

**2021 TAX RETURN SUBSTANTIATION DECLARATION**

Tax returns are assessed on a Self-Assessment basis. This means that the ATO may not check whether the information you have submitted is correct. We will make every endeavour to ensure that your return is prepared accurately and correctly, however we rely on you to ensure that all relevant information is disclosed to us.

**I, Terrence Dunford, confirm that:**

I have reviewed every page of the accompanying copy of the income tax return to which the attached Electronic Lodgment Declaration refers and confirm that all items are correct and that there are no omissions or misstatements.

**Income:**

If I am an Australian tax resident, you have advised me that I must declare income from all sources, in and out of Australia, including net capital gains received, for the year of income in my tax return.

**Expenses:**

You have advised me that to claim a work-related or other expense deduction I must demonstrate that I have incurred the expense for income producing purposes. In addition, you have advised me of the substantiation legislation that I must satisfy in relation to all deductible expenses, including car, travel, business, education and work-related expenses. You have informed me that I must OBTAIN ORIGINAL RECEIPTS and keep them for a minimum of five years from the date my return is lodged.

The receipts must contain the following details:

- name of supplier and amount of expense;
- nature of goods/services and date of the expenses (details I am able to personally record where not adequately noted by supplier);
- date of the document.

**Apportionment:**

Where items are used for both business/work-related and private purposes e.g. car, telephone, computer etc. I advise I have kept appropriate apportionment records to verify my business usage claim and that my employer will verify that it was necessary to incur such expenditure in earning my income. Further, I have instructed you to prepare the return based on my specific instructions on the understanding I will be able to produce such information to the satisfaction of the ATO in an audit situation.

**Audits:**

I further confirm that:

- I am aware that the procedures to follow if a document is lost or destroyed is to obtain a copy from the supplier;
- I may be required to substantiate or verify any income or expense item declared or claimed in my tax return in the event of an ATO audit;

**I declare that:**

- I have read and understood the tax return that has been prepared for me;
- I have disclosed and you have returned all my assessable income for the current income tax year;
- I have all receipts or documentation necessary to substantiate my work-related and other claims, and I will make them available if required by the Tax Office;
- All income declared, claims for deductions and tax offsets/rebates included in my return are based upon my specific instructions;
- You have explained what written income and expense evidence will typically be required during an audit and that penalties, interest and possible legal action may be applied if incorrect income or claims are identified by an audit.

**Terms and Conditions:**

- I acknowledge that an invoice will be issued for your services and I agree to pay this invoice in full.
- I acknowledge that further action may be taken to secure payment of overdue/outstanding accounts.

Signature	Date
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# Individual Tax Return

**2021**

1 Jul 2020—30 Jun 2021

TFN Recorded

**PART A ELECTRONIC LODGMENT DECLARATION (FORM I)**

This declaration is to be completed where a taxpayer elects to use the Electronic Lodgment Service. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request your tax file number (TFN). We will use your TFN to identify you in our records. It is not an offence not to provide your TFN. However, you cannot lodge your income tax form electronically if you do not quote your TFN.

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

**Electronic Funds Transfer — Direct Debit**

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

Tax File Number	Name	Year
TFN Recorded	Dunford, Terrence	2021

**Declaration — I declare that:**

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

**Important**

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

Signature	Date
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**PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)**

Client Ref	Agent Ref No.	Contact Name	Contact No.
	25966377	Michelle Gargar	075555400

**Declaration — I declare that:**

- I have prepared this tax return in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date
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# Individual Tax Return

**2021**

1 Jul 2020—30 Jun 2021

TFN Recorded

**PART B** ELECTRONIC FUNDS TRANSFER CONSENT

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

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

**Important**

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

**Agent Ref No.**

25966377

**Account Name**

T N Dunford &amp; BA Dunford

**Authorisation**

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

Signature	Date

**Individual Tax Return****2021**

1 Jul 2020—30 Jun 2021

TFN Recorded

Total income	\$66,918.00	
Less total deductions and applied losses (L1)	\$30,426.00	
<b>Taxable income</b>		<b>\$36,492.00</b>
<b>Tax on taxable income</b>		<b>\$3,475.48</b>
Less non-refundable tax offsets used	\$955.00	
Less refundable tax offsets	\$10,541.00	
<b>Assessed tax payable</b>		<b>(\$8,020.52)</b>
<b>Plus Other Liabilities</b>		
Medicare levy	\$729.84	
<b>Total other liabilities</b>		<b>\$729.84</b>
<b>Assessed tax payable (includes other liabilities)</b>		<b>\$729.84</b>
<b>Less PAYG credits and other entitlements</b>		
Tax withheld	\$1,235.00	
<b>Total PAYG credits and other entitlements</b>		<b>\$1,235.00</b>
<b>Amount refundable</b>		<b>\$8,525.68</b>

**Disclaimer**

This estimate is only a guide and should not be taken as taxation, financial or investment advice. Our calculation is based on the information you have supplied and current legislation, proposals and information provided by the Australian Tax Office.

There are numerous factors that may affect the accuracy of this assessment including but not limited to:

- changes in tax legislation and Australian Tax Office practices and rulings;
- any prior year tax assessments that may be applicable; and
- adjustments relating to other Government Departments eg the Department of Human Services.

**Do not rely on this estimate to make any decisions until you have received a notice of assessment from the ATO and/or obtained professional advice.**

**Individual Tax Return****2021**

1 Jul 2020—30 Jun 2021

TFN Recorded

**YOUR NAME**

Title	Given Name	Family Name	Other Name
MR	Terrence	Dunford	

Suffix	Date of Birth
	04/04/1959

Are you an Australian Resident?	Australian residency start date	Australian residency end date
Yes		

Has part of your name changed since completing your last tax return?  
No

**YOUR POSTAL ADDRESS**

PO Box 5535	
GCMC	
State	Postcode
QLD	9726

**YOUR HOME ADDRESS**

3 Anthony Avenue	
BANORA POINT	
State	Postcode
NSW	2486

Country — if not Australia	Country — if not Australia

Has your postal address changed since completing your last tax return?

**YOUR CONTACT DETAILS**

Mobile number	Day time contact number	Email address
	07 5555400	

**YOUR BANKING INFORMATION (EFT DETAILS)**

Deduct fee from refund  
No

BSB Number	Account Number	Account Name	Financial Institution Name
014555	451847606	T N Dunford & BA Dunford	ANZ Bank

**CONTACT NAME**

Full Name  
Superannuation Professionals Pty Ltd

**TAX AGENT CONTACT DETAILS**

Tax Contact	Agent Ref Number	Contact Number
Michelle Gargar	25966377	075555400

# Income

## 1 SALARY OR WAGES

Your main salary and wage occupation Hospitality employee

Occupation Code **X** 431111

Payer's ABN	Name	Tax withheld	Income
68 142 432 442	Above Elegance Pty Ltd	\$0.00 <b>C</b>	\$12,000.00
34 116 049 336	CURRUMBIN PALM BEACH RSL & SERVICES ME	\$1,235.00 <b>D</b>	\$7,021.00

### WORKSHEET

ABN	Tax Withheld	Gross	Type
68142432442	\$0.00	\$12,000.00	
34116049336	\$1,235.00	\$7,021.00	S

## 2 ALLOWANCES, EARNINGS, TIPS, DIRECTORS FEES ETC **K** \$8,062.00

### WORKSHEET

ABN	Tax Withheld	Gross
34116049336		\$8,062.00

**TOTAL TAX WITHHELD \$1,235.00**

## 10 GROSS INTEREST

Tax file number amounts withheld from gross interest **M** \$0.00 Gross interest **L** \$785.00

### WORKSHEET

Financial Institution	No. of Account Holders	Percent	Gross Tax Withheld	Gross Interest	Shared Tax Withheld	Shared Interest
UBANK	1	100%	\$0.00	\$785.33	\$0.00	\$785.33
<b>Total</b>			<b>\$0.00</b>	<b>\$785.33</b>	<b>\$0.00</b>	<b>\$785.33</b>

**11** DIVIDENDS

Tax file number amounts withheld from dividends	<b>V</b>	Unfranked amount	<b>S</b>	
		Franked amount	<b>T</b>	\$30,000.00
		Franking credit	<b>U</b>	\$10,541.00

## WORKSHEET

Company or trust	No. of Account Holders	Percent	Unfranked	Franked	Franking Credits	TFN Withheld
Above Elegance Pty Ltd	1	100%		\$30,000.00	\$10,541.00	
<b>Total</b>			<b>\$0.00</b>	<b>\$30,000.00</b>	<b>\$10,541.00</b>	<b>\$0.00</b>

<b>TOTAL SUPPLEMENT INCOME</b>	<b>(\$1,491.00)</b>
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<b>TOTAL INCOME</b>	<b>\$66,918.00</b>
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## Deductions

<b>D3</b> WORK-RELATED CLOTHING, LAUNDRY AND DRY CLEANING EXPENSES	<b>C</b>	\$96.00
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## WORKSHEET

Description	Code	Amount
Laundry	Compulsory work uniform	\$96.00
<b>Total</b>		<b>\$96.00</b>

<b>D10</b> COST OF MANAGING TAX AFFAIRS		
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Other expenses incurred in managing your tax affairs	<b>M</b>	\$330.00
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## WORKSHEET

Description	Amount
Tax Agent	\$330.00
<b>Total</b>	<b>\$330.00</b>

<b>TOTAL SUPPLEMENT DEDUCTIONS</b>	Items D11 to D15	<b>\$30,000.00</b>
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<b>TOTAL DEDUCTIONS</b>	<b>\$30,426.00</b>
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<b>SUBTOTAL</b>	<b>TOTAL INCOME less TOTAL DEDUCTIONS</b>	<b>\$36,492.00</b>
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<b>Taxable income</b>	<b>\$36,492.00</b>
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## Income tests

<b>IT1</b> TOTAL REPORTABLE FRINGE BENEFITS		
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Employers exempt from FBT under section 57A of the FBTA 1986	<b>N</b>	\$0.00
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Employers not exempt from FBT under section 57A of the FBTA 1986	<b>W</b>	\$0.00
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<b>IT2</b> REPORTABLE EMPLOYER SUPERANNUATION	<b>T</b>	\$0.00
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<b>IT3</b> TAX-FREE GOVERNMENT PENSIONS	<b>U</b>	\$0.00
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IT4	TARGET FOREIGN INCOME	V	\$0.00
IT5	NET FINANCIAL INVESTMENT LOSS	X	\$0.00
IT6	NET RENTAL PROPERTY LOSS	Y	\$0.00
IT7	CHILD SUPPORT YOU PAID	Z	\$0.00
IT8	NUMBER OF DEPENDENT CHILDREN	D	0

## Medicare levy related items

M1	MEDICARE LEVY REDUCTION OR EXEMPTION	M2	MEDICARE LEVY SURCHARGE
Reduction based on family income		For the <b>whole</b> period 1 July 2020 to 30 June 2021, were <b>you</b> and <b>all</b> your dependents including your spouse—if you had any—covered by private patient HOSPITAL cover?	
Number of dependent children and students		Y	E Yes
Exemption categories		Number of days <b>NOT</b> liable for surcharge	
Full 2.0% levy exemption – number of days		V	A 365
Half 2.0% levy exemption – number of days		W	

## Private health insurance policy details

### PROVIDER INFORMATION 1

Health insurer ID	B	AHM	Membership number	C	38640653
Your rebatable component	J	\$621.00	Your Australian Government rebate received	K	\$153.00
Benefit code	L	31	Tax claim code		C

### PROVIDER INFORMATION 2

Health insurer ID	B	AHM	Membership number	C	38640653
Your rebatable component	J	\$1,759.00	Your Australian Government rebate received	K	\$441.00
Benefit code	L	30	Tax claim code		C

## Spouse details – married or de facto

### YOUR SPOUSE'S NAME

First given name	Beverley		
Other given names	Ann		
Surname or family name	Dunford		
Date of birth	K	16 Sep 1961	
Your spouse's gender	Female		

Your spouse has residency

### PERIOD YOU HAD A SPOUSE – MARRIED OR DE FACTO

Did you have a spouse for the full year	L	Yes
Did your spouse die during the year?		No

### THIS INFORMATION RELATES TO YOUR SPOUSE'S INCOME

Your spouse's taxable income (excluding FHSS released amounts)	O	\$43,974.00
Your spouse's taxable income		\$43,974.00



## Your spouse's assessable FHSS released amounts

Your spouse's section 98 trust income – not included in spouse's taxable income	<b>T</b>	
Distributions to your spouse on which family trust distribution tax has been paid	<b>U</b>	
Your spouse's total reportable fringe benefits amount		
Employers exempt from FBT under section 57A of the FBTA 1986	<b>R</b>	\$0.00
Employers not exempt from FBT under section 57A of the FBTA 1986	<b>S</b>	\$0.00
Amount of any Australian Government pensions and allowances received by your spouse in the year of the return	<b>P</b>	\$5,863.00
Amount of any exempt pension income received by your spouse in the year of the return	<b>Q</b>	
Spouse reportable superannuation contributions	<b>A</b>	\$30,000.00
Spouse reportable employer superannuation contributions		\$0.00
Spouse deductible personal superannuation contributions		\$30,000.00
Your spouse's tax-free government pensions	<b>B</b>	\$0.00
Your spouse's target foreign income	<b>C</b>	
Your spouse's foreign income		
Your spouse's exempt foreign employment income		
Your spouse's net investment loss	<b>D</b>	\$0.00
Your spouse's net financial investment loss		\$0.00
Your spouse's net rental property loss		\$0.00
Child support your spouse paid	<b>E</b>	\$0.00
Your spouse's taxed element of a SLS zero tax rate	<b>F</b>	
<b>Your spouse's total ATI amount</b>		<b>\$73,974.00</b>
<b>Your spouse's rebate income</b>		<b>\$73,974.00</b>
<b>Your spouse's assessable income</b>		<b>\$74,304.00</b>

**15** NET INCOME OR LOSS FROM BUSINESS

Primary production – transferred from Y item P8	<b>B</b>	(\$1,491.00)
Non-primary production – transferred from Z item P8	<b>C</b>	
Are you a small business entity?		
Net small business income	<b>A</b>	
Tax withheld – voluntary agreement	<b>D</b>	
Tax withheld where Australian business number not quoted	<b>W</b>	
Tax withheld – foreign resident withholding (excluding capital gains)	<b>E</b>	
Tax withheld – labour hire or other specified payments	<b>F</b>	

**18 CAPITAL GAINS**

Did you have a capital gains tax event during the year? **G** No

**Losses carried forward**

Net capital losses from collectables \$0.00

Other net capital losses \$0.00

**19 FOREIGN ENTITIES**

Did you have either a direct or indirect interest in a controlled foreign company CFC? **I** No

Have you ever, either directly or indirectly, caused the transfer of property—including money—or services to a non-resident trust estate? **W** No

**20 FOREIGN SOURCE INCOME AND FOREIGN ASSETS OR PROPERTY**

Exempt foreign employment income **N** \$0.00

During the year did you own, or have an interest in, assets located outside Australia which had a total value of AUD\$50,000 or more? **P** No

**Income Averaging****Primary Producer**

Is the tax payer in, or electing to be in Primary Production Averaging? Yes

Basic taxable income 2020 / 2021 \$36,492.00

Number of prior years 4

2019 / 2020 \$18,618.00

2018 / 2019 \$19,844.00

2017 / 2018 \$19,748.00

2016 / 2017 \$34,436.00

**TOTAL SUPPLEMENT INCOME** **Items 13 to 24** **(\$1,491.00)**

**Deductions****D12 PERSONAL SUPERANNUATION CONTRIBUTIONS**

Did you provide your fund (including a retirement savings account) with a notice of intent to claim a deduction for personal superannuation contributions, and receive an acknowledgement from your fund? Yes

Deductions claimed **H** \$30,000.00

**WORKSHEET**

Fund name	Account number	Deduction claimed	Fund ABN	Fund TFN
Dunford SF		\$30,000.00	44580606932	0
<b>Total</b>		<b>\$30,000.00</b>		

**TOTAL SUPPLEMENT DEDUCTIONS** **Items D11 to D15** **\$30,000.00**

**Tax offsets**

**TOTAL SUPPLEMENT TAX OFFSETS** **Items T3, T4, T6, T7, T8 and T9**

## Business and professional items section

### P1 PERSONAL SERVICES INCOME (PSI)

Did you receive any personal services income?

No

### P2 DESCRIPTION OF MAIN BUSINESS OR PROFESSIONAL ACTIVITY

Forestry

Industry code

A

03010

### P3 NUMBER OF BUSINESS ACTIVITIES

B

1

### P5 BUSINESS NAME OF MAIN BUSINESS AND AUSTRALIAN BUSINESS NUMBER (ABN)

Terrence Dunford

ABN: 79635269610

TFS Sandlewood 2008

### P6 BUSINESS ADDRESS OF MAIN BUSINESS

3 Anthony Avenue

Suburb or Town: BANORA POINT

State or Territory: NSW

Postcode: 2486

### P8 BUSINESS INCOME AND EXPENSES

Income		PP	NPP	Totals
Assessable government industry payments	G	\$0.00	H	\$0.00
Other business income		\$0.00		\$0.00
Total other business income	I	\$0.00	J	\$0.00
<b>Total business income</b>		<b>\$0.00</b>		<b>\$0.00</b>
Expenses		PP	NPP	Totals
All other expenses		\$1,491.00	P	\$1,491.00
<b>Total expenses</b>	S	<b>\$1,491.00</b>	T	<b>\$1,491.00</b>
<b>Net income or loss from business this year</b>	B	<b>(\$1,491.00)</b>	C	<b>(\$1,491.00)</b>
<b>Net income or loss from business</b>	Y	<b>(\$1,491.00)</b>	Z	<b>(\$1,491.00)</b>

### P9 BUSINESS LOSS ACTIVITY DETAILS

#### WORKSHEET

Activity	Deferred Loss	Net Loss
P9 - Activity 1	\$0.00	\$1,491.00
<b>Total</b>	<b>\$0.00</b>	<b>\$1,491.00</b>

## Payment summary worksheet

### PAYMENT SUMMARY WORKSHEET - AUSTRALIAN

Payer's name

Above Elegance Pty Ltd

Single Touch Payroll finalised

N/A

ABN

68142432442

		Tax Withheld	Gross	Type
Salary and wages	Item 1	\$0.00	\$12,000.00	

## PAYMENT SUMMARY WORKSHEET - AUSTRALIAN

Payer's name CURRUMBIN PALM  
BEACH RSL & SERVICES  
ME

Single Touch Payroll finalised Yes

ABN 34116049336

		Tax Withheld	Gross	Type
Salary and wages	Item 1	\$1,235.00	\$7,021.00	S
Allowances, earning, tips, directors fees etc	Item 2		\$8,062.00	

## Worksheets

## 10 GROSS INTEREST

Financial Institution	No. of Account Holders	Percent	Gross Tax Withheld	Gross Interest	Shared Tax Withheld	Shared Interest
UBANK	1	100%	\$0.00	\$785.33	\$0.00	\$785.33
<b>Total</b>			<b>\$0.00</b>	<b>\$785.33</b>	<b>\$0.00</b>	<b>\$785.33</b>

## 11 DIVIDEND

Company or trust	No. of Account Holders	Percent	Unfranked	Franked	Franking Credits	TFN Withheld
Above Elegance Pty Ltd	1	100%		\$30,000.00	\$10,541.00	
<b>Total</b>			<b>\$0.00</b>	<b>\$30,000.00</b>	<b>\$10,541.00</b>	<b>\$0.00</b>

## D3 WORK-RELATED CLOTHING, LAUNDRY AND DRY CLEANING EXPENSES

Description	Code	Amount
Laundry	Compulsory work uniform	\$96.00
<b>Total</b>		<b>\$96.00</b>

## D10 OTHER EXPENSES INCURRED IN MANAGING YOUR TAX AFFAIRS

Description	Amount
Tax Agent	\$330.00
<b>Total</b>	<b>\$330.00</b>

## D12 DEDUCTIONS CLAIMED

Fund name	Account number	Deduction claimed	Fund ABN	Fund TFN
Dunford SF		\$30,000.00	44580606932	0
<b>Total</b>		<b>\$30,000.00</b>		

## P9 BUSINESS LOSS ACTIVITY DETAILS

**Activity 1**

Description of activity		P9 - Activity 1
Industry Description	<b>E</b>	Forestry
Industry code	<b>E</b>	03010
Partnership or Sole trader	<b>F</b>	Sole Trader
Type of loss	<b>G</b>	Commissioners discretion or farm management repayment
Reference for code 5		Product Ruling
Product ruling year	<b>Y</b>	2008
Product/Private ruling number	<b>A</b>	4
Deferred non-commercial business loss from a prior year	<b>H</b>	
Net loss	<b>I</b>	\$1,491.00