

26 October 2018

B & D Superannuation Fund
C/- Mrs Deidra Robertson & Mr Barry Robertson
PO Box 333
Avoca Beach NSW 2251

Dear Sir/Madam

**AUDIT COMPLETION LETTER
B & D Superannuation Fund
for the Year Ended 30 June 2018**

We advise that we have completed the audit of the B & D Superannuation Fund for the financial year ended 30 June 2018.

Our audit procedures are designed primarily to examine, on a selection basis, the financial report and reporting disclosures in order to form an opinion whether the financial report, as a whole, is fairly stated in accordance with the accounting policies and accompanying notes, together with certain requirements in relation to the Superannuation Industry (Supervision) Act 1993 and Regulations (SIS).

Therefore, our audit work may not detect all fraud, misstatement, errors or weaknesses that may exist in terms of inherent limitations to internal controls. We remind you, as trustees, your responsibility to maintain an adequate system of internal controls as the principal safeguard against these irregularities or non-compliance. As a result, our audit can provide reasonable assurance that the financial statements are free from material misstatement. This does not mean that there are no further matters that you should be aware of in meeting your responsibilities as trustees, nor does this report absolve you from taking appropriate action to meet these responsibilities.

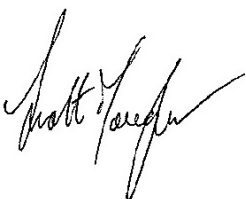
We note that where there are insufficient internal control procedures in place within an SMSF, transactions may occur that have not been authorised by one or more trustees. Trustees of an SMSF must ensure that the assets of the fund are held for the benefit of members on retirement. Trustees are required to play an active role in the administration of the fund. We therefore recommend that trustees implement controls and review procedures to ensure that all trustees authorise and are aware of transactions completed within the fund, and that contemporaneous records are made of their decisions.

MATTERS FOR TRUSTEE ATTENTION

We advise that we have not encountered any matters during the course of the audit that we believe should be brought to your attention.

Yours sincerely

SIDCOR CHARTERED ACCOUNTANTS



Scott Douglas