

PART A**Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.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 965 520 005

Year 2018

Name of partnership, trust, fund or entity J & G SWINDELLS SUPERANNUATION FUND

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:

- the information provided to the 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.

Signature of partner, trustee or director

Date

12-03-2019

PART B**Electronic funds transfer consent**

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

Agent's reference number 74081009

Account Name D Baker & Associates Trust Acc

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

Signature

Date

12-03-2019

2018 Client substantiation declaration

I **confirm** that you have advised me that I must demonstrate that I have incurred an expense for income producing purposes. In addition, you have advised me of the stringent SUBSTANTIATION legislation I must satisfy in relation to work, car and business travel expenses.

In addition, 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;
- amount of expense;
- nature of goods and services (noting the specific type of items purchased or expenditure incurred which I am able to personally record up to the date of lodgment of my return where not adequately noted by the supplier);
- date of expense (which I am able to personally record where not noted by the supplier); and
- the date of the documents.

Penalties to apply with incorrect returns

You have also advised me that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if I provide details which lead to an incorrect tax return being lodged.

In addition, you have informed me that an important feature of the new tax agent services regime which commenced on 1 March 2010 is the provision of a "safe harbour" protection from penalties in certain circumstances for taxpayers who engage registered tax agents.

You have also advised me that in order to obtain the benefits of "safe harbour" protection, I must provide you with "all relevant taxation information" to enable accurate statements to be provided to the Australian Taxation Office.

Income from sources in and out of Australia for the year of income

You have advised me that as an Australian resident 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.

Apportionment

Where items are used for both business and private purposes, e.g., car, mobile telephone, home telephone, computer etc, I have records to verify my business usage claim. In addition, my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I have instructed you to prepare the return based on me being able to produce these records, if required.

Audit matters

I further confirm that:

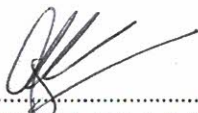
- I. I am aware of the procedures to follow if a document is lost or destroyed;
- II. I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- III. I understand the Substantiation schedules I completed for all work, car and travel expense claims under self-assessment;
- IV. I understand that, for the purposes of obtaining "safe harbour" protection, it remains my responsibility to properly record matters relating to my tax affairs and to bring all of the relevant facts to your attention in order to show reasonable care; and
- V. I have read and understood the return prepared for me.

2018 Client substantiation declaration continued

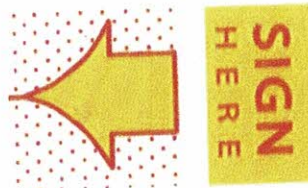
I declare that:

- a. I have disclosed, and you have returned, all of the income including net capital gains which I have earned/received, for the 2018 income year.
- b. All income declared, claims for deductions and tax offsets/rebates included in my return are based on my specific instructions and advice that I satisfy the relevant taxation requirements.
- c. I have all receipts or documentation necessary to substantiate the above claims and I will make them available if required by the Tax Office; and
- d. You have clarified what written evidence (including car/travel records) will be required during an audit and penalties, (including prosecution) that may be applied if incorrect claims are identified in an audit situation.

Dated the 12th day of MARCH 2019



.....
J & G Swindells Pty Ltd atf J & G Swindells Superannuation Fund



**Self-managed superannuation
fund annual return****2018**

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 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

Section A: Fund information**1 Tax file number (TFN)**

965 520 005

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

2 Name of self-managed superannuation fund (SMSF)

J & G SWINDELLS SUPERANNUATION FUND

3 Australian business number (ABN)

23 128 261 641

4 Current postal address

C/- D BAKER & ASSOCIATES PTY LTD

PO Box 310

MIDLAND

WA

6936

5 Annual return status

Is this an amendment to the SMSF's 2018 return?

☒ A ☐ N

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

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

MR

Family name

BOYS

First given name

TONY

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

041 0712708

Use Agent
address details? ☐

Postal address

PO Box 3376

RUNDLE MALL

SA

5000

Date audit was completed ☒ A 07/03/2019Was Part B of the audit report qualified? ☒ B ☐ N

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

☒ C ☐

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 Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number
(must be six digits)

016352

Fund account number

298018341

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

J & G Swindells Super Fund

B Financial institution details for tax refunds only

Use Agent Trust Account?

☒ Y

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number
(must be six digits)

066115

Account number

10334994

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

D Baker & Associates Trust Acc

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

8 Status of SMSF

Australian superannuation fund

☒ A ☐ Y

Fund benefit structure

☒ B ☐ A

Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

☒ C ☐ Y**9 Was the fund wound up during the income year?**☒ N Print Y for yes
or N for no.If yes, provide the date on
which fund was wound up

Day Month Year

Have all tax lodgment
and payment
obligations been met?☐**10 Exempt current pension income**

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

☒ N Print Y for yes
or N for no.

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

If No, Go to Section B: Income

If 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

Print Y for yes

Did the fund have any other income that was assessable?

☒ EPrint Y for yes
or N for no.

If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - 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

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 ☒ Y ☐ N

Print Y for yes or N for no.

Have you applied an exemption or rollover?

M ☒ Y ☐ N

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

Net capital gain **A** 220

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

Gross interest **C** 29

Forestry managed investment scheme income **X**

Gross foreign income

D1 337

Net foreign income **D** 337 ☐ Loss

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

Transfers from foreign funds **F** ☐ Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** ☐ Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** 5,789 ☐ Code **P**

Calculation of assessable contributions
Assessable employer contributions

R1 32,037

plus Assessable personal contributions

R2 0

plus * No-TFN-quoted contributions

R3 0

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 0

Assessable contributions **R** 32,037
(R1 plus R2 plus R3 less R6)

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

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

* Other income **S** ☐ Code

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

#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** 38,412 ☐ Loss
(W less Y)

FUND

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		A2
Interest expenses overseas	B1		B2
Capital works expenditure	D1		D2
Decline in value of depreciating assets	E1		E2
Insurance premiums – members	F1		F2
Death benefit increase	G1		
SMSF auditor fee	H1		H2
Investment expenses	I1		I2
Management and administration expenses	J1	49	J2
Forestry managed investment scheme expense	U1		U2
Other amounts	L1	3,405	L2
Tax losses deducted	M1		
		Code	Code
		O	
TOTAL DEDUCTIONS N 3,454 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y 0 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O 34,958 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z 3,454 (N plus Y)	

#This is a mandatory label.

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.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	A	34,958
(an amount must be included even if it is zero)		
#Tax on taxable income	T1	5,243.70
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J	0.00
(an amount must be included even if it is zero)		
Gross tax	B	5,243.70
(T1 plus J)		

Foreign income tax offset

C1 2.19

Rebates and tax offsets

C2Non-refundable non-carry
forward tax offsets**C** 2.19

(C1 plus C2)

SUBTOTAL 1

T2 5,241.51

(B less C – cannot be less than zero)

Early stage venture capital
limited partnership tax offset**D1**Early stage venture capital limited partnership
tax offset carried forward from previous year**D2**

Early stage investor tax offset

D3Early stage investor tax offset
carried forward from previous year**D4**Non-refundable carry
forward tax offsets**D** 0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3 5,241.51

(T3 less D – cannot be less than zero)

Complying fund's franking credits tax offset

E1 990.71

No-TFN tax offset

E2

National rental affordability scheme tax offset

E3

Exploration credit tax offset

E4

Refundable tax offsets

E 990.71

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** 4,250.80

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

Credit for interest on early payments –
amount of interest**H1**Credit for tax withheld – foreign
resident withholding (excluding capital gains)**H2**Credit for tax withheld – where ABN
or TFN not quoted (non-individual)**H3**Credit for TFN amounts withheld from
payments from closely held trusts**H5**

Credit for interest on no-TFN tax offset

H6Credit for foreign resident capital gains
withholding amounts**H8**

Eligible credits

H

0.00

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

I

0.00

(unused amount from label E-
an amount must be included even if it is zero)

PAYG instalments raised

K

4,574.00

Supervisory levy

L

259.00

Supervisory levy adjustment
for wound up funds**M**Supervisory levy adjustment
for new funds**N**

Total amount of tax refundable

S

64.20

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000,
complete and attach a Losses
schedule 2018.Tax losses carried forward
to later income years**U**Net capital losses carried
forward to later income years**V**Net capital losses brought forward
from prior years

Non-Collectables

Collectables

Net capital losses carried forward
to later income years

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.

Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title	MR	See the Privacy note in the Declaration.	Member's TFN	384 265 523	Member Number	1
Family name	SWINDELLS				Account status	0 Code
First given name	JEFFREY					
Other given names						
Date of birth	26/10/1958	If deceased, date of death				

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE		21,618.00
Employer contributions	A	16,143.00
ABN of principal employer	A1	
Personal contributions	B	63.00
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	
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 Contributions)	M	

Other transactions

Accumulation phase account balance	S1	36,607.00	
Retirement phase account balance - Non CDBIS	S2	0.00	
Retirement phase account balance - CDBIS	S3	0.00	
0 TRIS Count			
Allocated earnings or losses	O	1,217.00	Loss L
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		Code
Lump Sum payment	R1		Code
Income stream payment	R2		
TOTAL CONTRIBUTIONS	N	16,206.00	
CLOSING ACCOUNT BALANCE	S	36,607.00	S1 plus S2 plus S3

Accumulation phase value	X1	
Retirement phase value	X2	

FUND

See the Privacy note in the Declaration.

Title	MRS	Member's TFN	384 265 515	Member Number	2
Family name	SWINDELLS			Account status	0 Code
First given name	GILLIAN				
Other given names					
Date of birth	29/02/1964	If deceased, date of death			

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	140,314.00
Employer contributions	A 15,894.00
ABN of principal employer	A1
Personal contributions	B 63.00
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
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 Contributions)	M

Other transactions

Accumulation phase account balance	S1 161,039.00	
Retirement phase account balance - Non CDBIS	S2 0.00	
Retirement phase account balance - CDBIS	S3 0.00	
0 TRIS Count		
Allocated earnings or losses	O 4,768.00	Loss
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	Code
Lump Sum payment	R1	Code
Income stream payment	R2	
TOTAL CONTRIBUTIONS	N 15,957.00	
CLOSING ACCOUNT BALANCE	S 161,039.00	S1 plus S2 plus S3
Accumulation phase value	X1	
Retirement phase value	X2	

Section H: Assets and liabilities**15 ASSETS****15a Australian managed investments**

Listed trusts	A 153,367
Unlisted trusts	B
Insurance policy	C
Other managed investments	D

Sensitive (when completed)

15b Australian direct investments

Limited recourse borrowing arrangements	
Australian residential real property	
J1	
Australian non-residential real property	
J2	
Overseas real property	
J3	
Australian shares	
J4	
Overseas shares	
J5	
Other	
J6	

Cash and term deposits **E** 33,351

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J** 0

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O** 11,748

15c 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**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** 198,466
(Sum of labels A to T)

15d 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

☐

15e Limited recourse borrowing arrangements

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

A ☐ Print Y for yes
or N for no.

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

B ☐ Print Y for yes
or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	
V1	
Permissible temporary borrowings	
V2	
Other borrowings	
V3	

Borrowings **V** 0

Total member closing account balances **W** 197,646
(total of all CLOSING ACCOUNT BALANCES from Sections F and G)

Reserve accounts **X**

Other liabilities **Y** 820

TOTAL LIABILITIES **Z** 198,466

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 2017–18 income year, write 2018). **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 2018. **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 2018 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. **D**

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

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

Day Month Year
Date 07/03/2019

Preferred trustee or director contact details:

Title MR

Family name SWINDELLS

First given name JEFFREY

Other given names

Area code Number
Phone number 08 92746637

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 2018 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

Day Month Year

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number

ENGAGEMENT LETTER

To: The Trustees, J & G Swindells Pty Ltd atf J & G Swindells Superannuation Fund

Scope

You have requested that we audit the financial report of J & G Swindells Superannuation Fund, which comprises the balance sheet as at 30 June 2018, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

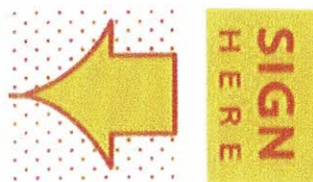
Yours faithfully,

.....
A.W. Boys
Registered Company Auditor 67793

Acknowledged on behalf of, J & G Swindells Pty Ltd atf J & G Swindells Superannuation Fund by

.....
Jeffrey Swindells
Director of Trustee Company

.....
Gillian Swindells
Director of Trustee Company



Audit Representation Letter from Trustees

J & G Swindells Pty Ltd atf J & G Swindells Superannuation Fund

Year ended 30 June 2018

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of J & G Swindells Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. 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.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

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 *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

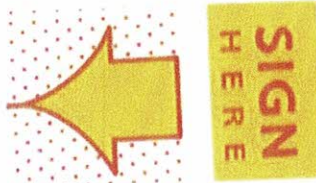
Yours faithfully



Jeffrey Mark Swindells
Director of Trustee Company



Gillian Swindells
Director of Trustee Company



J & G SWINDELLS PTY LTD
ATF
J & G SWINDELLS SUPERANNUATION FUND

MINUTES OF MEETING OF TRUSTEE OF THE SUPER FUND HELD AT 1 THE GRANGE STREET, THE VINES WA 6069, PERTH ON THE 30 JUNE 2018

PRESENT: Jeffrey Swindells (Chairman)
Gillian Swindells

**SUPERFUND
CONTRIBUTIONS**


30.06.18: The chairman tabled a schedule of Super Contributions to 30th June 2018. The details are as follows:

Jeffrey Swindells	Concessional Contributions	\$16,142.64
Gillian Swindells	Concessional Contributions	\$15,893.97

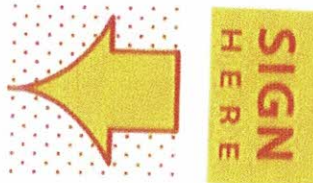
Jeffrey Swindells	Non Concessional Contributions	\$63.00
Gillian Swindells	Non Concessional Contributions	\$63.00

CLOSURE: There being no further matters to discuss, the meeting was declared closed.

SIGNED AS A TRUE AND CORRECT RECORD


Jeffrey Swindells
Director of Trustee Company


Gillian Swindells
Director of Trustee Company



J & G SWINDELLS SUPERANNUATION FUND

ABN 23 128 261 641

Trustee's Declaration

The directors of J & G Swindells Pty Ltd have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2018 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

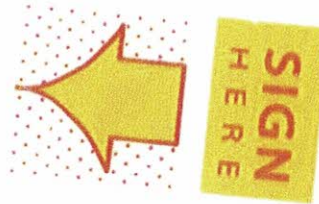
Signed in accordance with a resolution of the Board of Directors of the trustee company by:



J Swindells , (Director)



G Swindells , (Director)



Date

J & G SWINDELLS PTY LTD
ATF
J & G SWINDELLS SUPERANNUATION FUND
1 THE GRANGE STREET, THE VINES WA 6069

27 February 2019

D Baker & Associates Pty Ltd
PO Box 310
Midland WA 6936

Dear Sir / Madam,

In preparation for your examination of the special purpose financial report of the **J & G Swindells Superannuation Fund** as at 30 June 2018, the following representations are made which are true to the best of our knowledge and belief:

1. Risk of Fraud

The risk that the financial report is materially misstated due to fraud is considered to be low as a result of the following:

- a) The trustee's 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.

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 mis-appropriated or contributions being intercepted prior to being banked into the fund's bank account.

2. Procedures for Identifying and Responding to Fraud


As trustee 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 future activity from affecting the fund.

3. Existence of Fraud

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

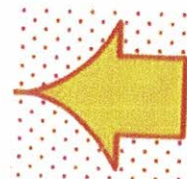
Yours faithfully,



Jeffrey Mark Swindells
Director of Trustee Company



Gillian Swindells
Director of Trustee Company



J & G SWINDELLS PTY LTD
ATF
J & G SWINDELLS SUPERANNUATION FUND

MINUTES OF MEETING OF THE TRUSTEE OF THE SUPER FUND HELD AT 1 THE GRANGE STREET,
THE VINES WA 6069, PERTH ON THE 30 JUNE 2018

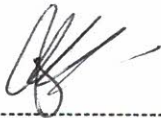
PRESENT: Jeffrey Swindells (Chairman)
Gillian Swindells

**ALLOCATION OF
NET PROCEEDS:**

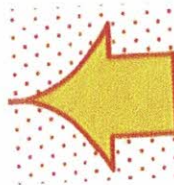
The trustee has complete discretion in whether to allocate the net year proceeds either proportionately, partially or exclusively or to allow the accumulation in the general accounts. Therefore it was resolved that for the year ended 30 June 2018, that net earnings be distributed in proportion to the members contributions during the year.

CLOSURE: There being no further matters to discuss the meeting was declared closed.

SIGNED AS A TRUE AND CORRECT RECORD



Chairman



J & G SWINDELLS PTY LTD ATF J & G SWINDELLS SUPERANNUATION FUND
MEMBERS STATEMENT

Gillian Swindells
 1 The Grange Street
 The Vines, Western Australia, 6069, Australia

Your Details

Date of Birth:	29/02/1964	Nominated Beneficiaries:	N/A
Age:	54	Vested Benefits:	\$ 161,039.00
Tax File Number:	Provided	Total Death Benefit:	\$ 161,039.00
Date Joined Fund:	16/07/2015	Current Salary:	
Service Period Start Date:	15/04/2003	Previous Salary:	
Date Left Fund:		Disability Benefit:	
Member Code:			
Account Start Date:	16/07/2015		
Account Type:	Accumulation		
Account Description:	Accumulation		

Your Balance \$ 161,039.00

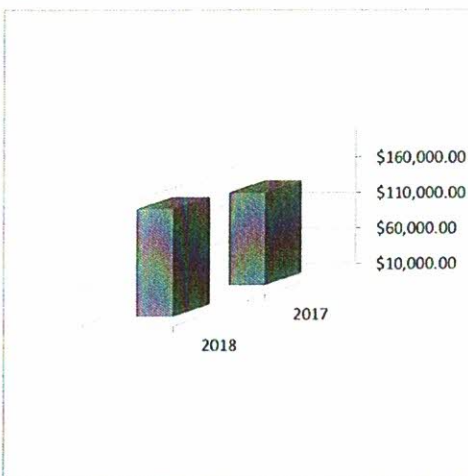
Total Benefits:

Preservation Components

Preserved \$ 161,039.00
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free \$ 13,125.00
 Taxable \$ 147,914.00



Your Detailed Account Summary

	This Year \$	Last Year \$
Opening balance at 01/07/2017	\$ 140,314.00	\$ 128,981.00
<u>Increases to Member account during the period</u>		
Employer Contributions	\$ 15,894.00	\$ 15,919.00
Personal Contributions (concessional)		
Personal Contributions (non concessional)	\$ 63.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	\$ 7,410.00	\$ 7,223.00
Internal Transfer In		
TOTAL Increases	\$ 163,681.00	\$ 152,123.00
<u>Decreases to Member account during the period</u>		
Pensions paid		
Contributions Tax	\$ 2,384.00	\$ 2,388.00
Income Tax	\$ 258.00	\$ 976.00
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		\$ 8,445.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Total Decreases	\$ 2,642.00	\$ 11,809.00
Closing balance at 30/06/2018	\$ 161,039.00	\$ 140,314.00

J & G SWINDELLS SUPERANNUATION 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.

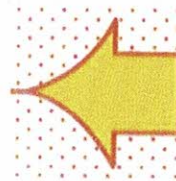
Signed by all the trustees of the fund



Jeffrey Swindells
DIRECTOR



Gillian Swindells
DIRECTOR



J & G SWINDELLS PTY LTD ATF J & G SWINDELLS SUPERANNUATION FUND
MEMBERS STATEMENT

Jeffrey Swindells
1 The Grange Street
The Vines, Western Australia, 6069, Australia

Your Details

Date of Birth:	26/10/1958	Nominated Beneficiaries:	N/A
Age:	55	Vested Benefits:	\$ 36,608.00
Tax File Number:	Provided	Total Death Benefit:	\$ 36,608.00
Date Joined Fund:	16/07/2015	Current Salary:	
Service Period Start Date:	27/09/2003	Previous Salary:	
Date Left Fund:		Disability Benefit:	
Member Code:			
Account Start Date:	16/07/2015		
Account Type:	Accumulation		
Account Description:	Accumulation		

Your Balance \$ 36,608.00

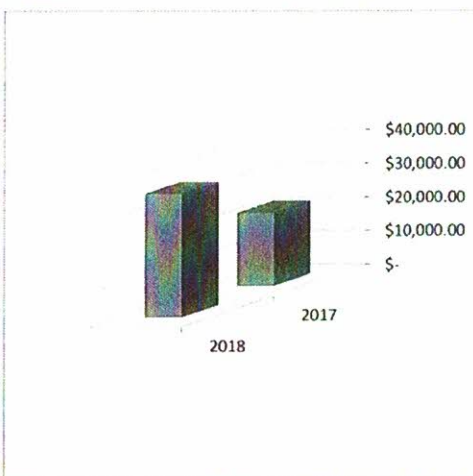
Total Benefits:

Preservation Components

Preserved \$ 36,608.00
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free \$ 176.00
Taxable \$ 36,432.00



Your Detailed Account Summary

	This Year \$	Last Year \$
Opening balance at 01/07/2017	\$ 21,618.00	\$ 21,254.00
<u>Increases to Member account during the period</u>		
Employer Contributions	\$ 16,143.00	\$ 14,165.00
Personal Contributions (concessional)		
Personal Contributions (non concessional)	\$ 63.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	\$ 1,142.00	\$ 1,253.00
Internal Transfer In		
TOTAL Increases	\$ 38,966.00	\$ 36,672.00
<u>Decreases to Member account during the period</u>		
Pensions paid		
Contributions Tax	\$ 2,421.00	\$ 2,125.00
Income Tax	-\$ 63.00	\$ 164.00
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		\$ 12,765.00
Superannuation Surcharge Tax		
Internal Transfer Out		
Total Decreases	\$ 2,358.00	\$ 15,054.00
Closing balance at 30/06/2018	\$ 36,608.00	\$ 21,618.00

J & G SWINDELLS SUPERANNUATION 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

Jeffrey Swindells
DIRECTOR

Gillian Swindells
DIRECTOR

