

Estimate of tax payable or refundable

Year ended 30 June 2025

Gross Income		192823.00
Less: Deductions with L1		3361.00
Taxable Income		189462.00
Tax Calculation		
Tax on taxable income	51438.94	
Plus: Medicare levy	3789.24	
Plus: Medicare levy surcharge		
Gross Tax Payable		55228.18
Less: Tax withheld - salary and wages type income	62298.00	
Total tax offsets & credits subtracted		62298.00
ESTIMATED REFUND DUE		7069.82

Tax offsets
0.00 Private health insurance

DISCLAIMER

This calculation is an estimate only and is based on information supplied by the taxpayer.
It does not include calculations made by the ATO as these are not made available for inclusion in the software.
It relates to the 2025 Income Tax Year only and does not take into account any prior year assessments.
This estimate is based upon existing legislation and proposals by the Government, which when legislated may affect tax estimates.

The calculation cannot accurately account for the effect of final calculations which are done independently of the Tax Office,
by other departments, such as the Family Assistance Office (FAO).

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WITH COMPLIMENTS:

PART A

Electronic Lodgment Declaration (Form I)

This declaration is to be completed where a taxpayer elects to use 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 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 However, you cannot lodge your income tax form electronically if you do not quote your TFN.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

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	555 504 111	Year	2025		
Name	Zaid Al Dabbag				
Total Income or Loss	\$ 192823	Total Deductions with L1	\$ 3361	Total Tax Offsets	\$ 0
Total Tax Withheld	\$ 62298.00	Total Credits	\$ 62298	Taxable Income	\$ 189462

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	11 07 2025
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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 channel.

The 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 will be made to the account specified.

Agent's reference number	24720679		
BSB	063001	Account number	11135842
Account name	Zaid Al Dabbag & Somoud Al Masri		

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

Signature		Date	11 07 2025
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Taxpayer Name **Zaid Al Dabbag**

Tax File Number **555 504 111**

Tax Year **2025**

Individual Tax Return 2025
(Summary)

1 July 2024 to 30 June 2025

Your tax file number (TFN)

555 504 111

Are you an Australian resident?

Y

Have you included any attachments?

N

Your name

Title—for example,
Mr, Mrs, Ms, Miss

MR

Family name

Al Dabbag

Given names

Zaid

Has any part of your
name changed since
completing your last
tax return?

N

Your postal address

35 Monterey Drive

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

Y

Suburb or town **CHELTENHAM**

State **VIC**

Postcode **3192**

Country—if not Australia

Your home address

35 Monterey Drive

Suburb or town **CHELTENHAM**

State **VIC**

Postcode **3192**

Country—if not Australia

Your mobile phone number

Your daytime phone number

Area
code

04

Phone
number

73560032

Your email address

Your date of birth

Day

Month

Year

30/05/1979

Final tax return

Electronic funds transfer (EFT)

BSB number
(must be six digits)

063001

Account
number

11135842

Account name (for example, JQ Citizen. Don't show the account type, such as cheque,
savings, mortgage offset)

Zaid Al Dabbag & Somoud Al Masri

Income

1 Salary or wages

Your main salary or wage occupation

Civil engineer

Occupation codeX233211

Payer's Australian Business Number (ABN)

37001024095

Tax withheld

62298.00

Income

C20452500

TYPE

Total tax withheld

\$62298

18 Capital gains

Did you have a capital gains tax event during the year?

GN

Have you applied an exemption, rollover or additional discount?

M/

CODE

Net capital gainA00

Total current year capital gainsH00

Net capital losses carried forward to later income yearsV00

Credit for foreign resident capital gains withholding amountsX

19 Foreign entities

Did you have either a direct or indirect interest in a controlled foreign company (CFC)?

IN

CFC incomeK00

Have you ever, either directly or indirectly, caused the transfer of property - including money - or services to a non-resident trust estate?

WN

Transferor trust incomeB00

20 Foreign source income and foreign assets or property

Assessable foreign source incomeE00

Other net foreign employment incomeT00/LOSS

Net foreign pension or annuity income WITHOUT an undeducted purchase priceL00/LOSS

Net foreign pension or annuity income WITH an undeducted purchase priceD00/LOSS

Net foreign rentR00/LOSS

Other net foreign source incomeM00/LOSS

Australian franking credits from a New Zealand franking companyF00

Net foreign employment income - payment summaryU00/LOSS

Exempt foreign employment incomeN00

Foreign income tax offsetsO

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?

PN

21 Rent

Gross rentP1642500

Interest deductionsQ1960200

Capital works deductionsF335700

Other rental deductionsU517000

Net rent1170200/L

TOTAL INCOME OR LOSS

19282300/LOSS

Deductions

D1Work-related car expenses

A

814

00

CLAIM TYPE

S

D5Other work-related expenses

E

2127

00

D10Cost of managing tax affairs

Interest charged by the ATO

N

00

Litigation costs

L

00

Other expenses incurred in managing your tax affairs

M

420

00

TOTAL DEDUCTIONS

3361

00

TAXABLE INCOME OR LOSS

\$

189462

00

LOSS

Tax offsets

TOTAL TAX OFFSETS

U

0

00

Medicare levy related items

M2Medicare levy surcharge (MLS)

For the whole period 1 July 2024 to 30 June 2025, were you and all your dependants (including your spouse) - if you had any - covered by private patient HOSPITAL cover?

E

Y

Number of days NOT liable for surcharge

A

365

Private health insurance policy details

Health insurer ID

B

MYO

Membership number

C

45606

Your premiums eligible for Australian Government rebate

J

2790

00

Your Australian Government rebate received

K

0

00

Benefit code

L

30

Tax claim code

CODE

C

Health insurer ID

B

MYO

Membership number

C

45606

Your premiums eligible for Australian Government rebate

J

967

00

Your Australian Government rebate received

K

0

00

Benefit code

L

31

Tax claim code

CODE

C

Income tests

IT1Total reportable fringe benefits amount

Employers exempt from FBT under section 57A of the FBTA 1986

N

0

00

Employers not exempt from FBT under section 57A of the FBTA 1986

W

0

00

IT2Reportable employer superannuation contributions

T

0

00

IT3Tax-free government pensions

U

0

00

IT4Target foreign income

V

0

00

IT5Net financial investment loss

X

0

00

IT6Net rental property loss

Y

11702

00

IT7Child support you paid

Z

0

00

IT8Number of dependent children

D

1

Spouse details - married or de facto

Your spouse's name

Family nameAl Masri

First given nameSomoud

Other given names

Your spouse's date of birth

K

DayMonthYear27051981

Your spouse's gender

Male

FemaleX

Indeterminate

Did you have a spouse for the full year
- 1 July 2024 to 30 June 2025?

L

Y

Did your spouse die during the year?

N

Your spouse's 2024-25 taxable income (excluding any assessable
First home super saver released amount)

O

245122

00

Your spouse's total reportable fringe benefits amounts

Employers exempt from FBT under section 57A of the FBTA 1986

R

0

00

Employers not exempt from FBT under section 57A of the FBTA 1986

S

0

00

Amount of exempt pension income (see Spouse details - married or de facto in the instructions)
that your spouse received in 2024-25. Don't include any amount paid under the
Military Rehabilitation and Compensation Act 2004

Q

0

00

Amount of your spouse's reportable superannuation contributions (which is the total of reportable
employer superannuation contributions and deductible personal superannuation contributions)

A

0

00

Other specified exempt payments (see Spouse details - married or de facto
in the instructions) that your spouse received

B

0

00

Your spouse's target foreign income

C

0

00

Your spouse's total net investment loss (total of net financial
investment loss and net rental property loss)

D

11702

00

Child support your spouse paid

E

0

00

Rental property schedule - 1 July 2024 to 30 June 2025

Rental details

▶ Your tax file number (TFN)	555 504 111		
▶ Your name	Surname or family name	Al Dabbag	
	Given names	Zaid	
▶ Address of property	11 Abbington Avenue		
	Suburb or town	CHELtenham	
	State	VIC	Postcode
▶ Date property first genuinely available to rent	18/10/2024	▶ Number of weeks property was rented this year	37
▶ Taxpayers ownership %	50		

Income

	Total amount	Taxpayers share
Rental income	32850.00	16425.00
Other rental related income		
Gross rent	\$ 32850	\$ 16425

Sensitive (when completed)

NOTE: THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.

Rental property schedule - 1 July 2024 to 30 June 2025

Expenses

	Total amount	Taxpayers share
Advertising for tenants	227.00	113.50
Body Corporate Fees		
Borrowing expenses	80.00	40.00
Cleaning		
Council rates	1323.00	661.50
Capital allowances		
Gardening and lawn mowing		
Insurance	1194.00	597.00
Interest on loans	39203.00	19601.50
Land tax	1950.00	975.00
Legal fees		
Pest control	250.00	125.00
Property agent fees and commission	3735.00	1867.50
Repairs and maintenance	990.00	495.00
Capital works deductions	6714.00	3357.00
Stationery, telephone and postage		
Travel expenses		
Water charges		
Sundry rental expenses	590.00	295.00

Total expenses	\$	56256	\$	28128
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GROSS RENT LESS TOTAL EXPENSES	\$	23406	\	L	\$	11703	\	L
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Sensitive (when completed)

NOTE: THIS SCHEDULE CANNOT BE LODGED WITH THE ATO AS A PAPER REPRESENTATION OF THE SCHEDULE.

Taxpayer Name **Zaid Al Dabbag**

Tax File Number **555 504 111**

Tax Year **2025**

Income test - Net rental property loss

Description	Income Amount	Deductions Amount
Net Rent	-11702	
Total	-11702	0
Income test - Net rental property loss		11702

Other work related expenses

Description of expenses	Amount claimed	Use Dep'n
Home 40 hrs/wk * 48 weeks	1344.00	
Dep. totals transferred	783.11	Y
Total	2127.11	

Cost of managing tax affairs - Other Expenses Incurred

Description	Amount
Tax Agent Fees	420.00
Total	420.00

Private health insurance

Health Insurer ID	Membership Number	Start date	End date	Benefit code	Tax claim code	Eligible premiums	Rebate received	Rebate %	Rebate Entitlement	Balance of PHI rebate
MYO	45606	01/07/2024	30/06/2025	30	C	2790	0	0.00	0.00	0.00
MYO	45606	01/07/2024	30/06/2025	31	C	967	0	0.00	0.00	0.00

Combined income for surcharge purposes (for PHI rebate): **457988**

Work Related Car Expenses - Question D1

Description: HondaOdyssey

Reg'n No

Make **Honda**

Car limit **69674**

Model **Odyssey**

Cost Price

Cents per
KM rate **88.00**

Method

☐ B - Logbook

☒ S - Set rate/Business KM **814.00**

Claim Details

Purchase date

Odometer Start **0**

Business Use %
shown in logbook **100**

Period Start Date **01/07/2024**

Odometer End **925**

Business Use %
claimed **100**

Period End Date **30/06/2025**

Total KM **925**

Business KM **925**

Expenses

Fuel / oil

Services

Deductions for
decline in value

Insurance

Rego / 3rd Party

Other

Repairs

Lease Payments

Interest

Tyres / Battery

Total

Notes

Visiting worksites and seminars

Depreciation

Opening written
down value

Opening
adjustable value

less: Deductible
decline in value

less: Decline
in value

Closing written
down value

Closing
adjustable value

☐ Prime Cost

☐ Diminishing

Rate

Amount Claimed **814.00**

Depreciation Worksheet

Depreciation - D5 - Other Work Related Deductions - Dep. totals transferred

Date acquired	Description of each unit	Cost of depreciating asset less adjustments	Opening written down value	Opening adjustable value	Date	Disposals			Decline in value						
						Termination value	Balancing	adjustments	Rate %	Method	Amount	Non taxable use %	Deductible amount	Closing written down value	Closing adjustable value
							Assessable income	Deductible							
08/10/2024	Office Desk & Furniture	1500	1500	1500					50.00%	D	546.58	0.00%	546.58	953.42	953.42
15/10/2024	Monitor & Headphones	500	500	500					66.67%	D	236.53	0.00%	236.53	263.47	263.47
Totals ▶		2000	2000	2000		0	0	0			783.11		783.11	1216.89	1216.89

Depreciation Reconciliation Worksheet

Depreciation - D5 - Other Work Related Deductions - Dep. totals transferred

					Disposals			Decline in value							
Date acquired	Description of each unit	Cost of depreciating asset less adjustments	Opening written down value	Opening adjustable value	Date	Termination value	Balancing	adjustments	Rate %	Method	Amount	Non taxable use %	Deductible amount	Closing written down value	Closing adjustable value
							Assessable income	Deductible							
08/10/2024	Office Desk & Furniture	1500	1500	1500					50.00%	D	546.58	0.00%	546.58	953.42	953.42
Totals ▶		1500	1500	1500		0	0	0			546.58		546.58	953.42	953.42

Depreciation - D5 - Other Work Related Deductions - Dep. totals transferred

					Disposals			Decline in value							
Date acquired	Description of each unit	Cost of depreciating asset less adjustments	Opening written down value	Opening adjustable value	Date	Termination value	Balancing	adjustments	Rate %	Method	Amount	Non taxable use %	Deductible amount	Closing written down value	Closing adjustable value
							Assessable income	Deductible							
15/10/2024	Monitor & Headphones	500	500	500					66.67%	D	236.53	0.00%	236.53	263.47	263.47
Totals ▶		500	500	500		0	0	0			236.53		236.53	263.47	263.47

Depreciation - D5 - Other Work Related Deductions - Dep. totals transferred

Asset Totals by Sub-Category

Date acquired	Description of each unit	Cost of depreciating asset less adjustments	Opening written down value	Opening adjustable value	Date	Disposals			Decline in value			Non taxable use %	Deductible amount	Closing written down value	Closing adjustable value
						Termination value	Balancing Assessable income	adjustments Deductible	Rate %	Method	Amount				
	Office equipment	1500	1500	1500							546.58		546.58	953.42	953.42
	Computer equipment	500	500	500							236.53		236.53	263.47	263.47
Totals ▶		2000	2000	2000		0	0	0			783.11		783.11	1216.89	1216.89

Tax Year **2025**

Retain this page for your records - the information on this page is NOT sent to the ATO.