

Financial Report



D & D Super Fund

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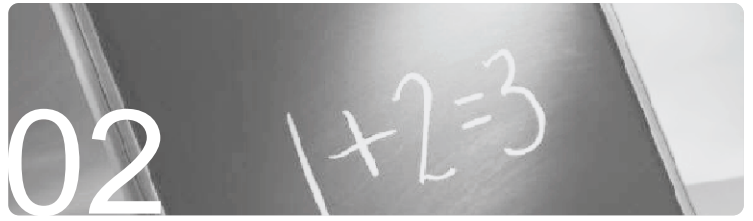
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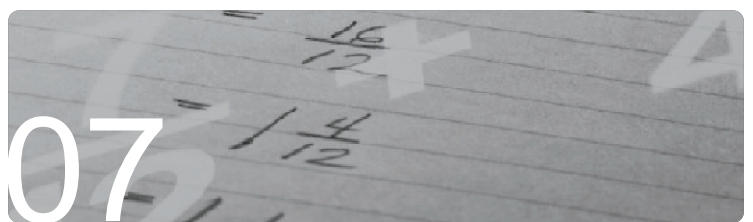
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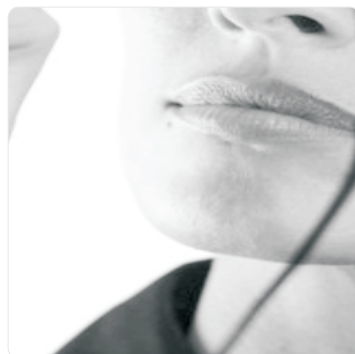
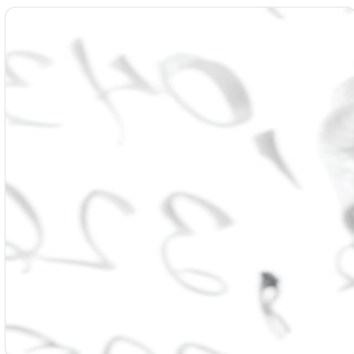
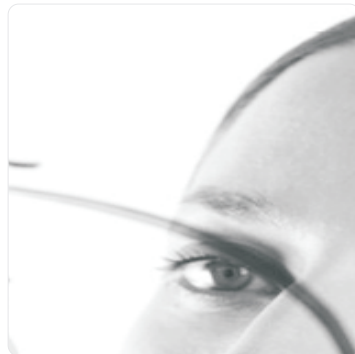
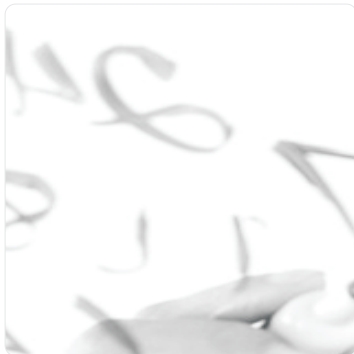


Audit Report

Audit Management Letter, Audit Report

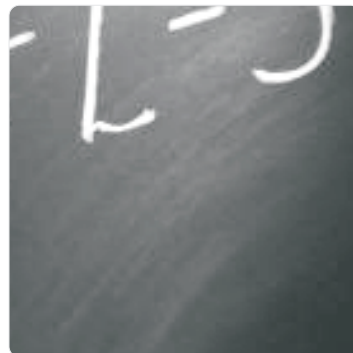
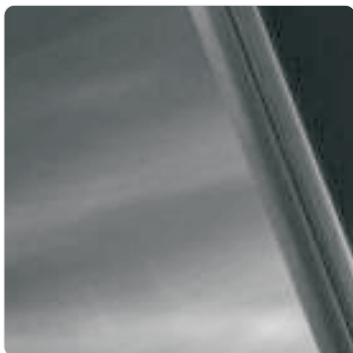
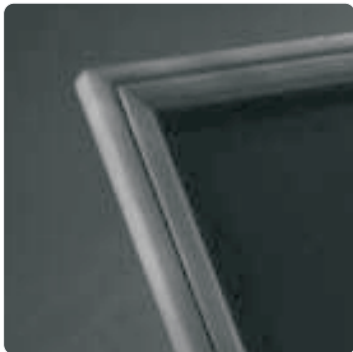
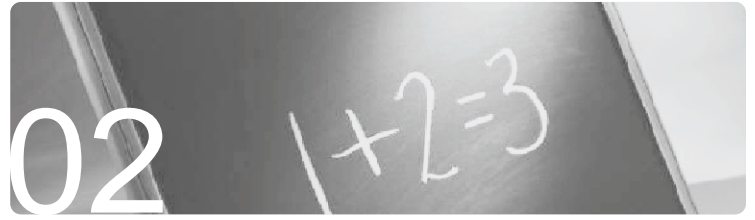


2018/19



Financial Statements

Statement of Financial Position, Operating Statement,
Notes to Financial Statements, Trustees Declaration



D & D Super Fund

Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Derivatives (Options, Hybrids, Future Contracts)		251	222
Shares in Listed Companies (Australian)		134,009	166,899
Total Investments		<u>134,260</u>	<u>167,121</u>
Other Assets			
ANZ Business Saver A/c (No. 185908487)		6,657	17
Bankwest A/c (No. 9309958)		7	107
Income Tax Refundable		3,341	8,881
Total Other Assets		<u>10,005</u>	<u>9,005</u>
Total Assets		<u>144,265</u>	<u>176,126</u>
Less:			
Liabilities			
PAYG Payable		0	3,240
Total Liabilities		<u>0</u>	<u>3,240</u>
Net assets available to pay benefits		<u>144,265</u>	<u>172,886</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Bell, David - Accumulation		108,963	132,401
Bell, Debbie - Accumulation		35,302	40,485
Total Liability for accrued benefits allocated to members' accounts		<u>144,265</u>	<u>172,886</u>

D & D Super Fund**Operating Statement**

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
Income			
Investment Income			
Interest Received		126	0
Contribution Income			
Employer Contributions		3,800	2,013
Personal Non Concessional		3,100	1,671
Other Contributions		73	0
Total Income		<u>7,099</u>	<u>3,684</u>
Expenses			
Accountancy Fees		2,370	0
Administration Costs		777	0
Investment Losses			
Changes in Market Values		30,962	(31,065)
Total Expenses		<u>34,109</u>	<u>(31,065)</u>
Benefits accrued as a result of operations before income tax		<u>(27,009)</u>	<u>34,749</u>
Income Tax Expense		1,613	302
Benefits accrued as a result of operations		<u>(28,622)</u>	<u>34,447</u>

D & D Super Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

D & D Super Fund**Notes to the Financial Statements**

For the year ended 30 June 2019

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	172,886	0
Benefits accrued as a result of operations	(28,620)	34,447
Current year member movements	(1)	138,439
	144,265	172,886
Liability for accrued benefits at end of year	144,265	172,886

D & D Super Fund**Notes to the Financial Statements**

For the year ended 30 June 2019

Note 3: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019	2018
	\$	\$
Vested Benefits	144,265	172,886

Note 4: Subsequent Event - COVID-19

Subsequent to the end of the financial year there have been considerable economic impacts in Australia and globally arising from the Coronavirus (COVID-19) pandemic, and Government actions to reduce the spread of the virus.

At the date of signing the financial statements the Trustees are unable to determine what financial effects the outbreak of the virus could have on the fund in the coming financial period.

No financial effects arising from the economic impacts of the virus have been included in the financial statements for the year ended 30 June 2019. The impacts may include a significant reduction in the carrying value of the SMSF assets and investments. The Trustees acknowledge their responsibility to continuously monitor the situation and evaluate this impact including whether the fund remains a going concern and its ability to pay its liabilities and future retirement benefits.

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

SECTION B – FUND DETAILS

Fund Name	D & D Super Fund
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SECTION C – FINANCIAL YEAR

Financial year end date	30 June 2019
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SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name	Bell, David	Signature	Date
Trustee / Director name	Bell, Debbie	Signature	Date

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

Member Reports

Member Reports, Contribution Confirmation



D & D Super Fund**Members Statement**

David Andrew Bell
 5 Palatine Street
 Calamvale, Queensland, 4166, Australia

Your Details

Date of Birth :	12/12/1962	Nominated Beneficiaries	N/A
Age:	56	Vested Benefits	108,963
Tax File Number:	Provided		
Date Joined Fund:	22/03/2012		
Service Period Start Date:	15/07/1987		
Date Left Fund:			
Member Code:	BELDAV00002A		
Account Start Date	22/03/2012		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	108,963
<u>Preservation Components</u>	
Preserved	108,963
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	33,801
Taxable	75,162

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	132,401	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)	3,100	
Government Co-Contributions	73	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(25,819)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	792	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	108,963	132,401

D & D Super Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

David Andrew Bell
Trustee

Debbie Michelle Bell
Trustee

D & D Super Fund**Members Statement**

Debbie Michelle Bell
 5 Palatine Street
 Calamvale, Queensland, 4166, Australia

Your Details

Date of Birth : 01/08/1974
 Age: 44
 Tax File Number: Provided
 Date Joined Fund: 22/03/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: BELDEB00001A
 Account Start Date 22/03/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 35,302

Your Balance

Total Benefits 35,302

Preservation Components

Preserved 35,302

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free

Taxable 35,302

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	40,485	
<u>Increases to Member account during the period</u>		
Employer Contributions	3,800	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(8,163)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	570	
Income Tax	250	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	35,302	40,485

D & D Super Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

David Andrew Bell
Trustee

Debbie Michelle Bell
Trustee

SECTION A – FUND DETAILS

Fund name	D & D Super Fund
Balance date	30 June 2019

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

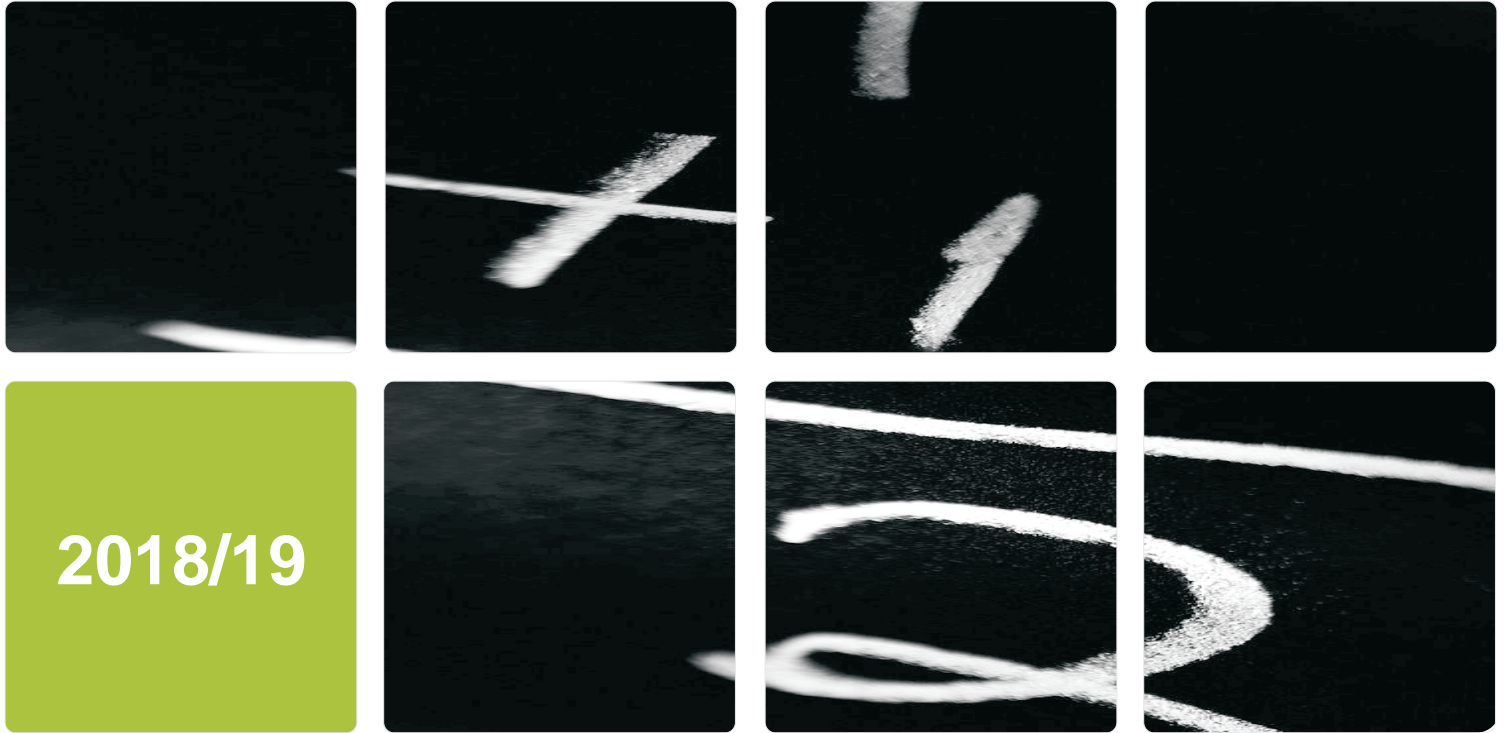
Name	Bell, David
Postal Address	5 Palatine Street, Calamvale, QLD, 4166

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name	Bell, David	Bell, Debbie		
Date of Birth	12/12/1962	01/08/1974		
Fund Phase	Accumulation	Accumulation		
Pension Type	N/A	N/A		
Employer Contributions	Nil	\$3,800		
Member Concessional Contributions	Nil	Nil		
Member Non-Concessional Contributions	\$3,100	Nil		
Govt Co-Contributions	\$73	Nil		
Other Contributions	Nil	Nil		
Roll-Ins	Nil	Nil		
Pension Payments	Nil	Nil		
Lump Sum Withdrawals	Nil	Nil		
Roll-Outs	Nil	Nil		

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature		Date	
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Investment Reports
Investment Summary Report,
Investment Income Report



D & D Super Fund

Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
	ANZ Business Saver A/c (No. 185908487)	6,656.870000	6,656.87	6,656.87	6,656.87			4.72 %	
	Bankwest A/c (No. 9309958)	7.240000	7.24	7.24	7.24			0.01 %	
			6,664.11		6,664.11		0.00 %	4.73 %	
Derivatives (Options, Hybrids, Future Contracts)									
FGROC.AX	First Graphene - Option Expiring	2,075.00	0.105000	217.88	0.01	21.00	196.88	937.52 %	0.15 %
SMIO.AX	Santana Minerals Limited	33,000.00	0.001000	33.00	0.00	0.00	33.00	0.00 %	0.02 %
				250.88		21.00	229.88	1,094.67 %	0.18 %
Shares in Listed Companies (Australian)									
ALK.AX	Alkane Resources Limited	25,000.00	0.455000	11,375.00	0.24	5,886.00	5,489.00	93.26 %	8.07 %
ALT.AX	Analytica Limited	228,001.00	0.004000	912.00	0.02	5,254.01	(4,342.01)	(82.64) %	0.65 %
AJQ.AX	Armour Energy Limited	130,000.00	0.067000	8,710.00	0.06	7,556.00	1,154.00	15.27 %	6.18 %
AKP.AX	Audio Pixels Holdings Limited	2,723.00	16.400000	44,657.20	17.83	48,549.00	(3,891.80)	(8.02) %	31.69 %
AUZ.AX	Australian Mines Limited	317,000.00	0.021000	6,657.00	0.03	9,709.00	(3,052.00)	(31.43) %	4.72 %
AVE.AX	Avecho Biotechnology Limited	120,000.00	0.003000	360.00	0.02	2,891.00	(2,531.00)	(87.55) %	0.26 %
BGL.AX	Bellevue Gold Limited	10,000.00	0.700000	7,000.00	0.39	3,911.00	3,089.00	78.98 %	4.97 %
BLT.AX	Benitec Biopharma Limited	20,000.00	0.057000	1,140.00	0.38	7,520.00	(6,380.00)	(84.84) %	0.81 %
CDY.AX	Cellmid Limited	12,500.00	0.175000	2,187.50	0.56	7,019.00	(4,831.50)	(68.83) %	1.55 %
CTO.AX	Citigold Corporation Limited	787,000.00	0.004000	3,148.00	0.02	12,009.00	(8,861.00)	(73.79) %	2.23 %
FGR.AX	First Graphene Limited	122,600.00	0.255000	31,263.00	0.13	16,253.89	15,009.11	92.34 %	22.18 %
GTG.AX	Genetic Technologies Limited	200,000.00	0.006000	1,200.00	0.02	3,611.00	(2,411.00)	(66.77) %	0.85 %
JAT.AX	Jatenergy Limited	150,000.00	0.047000	7,050.00	0.13	18,959.48	(11,909.48)	(62.82) %	5.00 %
LOM.AX	Lucapa Diamond Company Limited	22,917.00	0.155000	3,552.14	0.36	8,295.00	(4,742.86)	(57.18) %	2.52 %
MEI.AX	Meteoric Resources NI	97,500.00	0.025000	2,437.50	0.09	8,493.50	(6,056.00)	(71.30) %	1.73 %
PCL.AX	Pancontinental Oil & Gas NI	100,000.00	0.002000	200.00	0.14	14,269.80	(14,069.80)	(98.60) %	0.14 %
QFY.AX	Quantify Technology Holdings Limited	121.00	0.006000	0.73	32.31	3,910.00	(3,909.27)	(99.98) %	0.00 %

D & D Super Fund**Investment Summary Report**

As at 30 June 2019

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
RIM.AX	Rimfire Pacific Mining NI	63,000.00	0.003000	189.00	0.08	5,239.50	(5,050.50)	(96.39) %	0.13 %
SML.AX	Santana Minerals Limited	176,000.00	0.003000	528.00	0.04	7,526.00	(6,998.00)	(92.98) %	0.37 %
SYA.AX	Sayona Mining Limited	130,000.00	0.008000	1,040.00	0.04	5,341.00	(4,301.00)	(80.53) %	0.74 %
STA.AX	Strandline Resources Limited	1,442.00	0.130000	187.46	0.07	105.00	82.46	78.53 %	0.13 %
THD.AX	Thred Limited	107,000.00	0.002000	214.00	0.01	1,295.00	(1,081.00)	(83.48) %	0.15 %
				134,008.53		203,603.18	(69,594.65)	(34.18) %	95.09 %
				140,923.52		210,288.29	(69,364.77)	(32.99) %	100.00 %

D & D Super Fund Investment Income Report

As at 30 June 2019

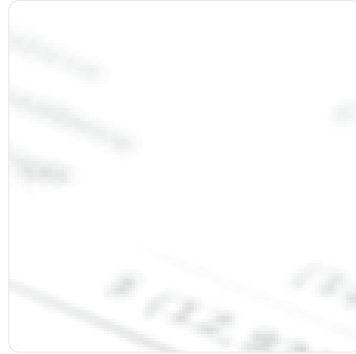
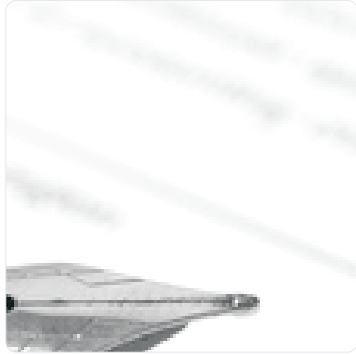
Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Cash at Bank												
ANZ Business Saver A/c (No. 185908487)	3.87			3.87	0.00	0.00	0.00	3.87			0.00	0.00
Bankwest A/c (No. 9309958)	0.17			0.17	0.00	0.00	0.00	0.17			0.00	0.00
	4.04			4.04	0.00	0.00	0.00	4.04			0.00	0.00
Interest Received												
ATO Interest	122.46			122.46	0.00	0.00	0.00	122.46			0.00	0.00
	122.46			122.46	0.00	0.00	0.00	122.46			0.00	0.00
Other Income												
Other Income	0.24											
	0.24											
	126.74			126.50	0.00	0.00	0.00	126.50			0.00	0.00

Assessable Income (Excl. Capital Gains) **126.50**Net Capital Gain **0.00****Total Assessable Income 126.50**

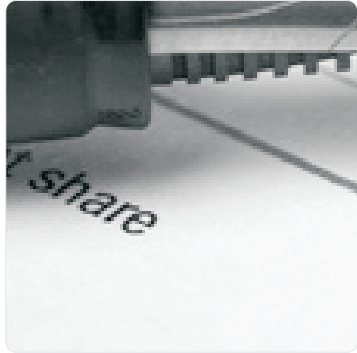
* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.



2018/19



SMSF Annual Return

SMSF Annual Return



PART A**Electronic Lodgement Declaration (Form MS)**

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). 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*Your tax file number*

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

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.

Tax File Number	Name of Partnership, Trust, Fund or Entity	Year
934 343 050	D & D Super Fund	2019

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

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:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or Public Officer

Date

/ /

PART C**Tax Agent's Certificate (Shared facility users only)**

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature

Date

Contact name

Scope Accounting Pty Ltd

Agent's Phone No

0731036158

Agent Ref No

25845642

Self-managed superannuation fund annual return **2019**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- ❗ The ATO 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.

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

A No Yes

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

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

D No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Account name

C Electronic service address aliasProvide the electronic service address alias (ESA) issued by your SMSF messaging provider.
(For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Tax File Number **934343050**

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **D1** \$ Net foreign income **D** \$ Loss

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$ Number

Gross payments where ABN not quoted **H** \$

Calculation of assessable contributions
Assessable employer contributions
R1 \$

plus Assessable personal contributions
R2 \$

plus ****No-TFN-quoted contributions**
R3 \$
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST
R6 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

Assessable contributions
R1 plus R2 plus R3 less R6
R \$

Calculation of non-arm's length income
*Net non-arm's length private company dividends
U1 \$

plus *Net non-arm's length trust distributions
U2 \$

plus *Net other non-arm's length income
U3 \$

*Other income **S** \$ Code

*Assessable income due to changed tax status of fund **T** \$

Net non-arm's length income
(subject to 45% tax rate)
U1 plus U2 plus U3
U \$

#This is a mandatory label.
*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** \$ Loss
(Sum of labels A to U)


Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$ Loss
(W less Y)

Tax File Number 934343050

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

 Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input style="width: 100%;" type="text"/>		A2 \$ <input style="width: 100%;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 100%;" type="text"/>		B2 \$ <input style="width: 100%;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 100%;" type="text"/>		D2 \$ <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 100%;" type="text"/>		E2 \$ <input style="width: 100%;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 100%;" type="text"/>		F2 \$ <input style="width: 100%;" type="text"/>
Death benefit increase	G1 \$ <input style="width: 100%;" type="text"/>		
SMSF auditor fee	H1 \$ <input style="width: 100%;" type="text"/>		H2 \$ <input style="width: 100%;" type="text"/>
Investment expenses	I1 \$ <input style="width: 100%;" type="text"/>		I2 \$ <input style="width: 100%;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 100%; text-align: right; value: 3,147;" type="text"/>		J2 \$ <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 100%;" type="text"/>		U2 \$ <input style="width: 100%;" type="text"/>
Other amounts	L1 \$ <input style="width: 100%;" type="text"/>	<input style="width: 20px; height: 20px;" type="text" value="Code"/>	L2 \$ <input style="width: 100%;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 100%;" type="text"/>		
TOTAL DEDUCTIONS N \$ <input style="width: 100%; text-align: right; value: 3,147;" type="text"/> <small>(Total A1 to M1)</small>		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ <input style="width: 100%;" type="text"/> <small>(Total A2 to L2)</small>	
#This is a mandatory label.	#TAXABLE INCOME OR LOSS O \$ <input style="width: 100%; text-align: right; value: 10,745;" type="text"/> <input style="width: 20px; height: 20px;" type="text" value="Loss"/> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		TOTAL SMSF EXPENSES Z \$ <input style="width: 100%; text-align: right; value: 3,147;" type="text"/> <small>(N plus Y)</small>

Tax File Number 934343050

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income	A	\$	10,745
<small>(an amount must be included even if it is zero)</small>			
#Tax on taxable income	T1	\$	1,611.75
<small>(an amount must be included even if it is zero)</small>			
#Tax on no-TFN-quoted contributions	J	\$	0.00
<small>(an amount must be included even if it is zero)</small>			
Gross tax			B \$ 1,611.75
<small>(T1 plus J)</small>			

Foreign income tax offset	C1	\$	
Rebates and tax offsets	C2	\$	
			C \$
<small>(C1 plus C2)</small>			

SUBTOTAL 1

T2 \$ 1,611.75

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00
Early stage investor tax offset	D3	\$	0.00
Early stage investor tax offset carried forward from previous year	D4	\$	0.00
			D \$
<small>(D1 plus D2 plus D3 plus D4)</small>			
			T3 \$
<small>(T2 less D – cannot be less than zero)</small>			

Complying fund's franking credits tax offset	E1	\$	
No-TFN tax offset	E2	\$	
National rental affordability scheme tax offset	E3	\$	
Exploration credit tax offset	E4	\$	0.00
			E \$
<small>(E1 plus E2 plus E3 plus E4)</small>			

#TAX PAYABLE T5 \$ 1,611.75

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Tax File Number 934343050

H1 \$	Credit for interest on early payments – amount of interest
<input style="width: 95%;" type="text"/>	
H2 \$	Credit for tax withheld – foreign resident withholding (excluding capital gains)
<input style="width: 95%;" type="text"/>	
H3 \$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)
<input style="width: 95%;" type="text"/>	
H5 \$	Credit for TFN amounts withheld from payments from closely held trusts
<input style="width: 95%;" type="text"/>	0.00
H6 \$	Credit for interest on no-TFN tax offset
<input style="width: 95%;" type="text"/>	
H8 \$	Credit for foreign resident capital gains withholding amounts
<input style="width: 95%;" type="text"/>	0.00
Eligible credits	
H \$	<input style="width: 95%;" type="text"/>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>	

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input style="width: 95%;" type="text"/>
		0.00
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

PAYG instalments raised

K \$ 4,953.00

Supervisory levy

L \$ 259.00

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input style="width: 95%;" type="text"/>
		-3,082.25
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

Tax losses carried forward to later income years **U \$**

Net capital losses carried forward to later income years **V \$**

Tax File Number **934343050**

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Bell**

First given name **David**

Other given names **Andrew**

Member's TFN See the Privacy note in the Declaration. **486781138** Date of birth **12 / 12 / 1962**

Contributions

OPENING ACCOUNT BALANCE \$ **132,401.00**

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$ **3,100.00**

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day Month Year

H1 / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ **73.25**

TOTAL CONTRIBUTIONS N \$ **3,173.25**

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$ **26,611.56**

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase account balance **S1** \$ **108,962.69**

Retirement phase account balance - Non CDBIS **S2** \$ **0.00**

Retirement phase account balance - CDBIS **S3** \$ **0.00**

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ **108,962.69**

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number **934343050**

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

Bell

First given name Other given names

Debbie **Michelle**

Member's TFN See the Privacy note in the Declaration. **187334403** Date of birth **01 / 08 / 1974**

Contributions **OPENING ACCOUNT BALANCE \$ 40,485.00**

! Refer to instructions for completing these labels.

Employer contributions **A \$ 3,799.94**

ABN of principal employer **A1**

Personal contributions **B \$**

CGT small business retirement exemption **C \$**

CGT small business 15-year exemption amount **D \$**

Personal injury election **E \$**

Spouse and child contributions **F \$**

Other third party contributions **G \$**

Proceeds from primary residence disposal **H \$**

Receipt date **H1** Day / Month / Year

Assessable foreign superannuation fund amount **I \$**

Non-assessable foreign superannuation fund amount **J**

Transfer from reserve: assessable amount **K \$**

Transfer from reserve: non-assessable amount **L \$**

Contributions from non-complying funds and previously non-complying funds **T \$**

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M \$**

TOTAL CONTRIBUTIONS N \$ 3,799.94
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O \$ 8,982.86**

Loss **L**

Accumulation phase account balance **S1 \$ 35,302.08**

Inward rollovers and transfers **P \$**

Retirement phase account balance - Non CDBIS **S2 \$ 0.00**

Outward rollovers and transfers **Q \$**

Retirement phase account balance - CDBIS **S3 \$ 0.00**

Lump Sum payments **R1 \$**

Income stream payments **R2 \$**

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 35,302.08
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

Tax File Number 934343050

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ <input type="text"/></p> <p>Australian non-residential real property J2 \$ <input type="text"/></p> <p>Overseas real property J3 \$ <input type="text"/></p> <p>Australian shares J4 \$ <input type="text"/></p> <p>Overseas shares J5 \$ <input type="text"/></p> <p>Other J6 \$ <input type="text"/></p>	<p>Debt securities F \$ <input type="text" value="250"/></p> <p>Loans G \$ <input type="text"/></p> <p>Listed shares H \$ <input type="text" value="134,008"/></p> <p>Unlisted shares I \$ <input type="text"/></p> <p>Limited recourse borrowing arrangements J \$ <input type="text"/></p> <p>Non-residential real property K \$ <input type="text"/></p> <p>Residential real property L \$ <input type="text"/></p> <p>Collectables and personal use assets M \$ <input type="text"/></p> <p>Other assets O \$ <input type="text" value="3,341"/></p>
--	---

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

<p>TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ <input type="text" value="144,263"/></p> <p style="font-size: small;">(Sum of labels A to T)</p>

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
		Borrowings V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="144,263"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="144,263"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2018–19 income year, write **2019**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2019*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Tax File Number **934343050****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. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. 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 information about your 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's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Bell

First given name

David

Other given names

Andrew

Phone number **0415050657**

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

! 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 declare that the *Self-managed superannuation fund annual return 2019* 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

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Wheatley

First given name

Chris

Other given names

Tax agent's practice

Scope Accounting Pty Ltd

Tax agent's phone number

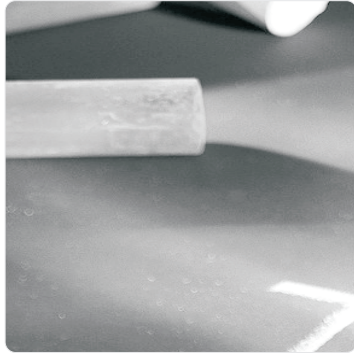
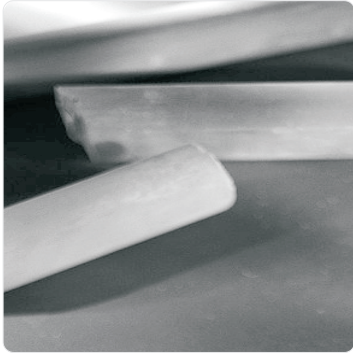
07 31036158

Reference number

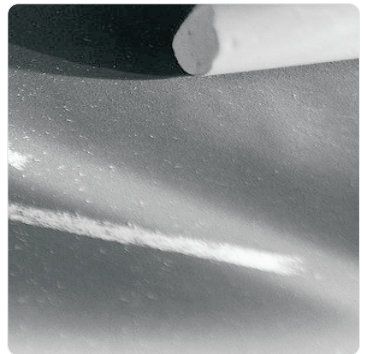
D&DSUPER0042

Tax agent number

25845642



2018/19



Minutes & Audit Engagement Documents

Minutes of Meeting, Audit Engagement Documents



Memorandum of Resolutions of

David Bell and Debbie Bell

ATF D & D Super Fund

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 2019 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 2019, 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 the 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. It was agreed that Reserves, where utilised, would be invested in accordance with the investment strategy.

INSURANCE COVER:

The Trustee(s) have given due consideration to each member's personal circumstances in regard to their need for personal insurance cover (current life and total and permanent disability). The Trustee(s) confirm that each member's level of insurance cover and whether these policies are held inside the Fund or in each member's personal name had been discussed and reviewed. It was resolved that the current insurance arrangements are deemed to be appropriate and adequate as at 30 June 2019.

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 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS:

It was resolved that AXiA Super Audits Pty Ltd act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that Scope Accounting Pty Ltd act as tax agents of the Fund for the next financial year.

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 tabled Contribution & Benefit Payment Confirmation. The

Memorandum of Resolutions of

David Bell and Debbie Bell

ATF D & D Super Fund

trustee noted that all members contributing to the Fund had indicated that they met all necessary age based requirements.

It was noted that where any member indicated their intent to claim a tax deduction for contributions made to the Fund during the year on the tabled Contribution & Benefit Payment Confirmation, that the Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

The Contribution & Benefit Payment Confirmation was accepted as a Notice of Intent to Claim a Tax Deduction for the financial year ended 30 June 2019, in accordance with the requirements of s290-170 of ITAA97. The contributions covered by this Contribution & Benefit Payment Confirmation have not been included in an earlier notice.

Where member contributions or employer contributions (except mandated contributions) have been accepted by the Fund during the year, and the member was not under 65 but is under 75, the trustee confirms that they are satisfied that the member has been gainfully employed at least on a part-time basis during the financial year in which the contribution is made. Further, the trustee confirms the member has made a declaration to this effect.

The basic work test for accepting contributions is to work for remuneration for at least 40 hours in a continual 30 day period within the year the contribution was made.

CLOSURE:

Signed as a true record –

.....
David Bell

.....
Debbie Bell

Private & Confidential

The Trustee/s
D & D Super Fund
5 Palatine Street, Calamvale, QLD, 4166

Dear Trustee/s

**AUDIT ENGAGEMENT LETTER – AUDIT OF SUPERANNUATION FUND
(the 'Fund'): D & D Super Fund**

You have requested that we act as auditor of your Fund for the year ended **30 June 2019**. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Australian Auditing Standards require that there must be a clear understanding in writing between the auditor and the client as to the extent of audit duties. Accordingly, we set out below details of our responsibilities as auditor.

Audit of the Financial Report

In accordance with Section 35C of the *Superannuation Industry (Supervision) Act 1993 ('SISA')*, the financial report of a regulated superannuation fund must be audited by an approved auditor. The auditor must give the trustee a report on the special purpose financial report in the approved form within the prescribed time after the year of income to which the financial report relates. Our report must be read in conjunction with the accompanying Management Letter and SISA Section 129 Notice, as applicable.

The work undertaken by us to form an opinion is permeated by judgement, in particular regarding the nature, timing and extent of the audit procedures for gathering of audit evidence and the drawing of conclusions based on the audit evidence gathered. In addition, there are inherent limitations in any audit, and these include the use of testing, the inherent limitations of any internal control structure, the possibility of collusion to commit fraud, and the fact that most audit evidence is persuasive rather than conclusive. As a result, my audit can only provide reasonable – not absolute – assurance that the financial report is free from material misstatement.

We direct your attention to the fact that it is the responsibility of each trustee for the maintenance of adequate accounting records and internal controls, the safeguarding of superannuation fund assets, the selection of accounting policies, the preparation of the special purpose financial report and returns, and compliance with SISA. We note that each trustee is responsible for providing access to all information that is relevant to the preparation of the financial report, and any additional information that may be required as part of the audit. In particular, we advise each trustee is responsible for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error.

The audit of the financial report does not relieve the trustee of their individual responsibilities.

Our audit will be conducted in accordance with Australian Auditing Standards. The objective of the audit is to obtain a reasonable assurance about whether the special purpose financial report as a whole is free from material misstatement, whether due to fraud or error and to issue an audit report on the financial report.

Our audit work involves examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the Notes thereto.

Our audit will be planned and conducted primarily to enable us to express our professional opinion as to whether the financial report complies with Australian Accounting Standards and other mandatory professional reporting requirements as adopted by the trustee but, also, so as to have reasonable expectation of detecting those material misstatements arising as a result of irregularities which would have a material effect on the financial report. Unless otherwise agreed to in writing, we assume no responsibility to design audit procedures to identify matters that may be appropriate to report to you.

As part of our audit, we will request from the trustees written confirmation concerning representations made to us in connection with the audit. Such representations may be furnished via the Pre-Audit Completion Representation Letter, the Management Representation Letter, email correspondence, or in any other format requested by us. We may also rely on representations made by your advisor, accountant, or financial planner, as applicable. All such representations form part of our audit workpaper file and failure to provide us with the same may impact on delivery of our audit report. Execution of such representations are intended to operate in accordance with the signing parameters outlined in SISA Section 35B(3).

We note we are required by the Australian Auditing Standards to include an *Emphasis of Matter* paragraph in our audit report; the anticipated wording will be:

Without modifying my opinion, I draw attention to Note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist the Fund meet the requirements of the Superannuation Industry (Supervision) Act 1993 ('SISA') and the Superannuation Industry (Supervision) Regulations 1994 ('SISR'). As a result, the financial report may not be suitable for another purpose.

Audit of SIS Compliance

We are also required to form an opinion in respect of compliance with certain aspects of SISA and the SISR thereto. Our report must be read in conjunction with the accompanying Management Letter and SISA Section 129 Notice, as applicable. We direct your attention to the fact that it is each trustee's responsibility to ensure compliance with SISA and the SISR thereto. We note each trustee is responsible for providing access to all information that is relevant to the compliance engagement, and any additional information that may be required as part of the compliance engagement.

We note this is a direct engagement, and the compliance aspect of my audit is considered to be a reasonable assurance engagement, that is, we are required to plan the compliance engagement to reduce the engagement risk to an acceptably low level. The compliance aspect of the assurance report is intended to be used by the trustee of the Fund, and the content of the report will be as determined by the Australian Taxation Office ('ATO'). The assurance report, applicable to the year ended **30 June 2019**, must refer to the following Sections and Regulations:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K; and
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

Report on Significant Matters

Under Section 129 of SISA, we are required to report to you in writing if, during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur. There are instances where we will be obligated to report the contravention(s) to the Australian Taxation Office ('ATO').

We are also required under Section 130 to report to you and the ATO if we believe the Fund may be about to become, or may be in an unsatisfactory financial position.

Report on Other Matters

We are required to inform you of certain uncorrected misstatements identified during the audit that were considered to be immaterial in nature, and we must obtain a representation from you acknowledging the uncorrected misstatements have been brought to your attention and that you have considered the effects of these misstatements to be immaterial individually and in aggregate to the financial report.

At the completion of the audit we will prepare an Audit Management Letter to advise you of any matters encountered during the course of the audit that we believe should be brought to your attention. You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters that you should be aware of in meeting your responsibilities. The Audit Management Letter and Independent Auditor's Report including Section 129 Notice if applicable, are provided solely for the information and use of the trustee and should not be used for any other purpose.

My procedures do not include a review of each member's Total Superannuation Balance (TSB), Transfer Balance Account Report (TBAR) and the Fund's self-managed superannuation fund annual return. Accordingly, no opinion will be given and no responsibility taken for any issues arising from any inaccuracies regarding each member's TSB, the TBARs and annual return lodged with the ATO.

Privacy and Quality Control

The conduct of our audit in accordance with Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. We are also subject to the *Privacy Act 1988* in its handling of personal information.

We will not use any personal information obtained during the audit for any purposes other than for the purpose of conducting the audit.

We will keep secure personal information obtained during the audit to ensure it is not misused, lost, or improperly accessed, modified or disclosed. After completing the audit, we will return to you any physical documents containing personal information that we obtain from you during the course of the audit, except for copies or extracts as required by auditing standards.

Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your authority. Our audit files may, however, be subject to review as part of the quality control review program of the Institute of Public Accountants ('IPA'), the Chartered Accountants Australia And New Zealand ('CA ANZ'), CPA Australia ('CPA'), or any of the other Australian accounting bodies, which monitor compliance with professional standards by their members. Our audit files may also be subject to review by the ATO or the Australian Securities and Investments Commission ('ASIC').

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under either of these review programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under all the Australian accounting bodies, ATO and ASIC reviews that apply to us as your auditor.

Presentation of Audited Financial Statements on the Internet

Should the trustees of the Fund intend to electronically present the audited financial statements and audit report on an internet website, the security controls over information on the website should be addressed by the trustees to maintain the integrity of the data presented. The examination of the controls over the electronic presentation of audited financial information on a website is beyond the scope of the audit of the financial statements. Responsibility for the electronic presentation of the financial statements on a website is that of the trustees of the Fund.

Fees

We look forward to full co-operation with you and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit. Our fee is based on the time required by the individuals assigned to the engagement plus out-of-pocket expenses, and is payable upon issuance of our invoice. We note that, in certain instances, third parties contacted by our office in the conduct of our audit, may impose a fee for their services. This will typically apply to, but is not limited to, the provision of Bank Audit Certificates. Such costs are to be borne by the Fund's trustees.

Other

This letter will be effective for future years until either party advises of any change in the arrangement. We may, on an as needs basis, engage additional external resources to assist in the engagement.

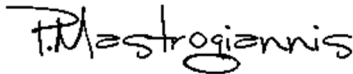
We note that, in the conduct of the audit, we may be required to contact the Fund's prior period auditor and/or accountant. By signing this letter, you authorise our office to do so.

Please sign and return this letter, together with other documents housed within the Audit Engagement Package, to us to indicate that it is in accordance with your understanding of the arrangements for our engagement. Should a signed copy of the same not be provided to our office, delivery of our signed audit report may be delayed.

Kind regards,

AXiA SUPER AUDITS

[ABN 73 133 954 211]



Peter Mastrogiannis

Director

Liability limited by a scheme approved under Professional Standards Legislation.

Acknowledged on behalf of the trustee(s) of D & D Super Fund by:

Bell, David

Bell, Debbie

Dated: / /

Private & Confidential

Peter Mastrogiannis
 AXiA Super Audits Pty Ltd
 PO Box 3553
 AUSTRALIA FAIR QLD 4215

Dear Sir,

MANAGEMENT REPRESENTATION LETTER (the 'Fund'): D & D Super Fund

In connection with your examination of the special purpose financial report of the Fund as at **30 June 2019**, we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards and UIG Consensus Views detailed in Note 1 to the financial statements.

We confirm we have fulfilled our responsibility for the preparation of the financial report in accordance with the relevant financial reporting framework and confirm that the financial report is free of material misstatement, including omissions, and that we have approved the financial report, as evidenced by our signature on the Trustee Declaration attached to the financial report.

The following representations are made which are true to the best of our knowledge and belief and are applicable to the **30 June 2019** audit. Where any of these representations do not apply, we have directly communicated the same to the auditor in writing.

1. Accounting Policies

All the significant accounting policies of the Fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year unless otherwise detailed in the Notes to the financial statements.

2. Fund Books / Records / Minutes

All financial books, records and related data have been made available to you, including minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

3. Asset Form

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and have been held in accordance with the Fund's investment strategy.

4. Ownership and Pledging of Assets

- a) The Fund has satisfactory title to all assets disclosed in the statement of financial position; and
- b) No assets of the Fund have been pledged to secure liabilities of the Fund (unless the charge relates to a limited recourse borrowing arrangement) or of others.

5. Investments

- a) Investments as at **30 June 2019** are carried in the books at market value, unless otherwise noted in the financial report. Such amounts are considered reasonable in light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification; and
- d) All investments are acquired, maintained and disposed of on an arm's length basis.

6. Trust Deed

The Fund is being conducted in accordance with its governing rules and you have been provided with copies of any updates to the governing rules made during the financial year.

7. Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations

The Fund is in compliance with the requirements of the relevant *Income Tax Assessment Act* and is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993* ('SISA'), and *Superannuation Industry (Supervision) Regulations 1994* ('SISR'), (with the exception of any contraventions as identified by you as the auditor).

We specifically confirm:

- a) The individual trustees / the directors of the corporate trustee have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed;
- b) The trustee has complied with all the trustee standards set out in the Regulations and the covenants prescribed by SIS Section 52;
- c) No individual trustee / director of the corporate trustee is a disqualified person;
- d) The trustee has complied with the investment standards set out in SISA and SISR; and
- e) Information retention obligations have been complied with.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SISA and SISR legislation, whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office, have been disclosed to you.

8. Contributions

We confirm the contributions, if any, received by the Fund are within the limits imposed by the applicable Australian legislation, taking into account contributions paid to other superannuation funds. Any excessive contributions will be dealt with, as required, by the ATO.

9. Internal Controls

We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the Fund are safeguarded from fraud or error. We advise we have no knowledge or any actual, suspected or alleged fraud affecting the Fund.

The Fund does not have a formal process for identifying, estimating or assessing business risks relevant to the financial reporting objectives.

There are no specific risks arising from the information technology utilised by the Fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the Fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

In instances where the Fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected mis-statements affecting that would affect the financial report of the Fund.

10. Legal Matters

We confirm you have been advised in writing of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Any minutes of meetings with the fund's legal counsel have been provided for audit review.

11. Related Parties

All related party transactions have been brought to your attention.

12. Subsequent Events

There are no events subsequent to year end that would require adjustment to, or disclosure in, the financial report (other than those reported).

13. Going Concern Assumption

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the Fund's ability to continue as a going concern.

14. Uncorrected Misstatements

We note that where any uncorrected misstatements were identified by the auditor, they have been brought to our attention. The material effect of these uncorrected misstatements on the financial report has been considered both individually and in aggregate. Appropriate remedial action has been taken where the effect on the financial report is material.

15. Fund Membership

We confirm that each member of the Fund executed a Member Application Form applying for membership to the Fund prior to the commencement of their membership. We further confirm that we have retained said Applications with the Fund's permanent records.

16. Trusteeship – Consent to Act

We confirm that each trustee (or director of the corporate trustee) has consented in writing to their appointment to act as trustee (or director of the corporate trustee). We further confirm that we have retained said Consents to Act with the Fund's permanent records.

17. Risk of Fraud

The nature, extent and frequency of assessments undertaken by us to conclude that there is a low risk that the financial report is materially misstated due to fraud, are informal and ad-hoc given the nature of the fund. However, we confirm:

- a) The trustees 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.

In instances where the Fund uses a custodian, we confirm the trustees have granted authority to the approved custodian to act on their behalf. In those instances, the trustees and/or its custodian can be signatory on any or all transactions.

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 misappropriated or contributions being intercepted prior to being banked into the Fund's bank account.

18. Procedures for Identifying and Responding to Fraud

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 such future activity from affecting the Fund.

19. Existence of Fraud

We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the Fund.

20. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

21. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended **30 June 2019**, except where such use would not result in a breach of the *Superannuation Industry (Supervision) Act 1993 ('SISA')*.

22. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

23. Communication & Delivery of Audit Matters

We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

Acknowledged on behalf of the trustee(s) of the D & D Super Fund by:

Bell, David

Bell, Debbie

Dated: / /

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise the Auditor, whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released to the auditor verbally, via email, post or fax as requested by the Auditor. Where possible, we sanction the Auditor's access to online, view-only, non-transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

SECTION B – SUPER FUND DETAILS

Super Fund Name	<input type="text" value="D & D Super Fund"/>		
Super Fund Address	<input type="text" value="5 Palatine Street, Calamvale, QLD, 4166"/>		
Effective Date	<input type="text" value="11/09/2020"/>	Period of Authority	<input type="text" value="Ongoing"/>

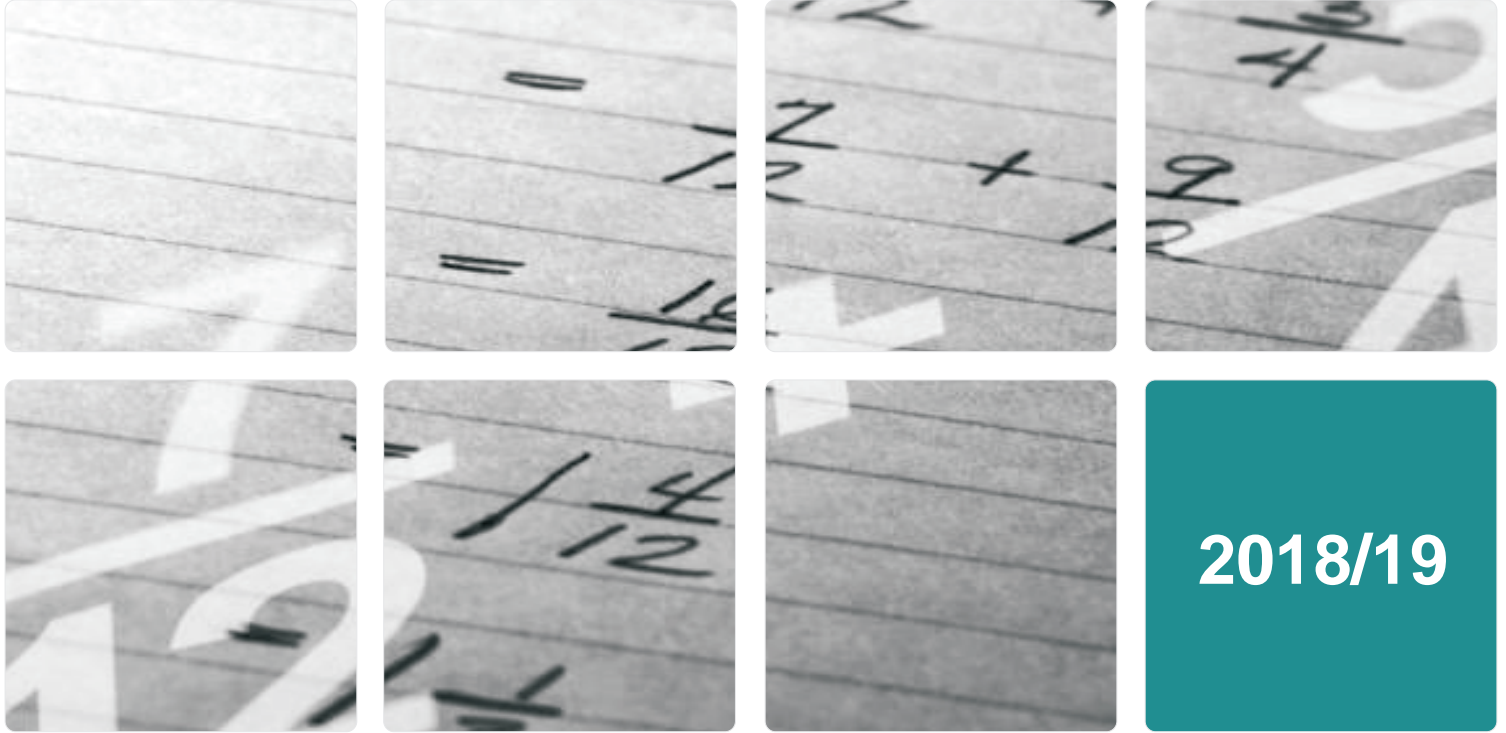
SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name	<input type="text" value="Bell, David"/>	Signature	_____
Date of Birth	<input type="text" value="12/12/1962"/>		
Trustee / Director Name	<input type="text" value="Bell, Debbie"/>	Signature	_____
Date of Birth	<input type="text" value="01/08/1974"/>		
Trustee / Director Name	<input type="text"/>	Signature	_____
Date of Birth	<input type="text"/>		
Trustee / Director Name	<input type="text"/>	Signature	_____
Date of Birth	<input type="text"/>		

SECTION D – AUTHORISED ENTITY DETAILS

Auditor Peter Mastrogiannis
 Company Name AXiA Super Audits Pty Ltd
 ABN 73 133 954 211
 Postal Address* PO Box 3553, Australia Fair, Qld, 4215
 Phone* (07) 3041 4046
 Fax* (07) 5677 0653
 Email* peter@axiaaudits.com or requests@axiaaudits.com

**or any other details as nominated by the Auditor from time to time.*

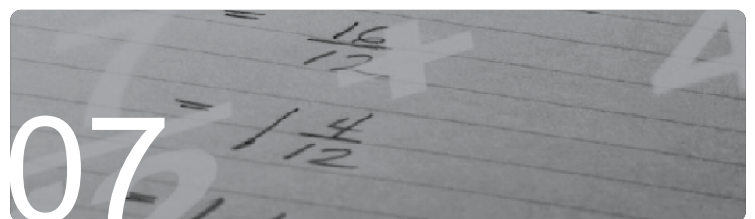


2018/19



Invoice(s)

Invoice(s)



Signing Package



D & D Super Fund

Actions Required:

Applicable

1. Peruse the associated financial report to ensure no inadvertent errors
2. Sign & date all documents where indicated and return to our office
3. Arrange payment of the SMSFs Income Tax Liability
4. Await refund of the SMSFs Income Tax Asset - \$3,082.25
5. Await the SMSFs Audit Report.



SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section D, express the opinions detailed in Section E, on behalf of the entity detailed in Section B, for the financial year detailed in Section C.

This declaration is signed in accordance with a resolution of the trustee(s) / directors.

SECTION B – FUND DETAILS

Fund Name	D & D Super Fund
-----------	------------------

SECTION C – FINANCIAL YEAR

Financial year end date	30 June 2019
-------------------------	--------------

DATE HERE

SECTION D – TRUSTEE / DIRECTOR DETAILS

Trustee / Director name	Bell, David	Signature	DocuSigned by:  1E64F3D20C7E41F...	Date	28/9/2020
Trustee / Director name	Bell, Debbie	Signature	DocuSigned by:  9382B0B6AF9E4D1...	Date	9/10/2020

SIGN HERE

SECTION E – OPINIONS

The trustee(s) have determined that the Fund is not a reporting entity.

The trustee(s) have determined that this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 in this financial report.

The Trustee(s) believe the financial report presents fairly the financial position of the Fund and the results of its operations in accordance with the accounting policies described in Note 1 to the financial report.

The Trustee(s) believe the financial report has been prepared in accordance with the requirements of the Trust Deed.

The Trustee(s) believe the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993.

SECTION A – FUND DETAILS

Fund name	D & D Super Fund
Balance date	30 June 2019

SECTION B – DETAILS OF PERSON MAKING THE CONFIRMATION

I, whose details appear in Section C below, being the Member of the entity detailed in Section A, do hereby affirm and attest that the amounts and allocations detailed in Section D do accurately reflect the contributions made for and benefit payments drawn by the members detailed in Section D in respect of the year of income ended on the date detailed in Section A.

SECTION C – CONTACT DETAILS OF PERSON MAKING THE CONFIRMATION

Name	Bell, David
Postal Address	5 Palatine Street, Calamvale, QLD, 4166

SECTION D – CONTRIBUTION, ROLL-OVER & BENEFIT PAYMENT DETAILS

Member Name	Bell, David	Bell, Debbie		
Date of Birth	12/12/1962	01/08/1974		
Fund Phase	Accumulation	Accumulation		
Pension Type	N/A	N/A		
Employer Contributions	Nil	\$3,800		
Member Concessional Contributions	Nil	Nil		
Member Non-Concessional Contributions	\$3,100	Nil		
Govt Co-Contributions	\$73	Nil		
Other Contributions	Nil	Nil		
Roll-Ins	Nil	Nil		
Pension Payments	Nil	Nil		
Lump Sum Withdrawals	Nil	Nil		
Roll-Outs	Nil	Nil		

SECTION E – SIGNATURE OF PERSON MAKING THE CONFIRMATION

Signature	DocuSigned by:  1E64F3D20C7E41F...	Date	28/9/2020
-----------	---	------	-----------

SIGN HERE

DATE HERE

Availability of Other Fund Information

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

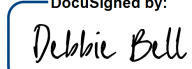
Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

DocuSigned by:

1E64F3D20C7E41F...
Bell, David
Director / Trustee

DocuSigned by:

9382B0B0AF9E4D1...
Bell, Debbie
Director / Trustee



Statement Date: 28/9/2020
/ /



PART A**Electronic Lodgement Declaration (Form MS)**

This declaration is to be completed where the return is to be lodged via the Tax Office's Electronic Lodgment Service (ELS). 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*Your tax file number*

It is not an offence not to quote your (or if applicable, the partner's or beneficiary's) tax file number (TFN). However, you cannot lodge your income tax return electronically if you do not quote your TFN. The Tax Office is authorised by the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 to ask for information in this tax return.

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.

Tax File Number	Name of Partnership, Trust, Fund or Entity	Year
934 343 050	D & D Super Fund	2019

I authorise my tax agent to electronically transmit this tax return via the Electronic Lodgment Service.

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:

- the current trustee and directors have authorised this return and it is documented as such in the Self Managed Superannuation Fund's record
- I have received the audit report and I am aware of any matters raised
- the agent is authorised to lodge this annual return, including any applicable schedules

Signature of Partner, Trustee or Public Officer

DocuSigned by:

 1E64F3D20C7E41E...

Date 28/9/2020

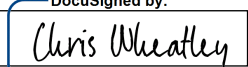
DATE HERE

SIGN HERE

PART C**Tax Agent's Certificate (Shared facility users only)**

I declare that,

- I have prepared this tax return in accordance with the information supplied by the trustees
- I have received a declaration from the trustees stating that the information provided to me is true and correct
- I am authorised by the trustees to lodge this annual return, including any applicable schedules

Agent's signature  Date 9/10/2020

Contact name Scope Accounting Pty Ltd

Agent's Phone No 0731036158

Agent Ref No 25845642

Tax File Number **934343050****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. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. 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 information about your 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's records. I have received a copy of the audit report (if required) and am aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

DocuSigned by:  Date / / 

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Bell

First given name

David

Other given names

Andrew

Phone number **0415050657**

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

 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 declare that the *Self-managed superannuation fund annual return 2019* 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

DocuSigned by:  Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Wheatley

First given name

Chris

Other given names

Tax agent's practice

Scope Accounting Pty Ltd

Tax agent's phone number

07 31036158

Reference number

D&DSUPER0042

Tax agent number

25845642

Memorandum of Resolutions of

David Bell and Debbie Bell

ATF D & D Super Fund

trustee noted that all members contributing to the Fund had indicated that they met all necessary age based requirements.

It was noted that where any member indicated their intent to claim a tax deduction for contributions made to the Fund during the year on the tabled Contribution & Benefit Payment Confirmation, that the Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

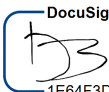
The Contribution & Benefit Payment Confirmation was accepted as a Notice of Intent to Claim a Tax Deduction for the financial year ended 30 June 2019, in accordance with the requirements of s290-170 of ITAA97. The contributions covered by this Contribution & Benefit Payment Confirmation have not been included in an earlier notice.


Where member contributions or employer contributions (except mandated contributions) have been accepted by the Fund during the year, and the member was not under 65 but is under 75, the trustee confirms that they are satisfied that the member has been gainfully employed at least on a part-time basis during the financial year in which the contribution is made. Further, the trustee confirms the member has made a declaration to this effect.

The basic work test for accepting contributions is to work for remuneration for at least 40 hours in a continual 30 day period within the year the contribution was made.

CLOSURE:

Signed as a true record –

DocuSigned by:

.....1E64F3D20C7E41F.....
David Bell

DocuSigned by:

.....9382B0B0AF9E4D1.....
Debbie Bell



Fees

We look forward to full co-operation with you and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit. Our fee is based on the time required by the individuals assigned to the engagement plus out-of-pocket expenses, and is payable upon issuance of our invoice. We note that, in certain instances, third parties contacted by our office in the conduct of our audit, may impose a fee for their services. This will typically apply to, but is not limited to, the provision of Bank Audit Certificates. Such costs are to be borne by the Fund's trustees.

Other

This letter will be effective for future years until either party advises of any change in the arrangement. We may, on an as needs basis, engage additional external resources to assist in the engagement.

We note that, in the conduct of the audit, we may be required to contact the Fund's prior period auditor and/or accountant. By signing this letter, you authorise our office to do so.

Please sign and return this letter, together with other documents housed within the Audit Engagement Package, to us to indicate that it is in accordance with your understanding of the arrangements for our engagement. Should a signed copy of the same not be provided to our office, delivery of our signed audit report may be delayed.

Kind regards,

AXiA SUPER AUDITS

[ABN 73 133 954 211]

Peter Mastrogiannis

Director

Liability limited by a scheme approved under Professional Standards Legislation.

Acknowledged on behalf of the trustee(s) of D & D Super Fund by:

DocuSigned by:

1E64E3D20C7E41E...

SIGN HERE

Bell, David

DocuSigned by:

0382B0B0A50E4D1...

SIGN HERE

Bell, Debbie

Dated: 28/9/2020

DATE HERE

20. Safeguarding Assets

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- a) Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- b) Tangible assets are, where appropriate, adequately insured and appropriately stored.

21. Other Matters

We confirm that the trustee(s) / corporate trustee director(s), member(s) and related parties thereof, have not personally used (including leased, borrowed, loaned) any Fund assets during the year ended **30 June 2019**, except where such use would not result in a breach of the *Superannuation Industry (Supervision) Act 1993 ('SISA')*.

22. Documentation

We acknowledge that we are responsible for providing you, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information you may request. Where documentation has been provided electronically to our advisor, accountant, or financial planner, as applicable, for the preparation of the Fund's special purpose financial report or to the auditor, for the conduct of your audit, we acknowledge that we have not altered, or caused for it to be altered, in any way. We warrant that all documentation provided to you in this manner is an exact copy of the original as issued by the issuer.

Where the Fund's accounting records presented for audit have included transaction listing(s) generated by us or on our behalf in lieu of the provision of bank statements issued by the Fund's financial institution(s), we also represent that we have not altered, or caused for it to be altered, in any way and that the transaction details noted thereon (amounts, narrations, dates, account name, etc) are the exact same as noted on the actual bank statement(s) issued by the Fund's financial institution(s).

23. Communication & Delivery of Audit Matters

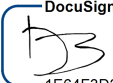
We acknowledge that, in your conduct of the Fund's audit, you will communicate all audit matters, via email and/or telephone, with the Administrator, Financial Advisor and/ or Accountant (the 'Audit Intermediary') that we have engaged to facilitate the administration and audit liaison for our Fund.

We consent to the release of all audit material, comprising Audit Report, Audit Management Letter and Auditor Contravention Report, as applicable, to the Fund's Audit Intermediary.

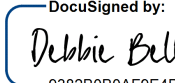
We accept that provision of all audit material to the Audit Intermediary constitutes delivery to us, in our capacity as trustee(s) of the Fund.

Yours faithfully,

Acknowledged on behalf of the trustee(s) of the D & D Super Fund by:

DocuSigned by:

 4E64F3D20C7E41F...
 Bell, David

SIGN HERE

DocuSigned by:

 0382B0D0AF0E4D1...
 Bell, Debbie

SIGN HERE

Dated: 28/9/2020

DATE HERE

SECTION A – AUTHORITY AND DECLARATION

I / We, the undersigned, whose details appear in Section C below, do hereby expressly approve and authorise the Auditor, whose details appear in Section D below, and their agents, to access all information held by you in relation to the entity whose details appear in Section B below.

I / We authorise for this information to be released to the auditor verbally, via email, post or fax as requested by the Auditor. Where possible, we sanction the Auditor's access to online, view-only, non-transactional access to this information and request your assistance in establishing the same.

This Authority is effective from the Effective Date stipulated in Section B. I am / We are aware that I / we can revoke this authority at any time.

I / We declare that, to the best of my / our knowledge, at the date hereof, the information provided in this form is true and correct.

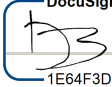
SECTION B – SUPER FUND DETAILS

Super Fund Name


Super Fund Address

Effective Date Period of Authority

SECTION C – SUPER FUND TRUSTEE / CORPORATE TRUSTEE DIRECTOR DETAILS

Trustee / Director Name Signature  DocuSigned by:
1E64F3D20C7E41F...

Date of Birth

Trustee / Director Name Signature  DocuSigned by:
9382B0B0AF9E4D1...

Date of Birth

Trustee / Director Name

Date of Birth

Trustee / Director Name

Date of Birth

SIGN HERE

SECTION D – AUTHORISED ENTITY DETAILS

Auditor Peter Mastrogiannis

Company Name AXiA Super Audits Pty Ltd

ABN 73 133 954 211

Postal Address* PO Box 3553, Australia Fair, Qld, 4215

Phone* (07) 3041 4046

Fax* (07) 5677 0653

Email* peter@axiaaudits.com or requests@axiaaudits.com

**or any other details as nominated by the Auditor from time to time.*