

Youth Affairs Network Qld Inc
30 Thomas Street
West End 4101

Reconciliation Report

17/12/2013
11:31:45 AM

Page 1

ID#	Date	Memo/Payee	Deposit	Withdrawal
-----	------	------------	---------	------------

Cheque Account: 1-1104 Suncorp Business Saver A/c
Date of Bank Statement: 30/11/2013
Last Reconciled: 31/10/2013
Last Reconciled Balance: \$239,799.10

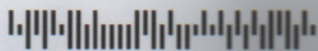
Cleared Deposits

CR001443	19/11/2013	Sara Tocherman	\$20.00	
IE301113	30/11/2013	November interest	\$542.03	
Total:			\$562.03	\$0.00

Reconciliation

AccountRight Plus Balance on 30/11/2013:	\$240,361.13
Add: Outstanding Cheques:	\$0.00
Subtotal:	\$240,361.13
Deduct: Outstanding Deposits:	\$0.00
Expected Balance on Statement:	\$240,361.13

17/12/13



YOUTH AFFAIRS NETWORK OF QUEENSLAND
30 THOMAS ST
WEST END QLD 4101



Account Summary

Opening Balance	\$239,799.10
Total Withdrawals	\$0.00 -
Total Deposits	\$562.03+
Closing Balance	\$240,361.13

7/12/13

BSB Number	484-799
Account Number	452173069
Statement Period	1/11/2013 - 30/11/2013

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			239,799.10
19 Nov 2013	BRANCH DEPOSIT West End		20.00 ✓	239,819.10
30 Nov 2013	CREDIT INTEREST		542.03 ✓	240,361.13
	CLOSING BALANCE			240,361.13

Did you know



Suncorp Bank customers can use any Suncorp Bank or Bendigo Bank ATM without incurring a fee - that's over 2,000 ATMs across Australia.

20924 15/06/12 A

SUNCORP BANK

Summary of Interest, Fees and Charges on this account for period 1 November 2013 - 30 November 2013

This Period	1 July to date	This Period	1 July to date
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00

Youth Affairs Network Qld Inc

30 Thomas Street
West End 4101

Reconciliation Report

17/12/2013
11:29:02 AM

Page 1

ID#	Date	Memo/Payee	Deposit	Withdrawal
Cheque Account: 1-1100		Bendigo Operating a/c		
Date of Bank Statement: 30/11/2013				
Last Reconciled: 31/10/2013				
Last Reconciled Balance: \$76,192.22				

Cleared Cheques

BPAY	5/11/2013	Australian Ethical Superannuat		\$280.19
DD	5/11/2013	Origin Energy Electricity Limite		\$400.93
EP000403	5/11/2013	Suppliers and Payroll 5.11.13		\$4,649.90
SC181113	5/11/2013	DE Fees		\$0.75
DD	14/11/2013	Bendigo Credit Card		\$1,833.01
BPAY	19/11/2013	Queensland Transport		\$747.90
EP000404	19/11/2013	Payroll and Suppliers 19/11/13		\$4,471.50
SC301113	19/11/2013	DE Fees		\$0.75
DD	25/11/2013	Telstra		\$22.63
SC301113	29/11/2013	DE Fees GST		\$0.15
Total:			\$0.00	\$12,407.71

Cleared Deposits

CR001434	31/10/2013	Noel Muller	\$15.00	
IE011113	1/11/2013	October interest	\$150.51	
CR001439	6/11/2013	Keep Qld Beautiful	\$2,000.00	
CR001440	8/11/2013	Copyright Agency Limited	\$4,432.40	
CR001441	12/11/2013	Jade Fickling	\$273.00	
Total:			\$6,870.91	\$0.00

Reconciliation

AccountRight Plus Balance on 30/11/2013: \$70,655.42

Add: Outstanding Cheques: \$0.00

Subtotal: \$70,655.42

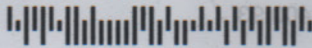
Deduct: Outstanding Deposits: \$0.00

Expected Balance on Statement: \$70,655.42

17/12/13



035/09220 009111



YOUTH AFFAIRS NETWORK OF QUEENSLAND
 30 THOMAS ST
 WEST END QLD 4101

Your details at a glance

BSB number 633-000
Account number 123043259
Customer number 15723646/1201
Account title YOUTH AFFAIRS NETWORK OF QUEENSLAND

Account summary

Statement period 1 Nov 2013 - 30 Nov 2013
Statement number 110
Opening balance on 1 Nov 2013 \$76,192.22
Deposits & credits \$6,870.91
Withdrawals & debits \$12,407.71
Closing Balance on 30 Nov 2013 \$70,655.42



borrow from the not-for-profit specialist

- ✓ Commercial Loan
- ✓ Overdraft
- ✓ Equipment Finance
- ✓ Business Credit Card

Call today to discuss a tailored solution for you.

Fees, charges and lending criteria apply.

1300 CSBANK (1300 272 265)

Any questions?

Call your friendly team at Community Sector Banking on **1300 CSBANK (1300 272 265)** or call **1300 BENDIGO (1300 236 344)**.

CSB - Cash Management Trading Account

Date	Transaction	Withdrawals	Deposits	Balance
	Opening balance			\$76,192.22
31 Oct 13	Interest Rate 2.250%PA			
31 Oct 13	DIRECT CREDIT INV. 2012-415		15.00 ✓	76,207.22
	NOEL P MULLER 0494952789			
1 Nov 13	INTEREST		150.51 ✓	76,357.73
1 Nov 13	Monthly Transaction Summary			
	BILL PAYMENT WITHDRAWALS (2 @ 0.40)	0.80		
	Total Transaction Fees	0.80		
	ACCOUNT REBATE		0.80	
	Total Rebates		0.80	
	Net Transaction Fees for October 13	0.00		76,357.73
5 Nov 13	BULK PAYMENT 0002383608	4,649.90 ✓		71,707.83
5 Nov 13	BILL PAYMENT 0060318847 BPAY TO: Aust Eth Retl Supe	280.19 ✓		71,427.64
5 Nov 13	DIRECT DEBIT FTS DE FEES FTS SETTLEMENT A 0495572034	0.75 ✓		71,426.89

...continued overleaf >

ND10001/CA10011

CSB - Cash Management Trading Account (continued).


Date	Transaction	BSB number	Withdrawals	Deposits	Balance
5 Nov 13	DIRECT DEBIT ORIGINENERGY LTD	086501105501 N 0495630581	400.93 ✓		71,025.96
6 Nov 13	DIRECT CREDIT KEEP QLD BEAUT	0495890277		2,000.00 ✓	73,025.96
8 Nov 13	DIRECT CREDIT CAL - TRUST	COPYRIGHT 0496355661		4,432.40 ✓	77,458.36
12 Nov 13	DIRECT CREDIT FICKLING	INV 00000179 0496936070		273.00 ✓	77,731.36
14 Nov 13	PERIODIC TFR	0015723646M201	1,833.01 ✓		75,898.35
19 Nov 13	BULK PAYMENT 0002399904		4,471.50 ✓		71,426.85
19 Nov 13	BILL PAYMENT BPAY TO: QLD TRANSPORT REN 8	0060626636	747.90 ✓		70,678.95
19 Nov 13	DIRECT DEBIT FTS SETTLEMENT A	FTS DE FEES 0498077740	0.75 ✓		70,678.20
25 Nov 13	DIRECT DEBIT TELSTRA	4777911400 0499180804	22.63 ✓		70,655.57
29 Nov 13	DIRECT DEBIT FTS GST ACCOUNT	FTS DE PROCESS GST 0500110259	0.15 ✓		70,655.42
Transaction totals / Closing balance			\$12,407.71	\$6,870.91	\$70,655.42

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

If you are not satisfied with the response you can contact our Customer Help Centre, The Bendigo Centre, Bendigo VIC 3550 (PO Box 480, Bendigo VIC 3552) or by telephone on 1300 361 911. If your concern or complaint cannot be promptly resolved, we will provide you with a response in a reasonable time.

All card transactions made in currencies other than Australian dollars will incur a fee of 2% of the transaction value. This fee is included in the total transaction amount debited to your account in Australian dollars. (Additional charges may apply for cash transactions.)

you're banking on the not-for-profit specialist
communitysectorbanking.com.au

community
sector banking 

Reconciliation Report

17/12/2013
 11:50:54 AM

Page 1

ID#	Date	Memo/Payee	Payments	Charges
Cheque Account: 2-1115		Bendigo Credit Card		
Date of Bank Statement: 30/11/2013				
Last Reconciled: 31/10/2013				
Last Reconciled Balance: \$6.49				

Cleared Charges

711	6/11/2013	Skype Communications		\$4.79
712	19/11/2013	Skype Communications		\$9.99
713	20/11/2013	Virgin Australia Airlines Pty Ltd		\$326.70
714	22/11/2013	Qld Motorways Limited - GOVI		\$50.00
715	23/11/2013	Coles		\$275.27
716	24/11/2013	Stradbroke Ferries		\$149.00
717	26/11/2013	Caltex Woolworths Cleveland		\$100.00
SC301113	30/11/2013	Card fee		\$4.00
Total:			\$0.00	\$919.75

Cleared Payments

DD	14/11/2013	Bendigo Credit Card	\$1,833.01	
Total:			\$1,833.01	\$0.00

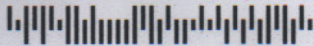
Reconciliation

AccountRight Plus Balance on 30/11/2013:	\$919.75
Subtract: Outstanding Charges:	\$0.00
Subtotal:	\$919.75
Add: Outstanding Payments:	\$0.00
Expected Balance on Statement:	\$919.75

17/12/13

5/12/13

035/05328 009111



YOUTH AFFAIRS NETWORK OF QUEENSLAND
30 THOMAS ST
WEST END QLD 4101

Your details at a glance

BSB number 633-000
Account number 691014526
Customer number 15723646/M201
Account title YOUTH AFFAIRS NETWORK OF QUEENSLAND SIYAVASH DOOSTKHAH

Account summary

Statement period 1 Nov 2013 - 30 Nov 2013
Statement number 106
Opening balance on 1 Nov 2013 \$1,833.01
Payments & credits \$1,833.01
Withdrawals & debits \$919.75
Interest charges & fees \$0.00
Closing Balance on 30 Nov 2013 \$919.75

Account details

Credit limit \$15,000.00
Available credit \$14,080.00
Annual percentage rate 14.640%
Daily percentage rate 0.040109%

Payment details

Minimum payment required \$27.59
Payment due 14 Dec 2013

Any questions?

Call your friendly team at Community Sector Banking on **1300 CSBANK** (1300 272 265) or call **1300 BENDIGO** (1300 236 344).



borrow from the not-for-profit specialist

- ✓ Commercial Loan
- ✓ Overdraft
- ✓ Equipment Finance
- ✓ Business Credit Card

Call today to discuss a tailored solution for you.

Fees, charges and lending criteria apply.

1300 CSBANK (1300 272 265)

Bendigo Business Credit Card

Minimum Payment Warning. If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance.

If you make no additional charges using this card and each month you pay the minimum payment

You will pay off the Closing Balance shown on this statement in about **8 years and 4 months**

And you will pay an estimated total of interest charges of **\$499.27**

If you make no additional charges using this card and each month you pay **\$44.43**

You will pay off the Closing Balance shown on this statement in about **2 years**

And you will pay an estimated total of interest charges of **\$146.57, a saving of \$352.70**

Having trouble making payments?

If you are having trouble making credit card repayments, please contact our Mortgage Help Centre on 1300 652 146.

*The following reference rate applies to your account: Standard Credit Card Rate



Bendigo Business Credit Card

Date	Transaction	Withdrawals	Payments	Balance
Opening balance				\$1,833.01
6 Nov 13	SKYPE, SKYPE.COM AUS RETAIL PURCHASE 31/10 CARD NUMBER 552638XXXXXX771 1	5.3150	4.79 ✓ Internet	1,837.80
14 Nov 13	PERIODIC TFR 00157236461201 00000000000		1,833.01	4.79
19 Nov 13	SKYPE, SKYPE.COM AUS RETAIL PURCHASE 13/11 CARD NUMBER 552638XXXXXX771 1	5.3150	9.99 ✓ Internet	14.78
20 Nov 13	VIRGIN AU795210898,S PRING HILL AUS RETAIL PURCHASE 18/11 CARD NUMBER 552638XXXXXX771 1	5.3042	326.70 ✓ Business Planning Mum House	341.48
22 Nov 13	QUEENSLAND MOTORWAYS, MURARRIE AUS RETAIL PURCHASE 20/11 CARD NUMBER 552638XXXXXX771 1	5.5600	50.00 ✓ mv other	391.48
23 Nov 13	COLES, WEST END AUS RETAIL PURCHASE 22/11 CARD NUMBER 552638XXXXXX771 1	5.3042	275.27 ✓ Business Planning	666.75
24 Nov 13	STRADBROKE FERRIES L, CLEVELAND AUS RETAIL PURCHASE 22/11 CARD NUMBER 552638XXXXXX771 1	5.3042	149.00 ✓ Business Planning	815.75
26 Nov 13	CALTEX WOOLWORTHS CL, CLEVELAND AUS RETAIL PURCHASE 24/11 CARD NUMBER 552638XXXXXX771 1	5.3042	100.00 ✓ Business Planning	915.75
29 Nov 13	CARD FEE 1 @ \$4.00		4.00	919.75
Transaction totals / Closing balance				\$919.75
				\$1,833.01
				\$919.75

...continued overleaf >

www.bendigobank.com.au

Date Paid ___ / ___ / ___ Amount \$ _____

Bendigo Business Credit Card - Payment options

Pay in person: Visit any **Bendigo Bank** branch to make your payment.

Internet banking: Pay your credit card using ebanking 24 hours a day, 7 days a week.
www.bendigobank.com.au

Register for Internet or Phone Banking call **1300 BENDIGO** (1300 236 344). This service enables you to make payments conveniently between your Bendigo Bank accounts 24/7.

Pay by post: Mail this slip with your cheque to -
PO Box 480
Bendigo VIC 3552.
 If paying by cheque please complete the details below.

Bill code: 342949
Ref: 691014526

Bank@Post™ Pay at any Post Office by **Bank@Post™** using your credit card.



Bendigo Business Credit Card

BSB number 633-000
Account number 691014526
Customer name YOUTH AFFAIRS NETWORK OF QUEENSLAND
Minimum payment required \$27.59
Closing Balance on 30 Nov 2013 \$919.75
Payment due 14 Dec 2013
Date _____ **Payment amount** _____

Drawer	Chq No	BSB	Account No	\$	¢

^ Fees will apply for payments made using Bank@Post. Refer to Bendigo Bank Schedule of Fees & Charges and Transaction Account Rebates.