

Electronic Lodgment Declaration (SMSF)

24 February 2021

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel.

It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
Provided	Greenwood Superannuation Fund	2020

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

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office.

The tax law provides heavy penalties for false or misleading statements on tax returns.

- Declaration:** I declare that:
- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
 - I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

8/3/2021

ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

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

Account Name	Greenwood Superannuation Fund	
Account Number	034115 491589	Client Reference GRE201

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

Signature

Date

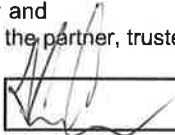
8/3/2021

Tax Agent's Declaration

I declare that:

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

Agent's signature



Date

25/2/12

Contact name

Cameron Wilson

Client Reference

GRE201

Agent's Phone Number

07 33609600

Tax Agent Number

70868002

Tax File Number

Provided

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

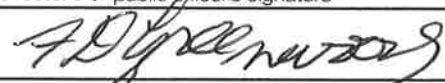
The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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 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

Greenwood

First given name

Fraser

Other given names

Dalton

Phone number

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 2020 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

Wilson

First given name

Cameron

Other given names

Tax agent's practice

Hw One Pty Ltd

Tax agent's phone number

07 33609600

Reference number

GRE201

Tax agent number

70868002

Greenwood Superannuation Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements, in all material respects, the financial position of the Superannuation Fund on that date in accordance with the accounting policies, fairly, in all material respects, for the year ended 30 June 2020;
- (ii) the financial statements and notes to the financial statements, in all material respects, the requirements of the Superannuation Industry (Supervision) Regulations 2001, requirements of the Superannuation Industry (Supervision) Regulations 2001;
- (iii) the operation of the superannuation fund has been in compliance with the requirements of the Superannuation Industry (Supervision) Act 1994, compliance with the requirements of the Superannuation Industry (Supervision) Act 1994, the year ended 30 June 2020.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1994, the trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, in accordance with s50 of the Superannuation Industry (Supervision) Regulations 2001, prescribed by s50 of the Superannuation Industry (Supervision) Regulations 2001;
- to the knowledge of the trustees, there has been no event which could have a material impact on the Fund. Where such an event has occurred, it has been accounted and noted in the Fund's financial statements.

check if this
SF has been lodged
then date down
if yes. if no.

LODGE

Signed in accordance with a resolution of the trustees by:



Fraser Dalton Greenwood

Trustee



Lorna Sylvia Greenwood

Trustee

19 January 2021

INVESTMENT OBJECTIVES AND STRATEGIES**Investment Objective:**

The sole purpose of the fund is to provide benefits to Members upon their retirement, attaining a specified age, death or on health or financial reasons.

The objective of the Fund is to achieve reasonable long term growth with moderate fluctuations in return. The average investment return for the plan should be at least 1.0% per annum above inflation (CPI) when measured over a three year period.

Investment Strategy:

The trustees, have set the following strategy and guidelines for investment of funds belonging to the Fund having regard to the following:

- the risk of the investment;
- the diversity of investments of the Fund as a whole;
- the liquidity of the investment; and
- the ability of the fund to discharge its present and future liabilities.

The overall strategy is to invest in either cash, real property, shares, unit trusts or a combination thereof for the purpose of providing the members of the plan with long term growth. Whilst the trustees are conscious of the need to provide the members of the plan with capital gains over the medium to long term, they are also conscious of the need to diversify and spread the risk associated with investment in growth assets.

In making a decision on the types of investments made by the Fund, the Trustees have consulted with the members in this regard. They have taken into account the members overall risk profile and their concerns about various investment opportunities.

With this in mind, the trustees will, from time to time, seek professional investment advice in order to assist in the process of determining what investments are suitable for the Fund and also taking into account the concerns of the members.

The trustees also acknowledge the need to invest in areas where some assets can be readily converted to cash, thus allowing benefits to be paid when they fall due.

Taking the above into account, the trustees have determined that the following guidelines should be adhered to in placing and reviewing investments by the Fund in the coming 12 month period.

	From		To
Australian Equities	_____ %	-	_____ %
Australian Fixed Interest	_____ %	-	_____ %
Cash	90 %	-	100 %
Direct Property	_____ %	-	_____ %
International Equities	_____ %	-	_____ %
International Fixed Interest	_____ %	-	_____ %
Listed Property	_____ %	-	_____ %
Mortgages	_____ %	-	_____ %
Other	0 %	-	5 %

This plan's strategy will be reviewed on occasion and updated if any modifications are required.

In addition, the trustees have held discussions with each of the members and considered whether or not it is appropriate for the fund to provide any of the following types of insurance cover for each member:

- Life insurance
- Total & Permanent Disablement (TPD) insurance
- Income Protection Insurance

Each member's individual insurance needs will be considered by the trustees on an annual basis

(Approved at meeting of Trustees dated 30 June 2019)

Signed:



Fraser Greenwood
Trustee



Lorna Greenwood
Trustee

Date: 30 June 2019

Memorandum of Resolutions of

Fraser Dalton Greenwood and Lorna Sylvia Greenwood
ATF Greenwood Superannuation 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.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 thereon be adopted.

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 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the 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, diversification 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.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

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 2020.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

AUDITORS:

It was resolved that

Marsh Tincknell Pty Ltd

of

PO Box 6243, Upper Mount Gravatt, Queensland 4122

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

act as tax agents of the Fund for the next financial year.

Memorandum of Resolutions of

Fraser Dalton Greenwood and Lorna Sylvia Greenwood
ATF Greenwood Superannuation Fund

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

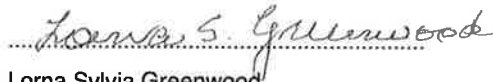
CLOSURE:

Signed as a true record –



Fraser Dalton Greenwood

19 January 2021



Lorna Sylvia Greenwood

19 January 2021

19 January 2021

Mr E Glasson
MT Accountants Pty Ltd
PO Box 6243
UPPER MT GRAVATT QLD 4122

Dear Sir,

The purpose of this letter is to communicate to you our belief that to the best of our knowledge:

1. The financial statements of the Greenwood Superannuation Fund for the year ending 30 June 2020 are true and correct; and
2. The operations of the fund during the income year ending 30 June 2020 were conducted in accordance with the requirements of the *Superannuation Industry (Supervision) Act 1993* ("the SIS Act")

This letter should be read in connection with your audit of the financial statements and determination of compliance with the SIS Act by the Greenwood Superannuation Fund for the year ending 30 June 2020. This letter should aid you in expressing an opinion as to whether:

- The financial statements are presented fairly and in accordance with the accounting principles set out in the notes to the financial statements; and
- Whether the Greenwood Superannuation Fund has complied with the SIS Act.

We acknowledge our responsibility for:

- Ensuring the financial statements are in accordance with the financial policies set out in the notes to the financial statements and that the financial report is free of material misstatement (including omissions); and
- Ensuring the fund is maintained in accordance with the provisions of the SIS Act and regulations.

Financial Statements

To support our contention that the financial statements for the Greenwood Superannuation Fund for the year ending 30 June 2020 are true and correct, we confirm that the following representations are true to the best of our knowledge and belief:

Accounting Policies

All the significant accounting policies of the fund are adequately described in the Financial Statements and Notes to the accounts.

Financial records/Related Data/Minutes

All financial statements, records and related data have been made available to you, including minutes of the trustees' meetings and the Trust Deed.

Fraud/ Error/Non-compliance

There has been no:

- Fraud, error or non-compliance with the laws and regulations by persons who are involved in the internal management of the Greenwood Superannuation Fund ;
- Fraud, error or non-compliance with laws and regulations that could have a material effect on the financial reports of the Greenwood Superannuation Fund ;

- Communications from regulatory agencies concerning non-compliance with or deficiencies in the financial reporting practices of the Greenwood Superannuation Fund .

Internal controls

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect errors in the financial reports of the Greenwood Superannuation Fund . We have established adequate internal controls and maintained these controls. There are no material transactions that have not been properly recorded in the records underlying the financial report.

Material commitments

There were no material commitments made by or on behalf of the Greenwood Superannuation Fund for construction or acquisition of property such as investments or intangibles other than those disclosed in the financial reports. Greenwood Superannuation Fund has complied with all aspects of any existing contractual agreements that, in the event of non-compliance with the contractual agreements, would have a material effect on the financial reporting of Greenwood Superannuation Fund .

Investments

Investments are carried in the books pursuant to the relevant section of the accounts. Such amounts are considered reasonable in the light of present circumstances. The fund has satisfactory title to all assets appearing in the balance sheet in that investments are registered in the name of the trustee(s) as trustee for Greenwood Superannuation Fund .

There are no commitments, fixed or contingent, for the purchase or sale of investments.

Related Parties

Related party transactions and related amounts receivable or payable have been properly recorded or disclosed in the financial statements.

Subsequent Events

No events or transactions have occurred since 30 June 2020 that would require adjustment to the financial reports. We have no plans or intentions that may materially affect the carrying values or classification of assets and liabilities of the fund as they are reported at 30 June 2020.

Requirements of the SIS Act

To support our contention that the operations and management of the Greenwood Superannuation Fund for the year ending 30 June 2020 were conducted in accordance with the requirements of the SIS Act, we confirm that the following representations are true to the best of our knowledge and belief:

Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund and are in line with the investment strategy of the fund.

Ownership and Pledging of Assets

- (i) The fund has satisfactory title to all assets appearing in the balance sheet. Investments are registered in the name of the trustee(s) as trustee for Greenwood Superannuation Fund .
- (ii) No assets of the fund have been pledged to secure liabilities of the fund or of others.

Trustee(s) Covenants

The Trustee(s) have complied with all the Trustee(s) Covenants set out in section 52 of the SIS Act. These trustee covenants require the trustee(s) to:

- Act honestly in all matters affecting the superannuation fund;
- Exercise a degree of care, skill and diligence as an ordinary prudent person;
- Act in the best interests of the beneficiaries;
- Keep fund assets separate from other assets i.e. separate from the trustee's personal assets;
- Do not do anything that would impede the proper performance and function of trustee powers;
- Formulate and give effect to an investment strategy;
- Manage any fund reserves responsibly; and
- Allow beneficiaries access to certain information.

Investment Strategy

Investment transactions and investments held are in accordance with the investment strategy, which has been determined with due regard to risk, return, liquidity and diversity.

Trustee(s)

The trustee(s) of the Superannuation Fund are not disqualified persons or disqualified corporate trustee(s) as defined under section 120 of the SIS Act.

Governing Rules

The fund is being conducted in accordance with its Trust Deed and governing rules.

Legislative Requirements

The fund is being conducted in accordance with the SIS Act and the Superannuation Industry (Supervision) Regulations.

Contributions

The Trustee(s) of the Greenwood Superannuation Fund confirm that the Fund's members, for whom contributions were received, were either:

- Under 65 years of age; or
- 65 to 74 years of age and gainfully employed for at least 40 hours in a consecutive 30 day period.

Yours sincerely,

The Trustee of the Greenwood Superannuation Fund



Fraser Greenwood
Trustee



Lorna Greenwood
Trustee



Terms of Engagement

CONFIRMATION OF ENGAGEMENT

Obviously, there are many issues to consider in this engagement and we ask that you consider all aspects of this agreement to ensure you are satisfied with the scope of our engagement. Please contact us if you have any questions about this agreement.

Once you are satisfied with the terms of our engagement, would you please sign and date this agreement.

As mentioned above, if you do not return this Engagement Agreement signed, nor contact us with changes to the engagement, yet continue to provide us with information and instructions regarding your financial affairs, the terms and information provided in this agreement will bind us both.

We thank you for the opportunity to provide accounting and taxation services to you and your business and we look forward to continuing our close working relationship with you for many years to come. This engagement document will be effective for current and future years unless we issue an amended one to you.

I acknowledge that I have read and understand the terms of the engagement and hereby accept them.

Dated this

8-3-2021

+ Fraser Greenwood

Signature

FRASER GREENWOOD

Print Name

FRASER GREENWOOD

+ Lorna S. Greenwood

Signature

LORNA GREENWOOD

Print Name

LORNA S. GREENWOOD