDP Adjusted Notional Tax (NT)		4,373.40

**ESTIMATE OF 2018-2019 PAYG INSTALMENTS**

Instalments are calculated based on GDP-adjusted Notional tax payable of \$4,373.  
Subject to variation in income, amounts payable should be as follows:

	\$
28 October, 2018	1,093.00
28 February, 2019	1,093.00
28 April, 2019	1,094.00
28 July, 2019	1,093.00
	4,373.00
	4,373.00

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

# Self-managed superannuation fund annual return 2018

## Section A: Fund Information

1 Your tax file number

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the declaration.

2 Name of self-managed superannuation fund (SMSF)

3 ABN

4 Current postal address  
 Street   
 Suburb/State/P'code

### 5 Annual return status

Is this the first required return for a newly registered SMSF?

### 6 SMSF auditor

Auditor's name  
 Title   
 Family name   
 Given names

SMSF Auditor Number  Auditor's phone number

Postal address  
 Street   
 Suburb/State/P'code

Date audit was completed  Was Part B of the audit report qualified?

If the audit report was qualified, have the reported compliance issues been rectified?

### 7 Electronic funds transfer (EFT)

#### A Financial institution details for super payments and tax refunds

BSB no  Account no   
 Account name

### 8 Status of SMSF

Australian superannuation fund    
 Fund benefit structure    
 Does the fund trust deed allow acceptance of the Government's Super Co-contributions and Low Income Super-Contribution?

9 Was the fund wound up during the income year?

### 10 Exempt current pension income

Did the fund pay an income stream to one of more members in the income year?

Sensitive (when completed)

**Section B: Income**  
**11 Income**

Gross rent and other leasing and hiring income		<b>B</b>	49874	
<b>Calculation of assessable contributions</b>		<b>R</b>	6097	
Assessable employer contributions	<b>R1</b>		6097	
plus No-TFN-quoted contributions	<b>R3</b>		0	
<b>GROSS INCOME</b>		<b>W</b>	55971	
<b>TOTAL ASSESSABLE INCOME</b>		<b>V</b>	55971	

**Section C: Deductions and non-deductible expenses**  
**12 Deductions and non-deductible expenses**

	Deductions		Non-deductible expenses	
Interest expenses within Australia	<b>A1</b>	4968	<b>A2</b>	
<b>Description</b>	<b>Deductions</b>		<b>Non-Ded Exp</b>	
Interest expenses within Australl		4968		
Total		4968		
Decline in value of depreciating assets	<b>E1</b>	5562	<b>E2</b>	
SMSF auditor fee	<b>H1</b>	385	<b>H2</b>	
<b>Description</b>	<b>Deductions</b>		<b>Non-Ded Exp</b>	
SMSF auditor fee		385		
Total		385		
Investment expenses	<b>I1</b>	15545	<b>I2</b>	
<b>Description</b>	<b>Deductions</b>		<b>Non-Ded Exp</b>	
Investment expenses - Repairs		6157		
Outgoings Etc		6997		
Legal Exps		1177		
Insurance		1214		
Total		15545		
Management and administration expenses	<b>J1</b>	2005	<b>J2</b>	
<b>Description</b>	<b>Deductions</b>		<b>Non-Ded Exp</b>	
Management and administration exp				
ASIC		302		
Bank charges		370		
Loan fees		1074		
ATO Super Lev		259		
Total		2005		
<b>TOTAL DEDUCTIONS (A1 to M1)</b>	<b>N</b>	28465		
<b>TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)</b>			<b>Y</b>	
<b>TOTAL SMSF EXPENSES (N + Y)</b>	<b>Z</b>	28465		
<b>TOTAL INCOME OR LOSS</b> (Total assessable income less deductions)	<b>O</b>	27506		

**Section D: Income tax calculation statement**  
**13 Income tax calculation statement**

		Taxable income	<b>A</b>	27506.00
		Tax on taxable income	<b>T1</b>	4125.90
		Tax on no-TFN-quoted contributions	<b>J</b>	0.00
Foreign inc. tax offsets	<b>C1</b>	<b>Gross tax</b>	<b>B</b>	4125.90
Rebates and tax offsets	<b>C2</b>	Non-refundable non-c/f tax offsets (C1 + C2)	<b>C</b>	0.00
ESVCLP tax offset	<b>D1</b>	<b>SUBTOTAL 1</b>	<b>T2</b>	4125.90
ESVCLP tax offset c/f from previous year	<b>D2</b>	Non-refundable c/f tax offsets (D1+D2+D3+D4)	<b>D</b>	
ESIC tax offset	<b>D3</b>	<b>SUBTOTAL 2</b>	<b>T3</b>	4125.90
ESIC tax offset c/f from previous year	<b>D4</b>			
Complying fund's franking credits tax offset	<b>E1</b>	Refundable tax offsets (E1 + E2 + E3 + E4)	<b>E</b>	
No-TFN tax offset	<b>E2</b>	<b>TAX PAYABLE</b>	<b>T5</b>	4125.90
NRAS tax offset	<b>E3</b>	Section 102AAM int. charge	<b>G</b>	
Exploration cr. tax offset	<b>E4</b>	Eligible credits (H1 + H2 + H3 + H5 + H6 + H8)	<b>H</b>	
<i>Credit:</i>		Tax offset refunds	<b>I</b>	0.00
Int. on early payments	<b>H1</b>	PAYG installments raised	<b>K</b>	10628.00
Foreign res. w/holding (excl. capital gains)	<b>H2</b>	Supervisory levy	<b>L</b>	259.00
ABN/TFN not quoted	<b>H3</b>	Supervisory levy adj. for wound up funds	<b>M</b>	
TFN w/held from closely held trusts	<b>H5</b>	Supervisory levy adj. for new funds	<b>N</b>	
Int. on no-TFN tax offset	<b>H6</b>	<b>TOTAL AMOUNT REFUNDABLE</b>	<b>S</b>	6243.10
Credit for foreign res. capital gains w/holding	<b>H8</b>	(T5 + G - H - I - K + L - M + N)		

Sensitive (when completed)



**Section F: Member information**

**MEMBER NUMBER: 1**

Title	<input type="text" value="Mr"/>	Account status	<input type="checkbox"/>
First name	<input type="text" value="Peter"/>		
Other names	<input type="text" value="Thomas"/>		
Surname	<input type="text" value="Richards"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text" value="114 295 101"/>	Date of birth	<input type="text" value="23/02/1947"/>
See the Privacy note in the Declaration			

**OPENING ACCOUNT BALANCE**

**Contributions**

Employers ABN	<input type="text" value="60 056 280 007"/>
Any other contributions (incl. Super Co-contributions)	<input type="text" value="100000.00"/>

**TOTAL CONTRIBUTIONS**

**Other transactions**

Allocated earnings or losses	<input type="text" value="54098.38"/>
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Accumulation phase account balance	<input type="text" value="263709.71"/>
Retirement phase account bal. - Non CDBIS	<input type="text" value="0.00"/>
Retirement phase account balance - CDBIS	<input type="text" value="0.00"/>
TRIS Count	<input type="text" value="1"/>

**CLOSING ACCOUNT BALANCE**

<input type="text" value="S"/>	<input type="text" value="263709.71"/>
<input type="text" value="X1"/>	<input type="text" value="263709.71"/>
<input type="text" value="X2"/>	<input type="text" value="0.00"/>

Accumulation phase value	
Retirement phase value	

**MEMBER NUMBER: 2**

Title	<input type="text" value="Mr"/>	Account status	<input type="checkbox"/>
First name	<input type="text" value="Patrick"/>		
Other names	<input type="text" value="Vincent"/>		
Surname	<input type="text" value="Richards"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text" value="482 531 935"/>	Date of birth	<input type="text" value="09/04/1956"/>
See the Privacy note in the Declaration			

**OPENING ACCOUNT BALANCE**

**Contributions**

Employer contributions	<input type="text" value="6097.37"/>
Employers ABN	<input type="text" value="60 056 280 007"/>
Personal contributions	<input type="text" value="18000.00"/>
Any other contributions (incl. Super Co-contributions)	<input type="text" value="82000.00"/>

**TOTAL CONTRIBUTIONS**

**Other transactions**

Allocated earnings or losses	<input type="text" value="53183.79"/>
Outward rollovers and transfers	<input type="text" value="0.00"/>

Accumulation phase account balance	<input type="text" value="342674.79"/>
Retirement phase account bal. - Non CDBIS	<input type="text" value="0.00"/>
Retirement phase account balance - CDBIS	<input type="text" value="0.00"/>
TRIS Count	<input type="text" value="1"/>

**CLOSING ACCOUNT BALANCE**

<input type="text" value="S"/>	<input type="text" value="342674.79"/>
<input type="text" value="X1"/>	<input type="text" value="342674.79"/>
<input type="text" value="X2"/>	<input type="text" value="0.00"/>

Accumulation phase value	
Retirement phase value	

Sensitive (when completed)

**Section H: Assets and liabilities**

**15 ASSETS**

15b Australian direct investments

**Limited Recourse Borrowing Arrangements**

Australian residential real property	<b>J1</b>	
Australian non-residential real property	<b>J2</b>	609164
Overseas real property	<b>J3</b>	
Australian shares	<b>J4</b>	
Overseas shares	<b>J5</b>	
Other	<b>J6</b>	

Cash and term deposits	<b>E</b>	17026
Debt securities	<b>F</b>	
Loans	<b>G</b>	
Listed shares	<b>H</b>	
Unlisted shares	<b>I</b>	
Limited recourse borrowing arrangements (J1 to J6)	<b>J</b>	609164
Non-residential real property	<b>K</b>	
Residential real property	<b>L</b>	
Collectables and personal use assets	<b>M</b>	
Other assets	<b>O</b>	12737

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS**  
 (sum of labels A to T)

**U** 638927

**15e Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

**A**  **Y**

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

**B**  **N**

**16 Liabilities**

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	26763
Permissible temporary borrowings	<b>V2</b>	0
Other borrowings	<b>V3</b>	0

Borrowings	<b>V</b>	26763
Total member closing account balances	<b>W</b>	606385
Reserve accounts	<b>X</b>	
Other liabilities	<b>Y</b>	5779
<b>TOTAL LIABILITIES</b>	<b>Z</b>	638927

**Section K: Declarations**  
**Important**

Before making this declaration check to ensure all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**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. It is not an offence not to provide the TFN. However, if you do not provide the TFN the processing of this form may be delayed. Taxation law authorises the ATO to collect information and disclose it to other government agencies. For more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

**Preferred trustee, director or public officer's contact details:**

Title   
Family name and suffix   
Given and other names   
Phone number   
Non-individual trustee name

Time taken to prepare and complete this tax return (hours)

**TAX AGENT'S DECLARATION:**

We declare that the Self-managed superannuation fund annual return 2018 has been prepared in accordance with information provided by the trustees, that the trustees have given us a declaration stating that the information provided to us is true and correct, and that the trustees have authorised us to lodge this annual return.

Tax agent's signature  Date

**Tax agent's contact details**

Title   
Family name and suffix   
Given and other names   
Tax agent's practice   
Tax agent's phone   
Reference number   
Tax agent number

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

**Interest Income**

Financial institution Branch Sharing status (if applicable)	Account Number	TFN withholding	Interest
CBA			

**Other Income**

<b>Total</b>	
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**Gross rent and other leasing and hiring income**

Details	Amount
209 Robinson Rd	43200.00
Outgoings	6673.77
<b>Total</b>	<b>49873.77</b>

**Other deductions**

<b>Total</b>	
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**Investments LRBA**

Details	Amount
Property	576216.09
Plant	57884.09
Prov for Deprn	-24936.00
<b>Total</b>	<b>609164.18</b>

**Asset values - Other assets**

Details	Amount
GST Refund & S/Crs	7971.64
ATO Tax Refund	
Borrowing cost	2135.25
S/Drs	1896.90
Prepayment	733.35
<b>Total</b>	<b>12737.14</b>

Form F  
**RBS Super Fund**  
File no 959 194 548  
ABN 18 413 092 718

**Additional Tax Information 2018**

Page 08  
Client ref RICHRSBF

**Liability information - Other liabilities**

Details	Amount
ATO Payable	4125.75
Sundry Creditors	1053.81
Loan	
GST	598.97
Total	5778.53