

2023-  
2024

# Wallsend – Acquittal Report



Janice Musumeci  
JM Consultancy Services  
2023-2024



ABN 87421 344 002 INC ID 9895536

## Introduction

We are pleased to present the financial acquittal for Wallsend Town Business Association (WTBA) for the period 01/07/2023 to 30/06/2024. This document outlines the financial activities and outcomes achieved during the year, providing a transparent overview of how funds were utilized and ensuring accountability to our stakeholders.

Throughout this report, you will find detailed information on income received, expenditures incurred, and any remaining funds. Our commitment to financial transparency and accountability underscores our dedication to responsible stewardship of resources and the achievement of the association's goals.

We trust that this financial acquittal will serve as a valuable resource and demonstrate our commitment to sound financial management.

Sincerely,

A handwritten signature in black ink, appearing to read "Janice Musumeci". The signature is fluid and cursive, with a large initial "J" and "M".

Janice Musumeci Principal JM Consultancy Services  
for WTBA

### Board as of June 2024

Role	Name	Business
Chair/Public Officer	Wayne Rogers	Iona on Robert
Vice Chair	Julie Pike	LaPetite Hair Salon
Treasurer / Secretary	Linda Pinkerton	Mrs Bouquets
Ordinary Board Member	Luke Whitby	Nourish Health Hub
Ordinary Board Member	Nathan King	Divalinas
Ordinary Board Member	Yianni Moratidis	Generate Printing



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## Projects & Events

### Beautification – Green St Program, Flags, Mural

#### Green St Program

WTBA has engaged a small business for the repair and maintenance of the mosaic planters along the main street of Wallsend. WTBA plans to repair and upkeep the mosaic planters and tidy greenery along the main street and surrounds to add value and main street appeal. This project is ongoing to assist with the beautification of the area. This year the WTBA also paid for the Rotunda to have a soft wash in preparation for the 150<sup>th</sup> cake cutting ceremony.

#### Flags

Wallsend has some 40 traditional flagpoles on the top of buildings and at the entrance to Nelson St. The Board have had a 150<sup>th</sup> flag created and installed this year. These have been installed to help beautify the area and as a neat welcome into Nelson St Wallsend.

#### Murals

The Board voted to collaborate with Big Picture Festival to produce a largescale mural. The theme of youth chosen to celebrate and represent the future of the area. This mural was specifically installed during this 150<sup>th</sup> year of Wallsend being a municipality. This is also the first step to bring Big Picture Festival to the outer suburbs this year as it will be promoted as part of the festival later in 2024 with the goal to increase visitation to the precinct.

This mural received tremendous media attention. And Then Photo Agency held a Youth Week workshop funded by WTBA culminating in the photography of the two young people featured in the Mural on Boscowan St.

### Promotion – Social Media Management, Monthly EDM, Markets

#### Social Media

The Wallsend Town Business Association has Facebook and Instagram pages using their brand name WOW WALLSEND. This is a very useful tool of communication to businesses, members, and community. The page currently has 6k+ followers (up 55% on last year). Instagram is a newer platform for the WTBA and currently has 800+ followers (up 14% on last year). The account was formerly run and managed by board members and has been managed professionally by DAM Marketing until June 30, 2024.

#### Monthly EDM to Member Database

WTBA has 157 members on its database this has increased 10% this year. The WTBA communicates to this database monthly via a professionally written EDM and this is cross promoted on social media.

#### Handmade Markets Promotion

In the last 12 months Wallsend Town Business Association has produced the Handmade Markets held monthly at the Rotunda. The Board chose to promote the markets with a one-page advertorial.



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## Economic Development -Events

### Business Banter – Networking Event

The WTBA have supported these small dinners with groups of 20 by invitation from the database supporting a local restaurant with guest business owners sharing ideas and advice and a guest speaker to help educate and inform. These have been well received and proved an excellent way for the WTBA to improve awareness of its purpose and projects.

### Father's Day

All WTBA events are conducted in such a way that the WTBS is building a solid relationship with the local community. Celebrating all things 'Dad' with the annual WTBA Father's Day BBQ. The Rotary Club of Wallsend, Local Fire & Rescue, and a Chocolate Wheel with prizes for Dads. There were over 100 sausage sandwiches given out to attendees on the day of this activation.

### School Holiday Promotions

WTBA engage event coordinators Double Digits Marketing to manage their events. The school holiday activations are held between Wallsend Village and at the park at the iconic Rotunda. These events bring hundreds of families to the precinct and are promoted via social media and CN What's On page. These have proven highly engaging and successful with the community.

### Christmas Festival

WTBA once again installed Christmas decorations on the Wallsend Rotunda for the 2023 Christmas season. The historical Wallsend landmark came to life in December, an enormous Xmas tree, carols and Santa. The Rotunda was decorated with bright lights and garlands and Santa flicked the switch on the Xmas lights as part of a fun and festive family friendly activation. The WTBA gave the community the opportunity to have free Santa photos and every child received a gift from Santa.

The WTBA also held a series of community activations to entertain the children with the Rockin "Elfy's Christmas Shows in December and Christmas Carols at the Rotunda.

### Handmade Markets

WTBA curated the Wallsend Handmade Markets in conjunction with the Purple Card Project and to align with the idea of promoting a more sustainable society within Wallsend. The markets were managed and scheduled to be held monthly (weather pending) at Rotunda Park.

### Sponsorships

WTBA sought expression of interest to parties who would be able to curate events specific to the 150<sup>th</sup> anniversary of Wallsend becoming a municipality.

The Board selected the following sponsorships:

Double Digits Marketing – 150<sup>th</sup> Cake Cutting Ceremony at Rotunda Park

And Then Photo Agency – And then...They Were No Longer Invisible

And Then Photo Agency – Youth Week Workshop



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## Conclusion

The WTBA has worked cohesively throughout the year. To its credit, the Board has diligently collaborated with local community groups to ensure the precinct is well celebrated for its 150th year.

It should be noted that some of the associations expenses for the financial year for such things as social media management and other event activations in the precinct celebrating the 150<sup>th</sup> year have been paid utilising two other accounts the WTBA has with monies held from the previous administration. *These accounts do not hold SBR Levy funds.*

The Board is pleased with the City of Newcastle's effort to stage a significant event to celebrate the precincts 150<sup>th</sup> year on August 17, 2024, and look forward to attending. The Board would also like to express its thanks to the City of Newcastle who have also contributed with a largescale event in August 2024.



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## Wallsend Town Business Association

Wallsend Town Business Association Financial Report As of 30/06/2024  
SBR Funds received \$110,000.00 (incl. GST)

### Expenditure Summary 2023/ 2024

Category	Budget	Actual Spend
Beautification	\$29,000.00	\$40,039.00
Promotion	\$20,000.00	\$16,706.50
Economic Development	\$46,000.00	\$45,356.47
Governance	\$5,000.00	\$6,415.84
GST		\$7,814.00
TOTAL INCOME incl. GST	\$110,000.00	\$116,331.81

Opening Balance as of 01/07/2023 \$779.06

Income CN \$110,000.00 + GST \$4,523.00 + Market Stall Fees \$1,085.00 + DA Application Refund \$389.50

Subtotal \$116,776.56

Less Expenses \$116,331.81

At bank 30/06/2024 \$444.75

### Expenditure Breakdown 2023 / 2024

Beautification \$40,039.00	Flags Installation \$1,580.00 Planters / Green St Program Maintenance \$8,759.00 Mural \$29,700.00
Promotion \$16,706.50	Database EDM \$3,475.00 Social Media Management \$5,250.00 Print Media \$2,381.50 150 <sup>th</sup> Cake Cutting Ceremony \$4,900.00 Website Hosting \$480.00 AGM Room Hire \$220.00
Economic Development \$45,356.47	And Then Project \$10,000.00 Business Banter \$2,200.00 School Holiday Events \$7,400.00 Father's Day Activation \$4,200.00 CN License Fee \$214.60 Market Stall Fee \$1,041.87 Christmas Activation \$20,300.00
Governance \$6,415.84	Accountant \$1,257.00 Association Fees \$54.24 Insurances \$5,005.00 CN license Fee \$94.60 Bank Fee \$5.00
GST PAID TO ATO \$7,814.00	GST \$7,814.00

Authorised Signature Chair Wayne Rogers

Prepared by JM Consultancy Services



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THECHAIRMAN  
 52 ROBERT ST  
 WALLSEND NSW 2287

Account Number	06 2836 10339151
Statement Period	1 Jul 2023 - 30 Sep 2023
Closing Balance	\$88,568.56 CR
Enquiries	13 1998 (24 hours a day, 7 days a week)

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

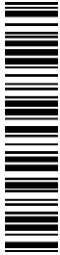
Name: WALLSEND TOWN BUSINESS ASSOCIATION INCORPORATED

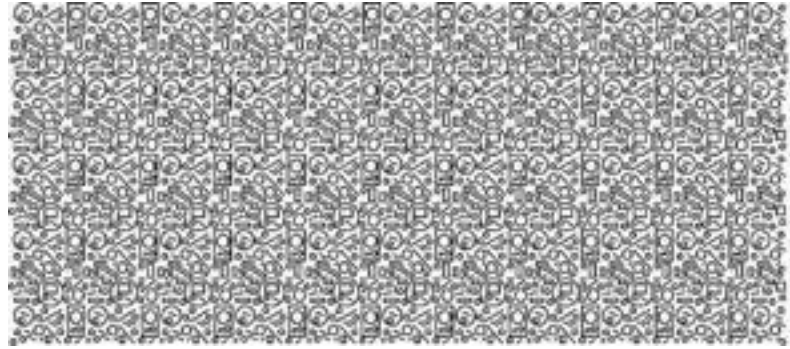
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The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
01 Jul 2023	OPENING BALANCE			\$779.06 CR
07 Sep	Transfer from NetBank refund DA		389.50	\$1,168.56 CR
14 Sep	Direct Credit 014152 NCLE City Council 159518		110,000.00	\$111,168.56 CR
24 Sep	Transfer to other Bank NetBank socials x3 in 2138	5,250.00		\$105,918.56 CR
24 Sep	Transfer to other Bank NetBank news x 3 in 2139	2,550.00		\$103,368.56 CR
24 Sep	Transfer to CBA A/c NetBank wallsend 150 in 22	10,000.00		\$93,368.56 CR
26 Sep	Transfer to other Bank NetBank sep banter in 1756	2,200.00		\$91,168.56 CR
26 Sep	Transfer to other Bank NetBank sep hols in 1757	2,600.00		\$88,568.56 CR
30 Sep 2023	CLOSING BALANCE			\$88,568.56 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$779.06 CR		\$22,600.00		\$110,389.50		\$88,568.56 CR





### Transaction Summary during 1st June 2023 to 31st August 2023

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

#### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](https://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](https://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST





017

THECHAIRMAN  
52 ROBERT ST  
WALLSEND NSW 2287

Account Number	06 2836 10339151
Statement Period	1 Oct 2023 - 30 Dec 2023
Closing Balance	\$35,316.59 CR
Enquiries	13 1998 (24 hours a day, 7 days a week)

## Business Transaction Account

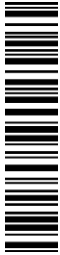
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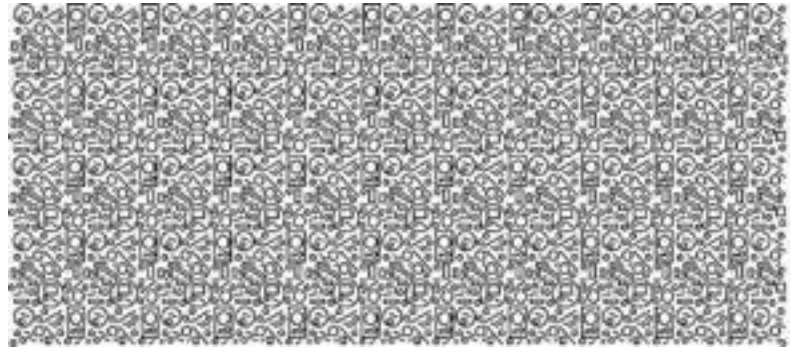
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Date	Transaction	Debit	Credit	Balance
01 Oct	2023 OPENING BALANCE			\$88,568.56 CR
03 Oct	MARKEY INSURANCE BRK NetBank BPAY 596098 24153335750041186625 WTBA Ass Liability	2,555.00		\$86,013.56 CR
03 Oct	MARKEY INSURANCE BRK NetBank BPAY 596098 24153335750041186526 WTBA Bus Insurance	620.00		\$85,393.56 CR
03 Oct	MARKEY INSURANCE BRK NetBank BPAY 596098 24153335750041186823 WTBA Vol insurance	820.00		\$84,573.56 CR
03 Oct	Transfer to other Bank NetBank hol x4 in 92723	4,800.00		\$79,773.56 CR
03 Oct	Transfer to other Bank NetBank F Day in 1755	4,200.00		\$75,573.56 CR
03 Oct	CITYNEWCASTLE SUNDRY NetBank BPAY 35360 3707322 Rotunda app fees	214.60		\$75,358.96 CR
10 Oct	TAX OFFICE PAYMENTS NetBank BPAY 75556 874213440023360 Bas ATO Jul sep	7,814.00		\$67,544.96 CR
10 Oct	Transfer to other Bank NetBank BAS Sep in 2444	350.00		\$67,194.96 CR
31 Oct	Transfer to other Bank NetBank add in mag in 2140	50.00		\$67,144.96 CR



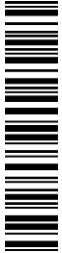


Date	Transaction	Debit	Credit	Balance
14 Nov	Fast Transfer From MELANIE QUICK Bootiful creations ( dec stall fee) Market fee wallsend		20.00	\$67,164.96 CR
14 Nov	Fast Transfer From SARAH LEWIS Sarah Lewis Market Stall 2nd Dec 23 Sarah Lewis market stall 2nd dec 23		20.00	\$67,184.96 CR
15 Nov	Transfer to CBA A/c NetBank Feb Fee in 8169	88.00		\$67,096.96 CR
15 Nov	Transfer to CBA A/c NetBank July add in 8684	1,155.00		\$65,941.96 CR
15 Nov	Transfer to CBA A/c NetBank Aug add in 8710	1,039.50		\$64,902.46 CR
15 Nov	Transfer to CBA A/c NetBank Aug fee 8754	99.00		\$64,803.46 CR
15 Nov	Fast Transfer From MRS LEANNE MALONE Designedonseaton Market fee		20.00	\$64,823.46 CR
16 Nov	DEPOSIT CASH \$290.00 CHEQUE \$0.00 Branch WALLSEND 1 wallsend markets		290.00	\$65,113.46 CR
16 Nov	Fast Transfer From MRS LISA JANE PARK Rumar Art Dec Market RumarArt DecMarket		20.00	\$65,133.46 CR
17 Nov	Fast Transfer From SARAH LAWSON Sarah Lawson market		20.00	\$65,153.46 CR
17 Nov	Fast Transfer From DANIELLE TONI MATTHEW December 2nd stall		10.00	\$65,163.46 CR
17 Nov	Fast Transfer From Mrs Kasey Lea Flanaga Kasey Flanagan market stall		10.00	\$65,173.46 CR
17 Nov	Direct Credit 045575 GBS Mobile Wall Hand Mark Dec		20.00	\$65,193.46 CR
19 Nov	Fast Transfer From GRAHAM GREGORY DARCY Site11 All Natural		20.00	\$65,213.46 CR
20 Nov	Transfer to CBA A/c NetBank Market in 13	1,041.87		\$64,171.59 CR
20 Nov	Direct Credit 045575 GBS Mobile site 20 markets		20.00	\$64,191.59 CR
20 Nov	Direct Credit 000437 GOOLEY TANIA Zara's house		20.00	\$64,211.59 CR
21 Nov	Fast Transfer From SKYE ELIZABETH DANAHE Bits and Bobs		10.00	\$64,221.59 CR
22 Nov	Fast Transfer From DANIELLE TONI MATTHEW TMT 9 dec		10.00	\$64,231.59 CR
22 Nov	Fast Transfer From LEONIE D BLOM Leonie Blom 021223 L&L Homemade		20.00	\$64,251.59 CR

Date	Transaction	Debit	Credit	Balance
22 Nov	Fast Transfer From MRS CHRISTINA LOUISE December stall fee - wickncandles&cre... wickncandles		20.00	\$64,271.59 CR
22 Nov	Fast Transfer From DEBORAH AUSTIN Markets stall fee AUSTIN market stall fee AUSTIN		10.00	\$64,281.59 CR
23 Nov	Transfer to other Bank NetBank xmas tree in708	15,000.00		\$49,281.59 CR
24 Nov	Fast Transfer From PETER HAWKES Pete Hawkes		20.00	\$49,301.59 CR
25 Nov	Transfer to other Bank NetBank agm food in 30389	220.00		\$49,081.59 CR
25 Nov	Transfer to other Bank NetBank xmas ent in 3	1,000.00		\$48,081.59 CR
30 Nov	Fast Transfer From GRAHAM GREGORY DARCY All Natural_030224			
01 Dec	Transaction Fee	5.00		
03 Dec	Transfer to other Bank NetBank Web host in 38018	480.00		
04 Dec	Transfer to other Bank NetBank	4,300.00		
04 Dec	Transfer to CBA A/c NetBank pot maint in 2	8,000.00		
30 Dec	2023 CLOSING BALANCE			
	<b>Opening balance</b>	-	<b>Total debits</b>	+ <b>Total credits</b> = <b>Closing balance</b>
	\$88,568.56 CR		\$53,851.97	\$600.00 \$35,316.59 CR

### Transaction Summary during 1st September 2023 to 30th November 2023

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$5.00	\$0.00
Cheques written	0	0	0	0	0	\$5.00	\$0.00
Cheque deposit	0	0	0	0	0	\$5.00	\$0.00
Over the counter deposit	0	0	1	0	1	\$5.00	\$5.00
Quick deposits	0	0	0	0	0	\$10.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>		<b>\$5.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>



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## Financial difficulty support for your business

All businesses may experience financial difficulty at some time. But getting support is important and we're here to help. To learn how we can support you, visit [commbank.com.au/bfa](http://commbank.com.au/bfa), contact your Relationship Manager or the Business Financial Assistance team on 13 2607 at any time.



## IMPORTANT NOTICE

### Reminder about the changes to Cheque and Assisted transaction fees

From 1 October 2023 fees for the following transactions will change:

Transaction type	Current	From 1 October
Assisted over the counter*	\$3	\$5
Cheques (written & deposited)	\$3	\$5
QuickCash bags	\$3	\$10

\*Includes deposits and withdrawals made over the counter at a CommBank branch, Australia Post office or private agency (including EFTPOS/ Bank@Post), cheques drawn on your account and cashed over the counter at any CommBank branch, withdrawals or transfers made via telephone banking using an operator.

In addition, for those on the \$10 monthly account option<sup>^</sup>, the number of free assisted transactions you can make each month will reduce:

BTA monthly account fee	Current included assisted transactions	New included assisted transactions
\$0	Nil	Nil
\$10 <sup>^</sup>	20	5

<sup>^</sup>Or discounted equivalents

Your monthly access fee will stay the same, and you will still receive free unlimited:

- Electronic transactions
- Deposits and withdrawals via our ATMs

You can visit [commbank.com.au/transactionchanges](http://commbank.com.au/transactionchanges) for more information on our fee changes and alternative ways to take payments.

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THECHAIRMAN  
52 ROBERT ST  
WALLSEND NSW 2287

Account Number	06 2836 10339151
Statement Period	31 Dec 2023 - 30 Mar 2024
Closing Balance	\$18,030.75 CR
Enquiries	13 1998 (24 hours a day, 7 days a week)

## Business Transaction Account

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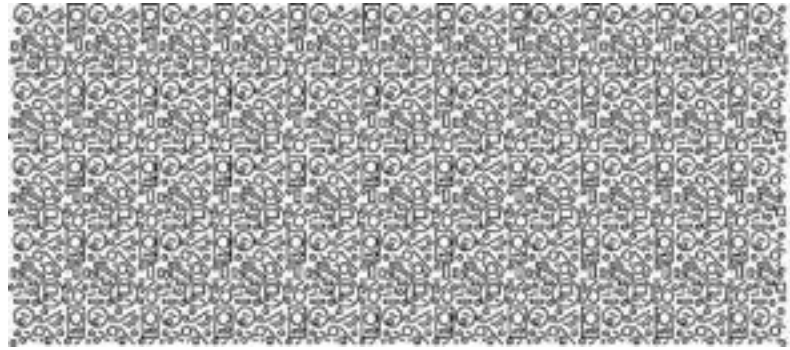
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31 Dec 2023	OPENING BALANCE			\$35,316.59 CR
25 Jan	Fast Transfer From BELINDA KONIK Konik13 Konik13		20.00	\$35,336.59 CF
27 Jan	Fast Transfer From MRS LEANNE MALONE Malone9 Malone9		20.00	\$35,356.59 CF
28 Jan	Fast Transfer From MADELEINE ELLIE WALLI Walliker14		20.00	\$35,376.59 CF
28 Jan	Fast Transfer From SARAH MAY FIRBANK O'S O'S; Sullivan16		20.00	\$35,396.59 CF
29 Jan	Fast Transfer From MRS CHRISTINA LOUISE Grew15 Grew15		20.00	\$35,416.59 CF
29 Jan	Transfer to other Bank NetBank Xero sub in 2452	488.00		\$34,928.59 CF
29 Jan	Fast Transfer From SARAH LAWSON Lawson12		20.00	\$34,948.59 CF
29 Jan	Direct Credit 045575 GBS Mobile Campbell 5		10.00	\$34,958.59 CF





Date	Transaction	Debit	Credit	Balance
30 Jan	Fast Transfer From MELANIE QUICK Quick 6 Wallsend market		20.00	\$34,978.59 CF
30 Jan	Fast Transfer From Martina Carney Carney7 Carney7		20.00	\$34,998.59 CF
31 Jan	Fast Transfer From ANN COX CREDIT TO ACCOUNT Miller 3		10.00	\$35,008.59 CF
31 Jan	Fast Transfer From Mrs Kasey Lea Flanaga Flanagan8		10.00	\$35,018.59 CF
01 Feb	Direct Credit 012721 ATO ATO874213440021001		2,671.00	\$37,689.59 CF
02 Feb	Fast Transfer From PRIYESHNI LAKSHIKA PE Perera10		20.00	\$37,709.59 CR
05 Feb	Transfer to CBA A/c NetBank Jan FT in 356	54.24		\$37,655.35 CR
05 Feb	Direct Credit 045575 GBS Mobile BGHMS-Site1-3rdFeb		20.00	\$37,675.35 CR
13 Feb	MARKEY INSURANCE BRK NetBank BPAY 596098 24153335750041698004	1,010.00		\$36,665.35 CR
15 Feb	Fast Transfer From GRAHAM GREGORY DARCY Darcy11		20.00	\$36,685.35 CR
17 Feb	Fast Transfer From PRIYESHNI LAKSHIKA PE Perera02		20.00	\$36,705.35 CR
21 Feb	CITYNEWCASTLE SUNDRY NetBank BPAY 35360 3707322 Rotunda fee 13 4	94.60		\$36,610.75 CR
24 Feb	Fast Transfer From MELANIE QUICK Bootiful Creations stall 6		20.00	\$36,630.75 CR
25 Feb	Fast Transfer From Mrs Kasey Lea Flanaga Flanagan23		10.00	\$36,640.75 CR
26 Feb	Fast Transfer From MRS CHRISTINA LOUISE Grew15 Grew15		20.00	\$36,660.75 CR
27 Feb	Fast Transfer From MRS LEANNE MALONE Malone9 market fee Malone9		20.00	\$36,680.75 CR
27 Feb	Fast Transfer From MADELEINE ELLIE WALLI Walliker14		20.00	\$36,700.75 CR
27 Feb	Direct Credit 045575 GBS Mobile Campbell 5		10.00	\$36,710.75 CR
01 Mar	Fast Transfer From BELINDA KONIK Konik13		20.00	\$36,730.75 CR
12 Mar	Transfer to CBA A/c NetBank youth week in 25	2,200.00		\$34,530.75 CR

Date	Transaction	Debit	Credit	Balance
12 Mar	Transfer to other Bank NetBank Mural in 160614	16,500.00		\$18,030.75 CR
30 Mar 2024	CLOSING BALANCE			\$18,030.75 CR
	<b>Opening balance</b>			
	- <b>Total debits</b>			
	+ <b>Total credits</b>			
	= <b>Closing balance</b>			
	\$35,316.59 CR	\$20,346.84	\$3,061.00	\$18,030.75 CR

### Transaction Summary during 1st December 2023 to 29th February 2024

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 29 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$5.00	\$0.00
Cheques written	0	0	0	0	0	\$5.00	\$0.00
Cheque deposit	0	0	0	0	0	\$5.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$5.00	\$0.00
Quick deposits	0	0	0	0	0	\$10.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

#### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](https://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](https://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST





Account Number 06 2836 10339151

Statement Period 31 Mar 2024 - 30 Jun 2024

Closing Balance \$444.75 CR

Enquiries 13 1998  
(24 hours a day, 7 days a week)



017

THECHAIRMAN  
52 ROBERT ST  
WALLSEND NSW 2287

## Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on [www.moneysmart.gov.au](http://www.moneysmart.gov.au). Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: WALLSEND TOWN BUSINESS ASSOCIATION INCORPORATED

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

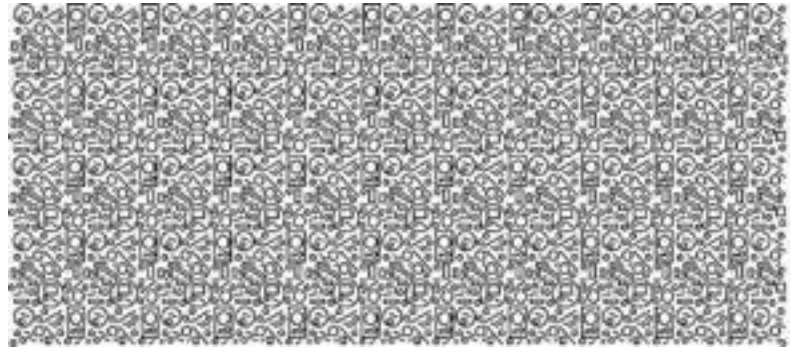
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
31 Mar 2024	OPENING BALANCE			\$18,030.75 CR
01 Apr	Fast Transfer From Ms JANE MAREE WILLIAM Wallsend market Williamson10		20.00	\$18,050.75 CF
03 Apr	Fast Transfer From JESSICA LOUISE SMITH SMITH16		20.00	\$18,070.75 CF
03 Apr	Fast Transfer From DANJELLA SLAVIN CREDIT TO ACCOUNT Slavin 8		15.00	\$18,085.75 CF
03 Apr	Fast Transfer From SARAH LAWSON Lawson12		20.00	\$18,105.75 CF
03 Apr	Direct Credit 045575 GBS Mobile BlueGum01		20.00	\$18,125.75 CF
17 Apr	Transfer to other Bank NetBank Cleaning in 926	759.00		\$17,366.75 CF
20 Apr	Transfer to other Bank NetBank cake 150th in 1766	4,900.00		\$12,466.75 CF
20 Apr	Transfer to other Bank NetBank in 2496	419.00		\$12,047.75 CF



Account Number

06 2836 10339151



Date	Transaction	Debit
22 Apr	Transfer to other Bank NetBank Bal mural in160713	11,000.00
24 Apr	Direct Credit 012721 ATO ATO874213440021001	
20 May	Transfer to CBA A/c NetBank flags in 486	1,580.00
24 Jun	Transfer to other Bank NetBank in 2163	875.00
30 Jun 2024	CLOSING BALANCE	

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$18,030.75 CR		\$19,533.00		\$1,947.00		\$444.75 CR

### Transaction Summary during 1st March 2024 to 31st May 2024

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$5.00	\$0.00
Cheques written	0	0	0	0	0	\$5.00	\$0.00
Cheque deposit	0	0	0	0	0	\$5.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$5.00	\$0.00
Quick deposits	0	0	0	0	0	\$10.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$5.00	\$0.00
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>\$0.00</b>
<b>Account Fee</b>						<b>\$0.00</b>	<b>\$0.00</b>
<b>Paper Statement Fee</b>						<b>\$2.50</b>	<b>\$0.00</b>

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Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



**IMPORTANT NOTICE**

**Fee Change to Paper Statements**

From July 2024, a fee will apply to all statements issued in paper format, regardless of the statement frequency, as set out below (please see section 2.2 and S.1 in the Business Transaction and Savings Accounts Terms and Conditions).

Account Type	Account	Paper Statement Type	Previous Paper Statement Fee	Paper Statement Fee from July 2024
Transaction	Business Transaction Account Standard	Standard Cycle Paper Statement	\$0	\$5
	Business Oneque Account Stream	Out of Standard Cycle Paper Statement	\$2.50	\$5
Savings	Working Capital Transaction Account	Standard Cycle Paper Statement	\$2.50	\$5
	Business Online Saver	Out of Standard Cycle Paper Statement	\$2.50	\$5

To avoid paper statement fees, you can switch your statement delivery method to electronic at any time through electronic channels (CommBiz or NetBank), or by contacting the Bank.



## IMPORTANT NOTICE

### Fee Changes to Paper statements

This information has been prepared without taking into account your individual or business needs and objectives. You can view the Terms and Conditions for Business Transaction and Savings Accounts, our Financial Services Guide and the Electronic Banking Terms and Conditions, and PayID Terms and Conditions at [commbank.com.au/btisa](http://commbank.com.au/btisa) and should consider them before making any decision about these products and services. Bank fees and charges may apply.