



TREASURER'S REPORT - March 2025

Comparisons with Last Year		This Period	Last Period	Change
Cash	This Month v Last Month	\$ 307,205	\$ 469,158	(\$ 161,953)
Cash	This Month v Last Year	\$ 307,205	\$ 408,210	(\$ 101,005)
Profit	This Month v Last Year	\$ 1,380	(\$ 354)	\$ 1,735
Profit	Year to Date v Last Year	\$ 24,437	\$ 23,590	\$ 847

Commentary

1 Cash

Our Cash balance at the end of the month is now \$307,205 down \$161,953 due to payment for the Clubhouse Renovation and the end of season trip. Compared with last year Cash is down \$101,005.

2 Significant Payments (over \$500.00) 1/3/2025 to 21/4/2025

City Of Whitehorse	Clubhouse Renovation	-150,000.00
Murray River Resort	End of Season Trip	-12,322.00
IRRETECH SPRINKLERS	Sprinkler Repairs Bowls & Tennis	-3,418.25
Moama RSL	End of Season Trip	-2,873.00
Bendigo Bank	Loan Payment	-2,235.00
Bendigo Bank	Loan Payment	-2,235.00
George Haritos	February Cleaning	-2,000.00
George Haritos	March Cleaning	-2,000.00
Deuce Tennis Court Services	Court Maintenance inv DT4399	-1,164.35
Kyabram BC	End of Season Trip	-1,080.00
Rochester BC	End of Season Trip	-1,025.00
Deuce Tennis Court Services	Court Maintenance inv DT4390	-904.20
Trevor Holland	Garden & Other Maintenance	-671.95
Bottle O	Bar	-607.54

3 Contribution from Events

Ladies Day Tournament	2,499.00
Peter Andritsos 60th Birthday	1,859.00

4 Profit & Loss

The financial result for the month of March this year was a profit of \$1,380 compared with last year's loss of \$354. Year to Date our profit is up \$1,735 compared with last year.

Total income for the month was \$16,681 up on last year due to the end of season bowls trip which was held earlier than last year.

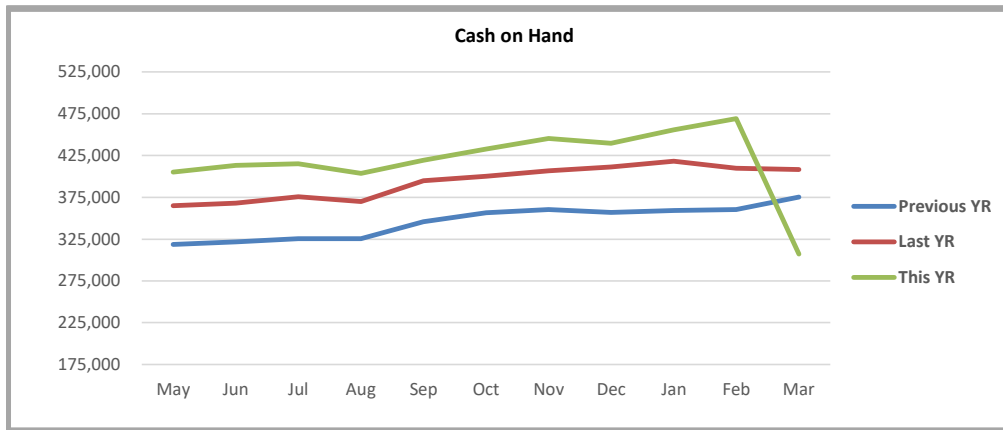
Year to Date income is up \$46,070 (25%) on last year. Income from Bar Sales is up \$19,863 (52%), Facilities Hire & Events is up \$10,906 (229%) on last year and Playing fees are up \$6081 (10%). Sponsorship is down \$8,413 (34%) so far this year.

Total Bar Sales for to the end of March were \$56,114 and Net profit on the bar is \$34,382 compared with last year \$18,732. Gross profit on the bar is now 59% compared with 49% last year. This is due to the price increases implemented 1/10/2024 (partially offset by cost increases).

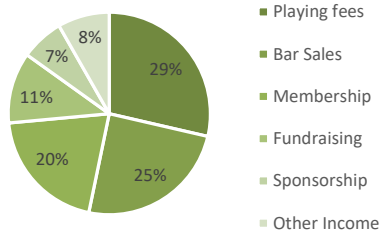
Total Expenses for the year to March (excluding Interest and Depreciation) were \$161,114, up 33% on last year. This includes end of season trip expenses \$19,071. We have experienced increases in most expense categories, except Bowls Affiliation fees as a result of reclassifying some members in Bowlslink and Bowls Coaching. The most significant increases have occurred in Repairs & Maintenance, up \$11,224 (47%) and Tennis Expenses \$2,052 (56%).

Phil Staley
21/04/2025

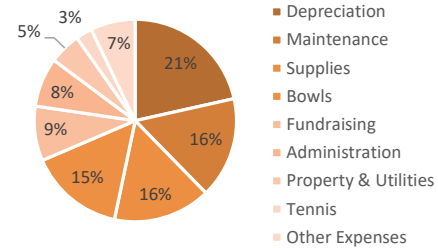
Vermont South Club Inc - Financial Snapshot @ 31/3/2025



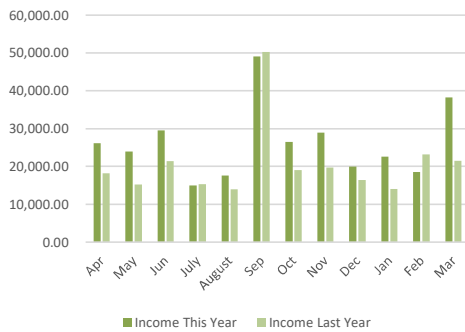
Income Breakdown This Year to Date



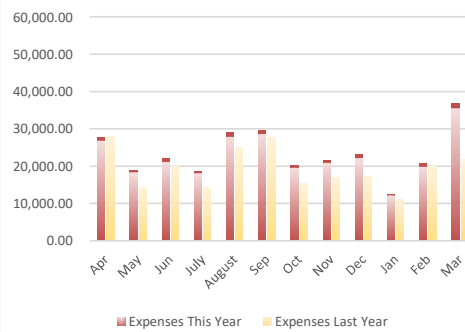
Expense Breakdown This Year to Date



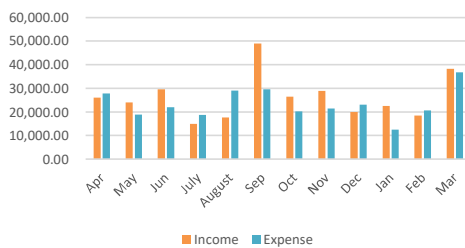
Prev Year Income Comparison



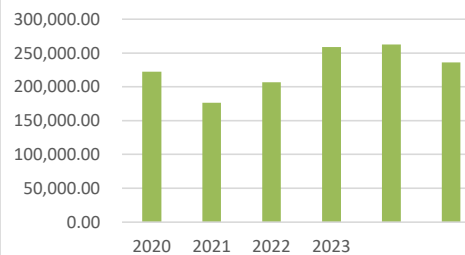
Prev Year Expense Comparisons



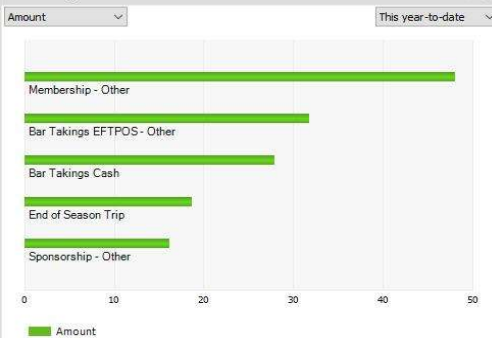
Income Expense Trend



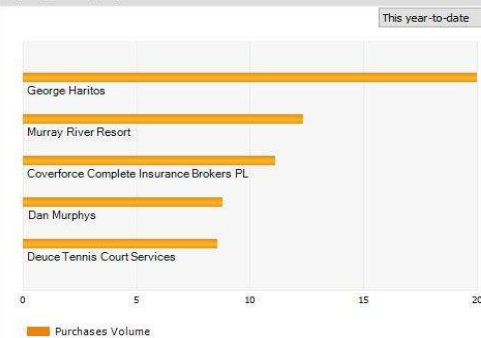
Income Financial Year to Date



Best-Selling Items



Top Suppliers by Expense



Vermont South Club Inc.
Profit & Loss Prev Year Comparison
March 2025

	<u>Mar 25</u>	<u>Mar 24</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income/Expense				
Income				
Membership (inc Affiliation)	725.46	509.08	216.38	42.5%
Playing Fees				
Playing Fees Bowls				
Bowls Playing Fees	<u>4,936.33</u>	<u>5,868.17</u>	<u>-931.84</u>	<u>-15.88%</u>
Total Playing Fees Bowls	<u>4,936.33</u>	<u>5,868.17</u>	<u>-931.84</u>	<u>-15.88%</u>
Playing Fees Tennis				
Tennis Playing Fees	429.32	284.56	144.76	50.87%
Visitors fees	<u>0.00</u>	<u>82.73</u>	<u>-82.73</u>	<u>-100.0%</u>
Total Playing Fees Tennis	<u>429.32</u>	<u>367.29</u>	<u>62.03</u>	<u>16.89%</u>
Total Playing Fees	5,365.65	6,235.46	-869.81	-13.95%
Bar Sales	6,192.15	6,021.95	170.20	2.83%
Facilities Hire				
Court / Green hire	<u>3,045.45</u>	<u>1,250.00</u>	<u>1,795.45</u>	<u>143.64%</u>
Total Facilities Hire	<u>3,045.45</u>	<u>1,250.00</u>	<u>1,795.45</u>	<u>143.64%</u>
Fundraising				
Donations	247.70	65.20	182.50	279.91%
Social Event				
Organised Trip	18,944.00	0.00	18,944.00	100.0%
Social Event - Other	<u>0.00</u>	<u>2,700.00</u>	<u>-2,700.00</u>	<u>-100.0%</u>
Total Social Event	<u>18,944.00</u>	<u>2,700.00</u>	<u>16,244.00</u>	<u>601.63%</u>
Raffles & Special Efforts	1,540.00	1,115.00	425.00	38.12%
Fundraising -General	<u>10.00</u>	<u>0.00</u>	<u>10.00</u>	<u>100.0%</u>
Total Fundraising	<u>20,741.70</u>	<u>3,880.20</u>	<u>16,861.50</u>	<u>434.55%</u>
Sponsors & Advertising Income	1,800.00	3,272.72	-1,472.72	-45.0%
Sundry Income				
Key Deposits	<u>20.00</u>	<u>40.00</u>	<u>-20.00</u>	<u>-50.0%</u>
Total Sundry Income	<u>20.00</u>	<u>40.00</u>	<u>-20.00</u>	<u>-50.0%</u>
Total Income	37,890.41	21,209.41	16,681.00	78.65%
Expense				
Administration Expenses				
Bank Fees				
EFTPOS Merchant Fees	46.51	87.90	-41.39	-47.09%
Bank Fees - Other	<u>20.80</u>	<u>15.00</u>	<u>5.80</u>	<u>38.67%</u>
Total Bank Fees	<u>67.31</u>	<u>102.90</u>	<u>-35.59</u>	<u>-34.59%</u>
Software	119.00	89.00	30.00	33.71%
Printing, Stationery & Postage	<u>210.00</u>	<u>269.27</u>	<u>-59.27</u>	<u>-22.01%</u>
Total Administration Expenses	<u>396.31</u>	<u>461.17</u>	<u>-64.86</u>	<u>-14.06%</u>
Advertising & Promotion	0.00	312.80	-312.80	-100.0%
Bowls Expenses				
Bowls Pennant Fees	381.82	175.45	206.37	117.62%
Bowls Coaching	0.00	700.00	-700.00	-100.0%
Coaching expenses	100.00	0.00	100.00	100.0%
Bowls -Prizes	3,395.00	3,417.47	-22.47	-0.66%
Bowls Expenses - Other	<u>181.23</u>	<u>0.00</u>	<u>181.23</u>	<u>100.0%</u>

Vermont South Club Inc.
Profit & Loss Prev Year Comparison
March 2025

	Mar 25	Mar 24	\$ Change	% Change
Total Bowls Expenses	4,058.05	4,292.92	-234.87	-5.47%
Fundraising Expenses				
Organised trip	19,071.00	0.00	19,071.00	100.0%
Total Fundraising Expenses	19,071.00	0.00	19,071.00	100.0%
Merchandise for Resale				
Club Uniforms	0.00	250.00	-250.00	-100.0%
Total Merchandise for Resale	0.00	250.00	-250.00	-100.0%
Property & Utilities				
Telephone & Internet	110.58	110.60	-0.02	-0.02%
Electricity & Gas	323.05	1,197.76	-874.71	-73.03%
Total Property & Utilities	433.63	1,308.36	-874.73	-66.86%
Repairs & Maintenance				
R & -Tennis Courts	822.00	988.00	-166.00	-16.8%
R & M-Club House	2,039.05	2,181.54	-142.49	-6.53%
R & M-Grounds	656.68	56.35	600.33	1,065.36%
Total Repairs & Maintenance	3,517.73	3,225.89	291.84	9.05%
Supplies				
Bar Purchases	2,101.59	3,235.57	-1,133.98	-35.05%
Kitchen Supplies	541.99	807.71	-265.72	-32.9%
Medical Expenses	153.64	0.00	153.64	100.0%
Catering	250.54	714.66	-464.12	-64.94%
Total Supplies	3,047.76	4,757.94	-1,710.18	-35.94%
Sundry Expenses				
Honor Boards, Flags etc	0.00	1,070.91	-1,070.91	-100.0%
Trophies-Competition	388.36	0.00	388.36	100.0%
Sundry Expenses - Other	311.82	627.98	-316.16	-50.35%
Total Sundry Expenses	700.18	1,698.89	-998.71	-58.79%
Total Expense	31,224.66	16,307.97	14,916.69	91.47%
Net Ordinary Income	6,665.75	4,901.44	1,764.31	36.0%
Other Income/Expense				
Other Income				
Bank Interest	284.55	243.77	40.78	16.73%
Total Other Income	284.55	243.77	40.78	16.73%
Other Expense				
Depreciation	5,197.26	4,981.69	215.57	4.33%
Interest Paid	372.55	517.90	-145.35	-28.07%
Total Other Expense	5,569.81	5,499.59	70.22	1.28%
Net Other Income	-5,285.26	-5,255.82	-29.44	0.56%
Net Income	1,380.49	-354.38	1,734.87	-489.55%

Vermont South Club Inc.
Profit & Loss Prev Year Comparison
July 2024 through March 2025

	Jul 24 - Mar 25	Jul 23 - Mar 24	\$ Change	% Change
Ordinary Income/Expense				
Income				
Membership (inc Affiliation)	47,785.48	46,954.52	830.96	1.77%
Playing Fees				
Playing Fees Bowls				
Bowls Playing Fees	60,081.77	57,004.39	3,077.38	5.4%
Total Playing Fees Bowls	60,081.77	57,004.39	3,077.38	5.4%
Playing Fees Tennis				
Tennis Playing Fees	7,499.07	3,974.07	3,525.00	88.7%
Visitors fees	64.55	586.27	-521.72	-88.99%
Total Playing Fees Tennis	7,563.62	4,560.34	3,003.28	65.86%
Total Playing Fees	67,645.39	61,564.73	6,080.66	9.88%
Merchandise				
Club Apparel	1,140.37	687.28	453.09	65.93%
Bowling Items	27.27	8.18	19.09	233.37%
Total Merchandise	1,167.64	695.46	472.18	67.9%
Bar Sales	58,114.32	38,231.80	19,882.52	52.01%
Facilities Hire				
Corporate Days	3,463.63	304.54	3,159.09	1,037.33%
Hire of Club House	4,236.36	0.00	4,236.36	100.0%
Court / Green hire	7,968.18	4,457.27	3,510.91	78.77%
Total Facilities Hire	15,668.17	4,761.81	10,906.36	229.04%
Fundraising				
Donations	1,206.85	157.40	1,049.45	666.74%
Social Event				
Organised Trip	18,944.00	0.00	18,944.00	100.0%
Trivia Night	926.40	0.00	926.40	100.0%
Xmas party/Bowls	84.10	254.00	-169.90	-66.89%
Social Event - Other	378.50	2,700.00	-2,321.50	-85.98%
Total Social Event	20,333.00	2,954.00	17,379.00	588.32%
Raffles & Special Efforts				
Lucky Numbers	39.70	982.90	-943.20	-95.96%
Xmas Raffle	519.50	659.00	-139.50	-21.17%
Raffles & Special Efforts - Other	2,570.00	4,505.00	-1,935.00	-42.95%
Total Raffles & Special Efforts	3,129.20	6,146.90	-3,017.70	-49.09%
Fundraising -General	2,196.84	1,222.10	974.74	79.76%
Total Fundraising	26,865.89	10,480.40	16,385.49	156.34%
Sponsors & Advertising Income	16,150.73	24,563.64	-8,412.91	-34.25%
Sundry Income				
Key Deposits	281.82	220.00	61.82	28.1%
Sundry Income - Other	0.00	136.86	-136.86	-100.0%
Total Sundry Income	281.82	356.86	-75.04	-21.03%
Total Income	233,679.44	187,609.22	46,070.22	24.56%
Expense				
Administration Expenses				
Annual Returns	49.00	127.20	-78.20	-61.48%
Audit Fees	900.00	900.00	0.00	0.0%
Bank Fees				
EFTPOS Merchant Fees	752.63	509.82	242.81	47.63%
Bank Fees - Other	174.58	152.14	22.44	14.75%
Total Bank Fees	927.21	661.96	265.25	40.07%
Software	1,902.82	1,573.73	329.09	20.91%
Liquor Licence	666.72	649.08	17.64	2.72%
Insurance	11,119.96	10,702.80	417.16	3.9%
Printing, Stationery & Postage	1,099.63	1,508.70	-409.07	-27.11%
Flowers / Cards Etc	58.62	0.00	58.62	100.0%
Membership Costs	19.18	0.00	19.18	100.0%
RSA Certification	300.00	0.00	300.00	100.0%
Total Administration Expenses	17,043.14	16,123.47	919.67	5.7%

Vermont South Club Inc.
Profit & Loss Prev Year Comparison
July 2024 through March 2025

	<u>Jul 24 - Mar 25</u>	<u>Jul 23 - Mar 24</u>	<u>\$ Change</u>	<u>% Change</u>
Advertising & Promotion				
Club Donation	0.00	650.00	-650.00	-100.0%
Sponsorship Expenses	0.00	400.00	-400.00	-100.0%
Advertising & Promotion - Other	300.00	573.10	-273.10	-47.65%
Total Advertising & Promotion	<u>300.00</u>	<u>1,623.10</u>	<u>-1,323.10</u>	<u>-81.52%</u>
Bowls Expenses				
Affiliation Fees - Bowls	10,327.26	11,940.90	-1,613.64	-13.51%
Bowls Pennant Fees	3,080.00	3,048.54	31.46	1.03%
Bowls Coaching	3,010.00	4,900.00	-1,890.00	-38.57%
Coaching expenses	622.73	331.00	291.73	88.14%
Bowls -Prizes	14,361.19	12,742.46	1,618.73	12.7%
Bowls Expenses - Other	1,671.23	239.08	1,432.15	599.03%
Total Bowls Expenses	<u>33,072.41</u>	<u>33,201.98</u>	<u>-129.57</u>	<u>-0.39%</u>
Fundraising Expenses				
Organised trip	19,071.00	0.00	19,071.00	100.0%
Total Fundraising Expenses	<u>19,071.00</u>	<u>0.00</u>	<u>19,071.00</u>	<u>100.0%</u>
Merchandise for Resale				
Club Uniforms	1,595.70	914.00	681.70	74.58%
Total Merchandise for Resale	<u>1,595.70</u>	<u>914.00</u>	<u>681.70</u>	<u>74.58%</u>
Property & Utilities				
Lease of Land	1,300.00	1,430.00	-130.00	-9.09%
Rates-Water	2,111.24	3,536.23	-1,424.99	-40.3%
Rates-Council	1,513.45	1,133.85	379.60	33.48%
Telephone & Internet	995.99	1,013.66	-17.67	-1.74%
Electricity & Gas	5,139.23	4,704.10	435.13	9.25%
Total Property & Utilities	<u>11,059.91</u>	<u>11,817.84</u>	<u>-757.93</u>	<u>-6.41%</u>
Repairs & Maintenance				
R & -Tennis Courts	8,585.42	5,920.61	2,664.81	45.01%
R & M-Bowling Green	15.64	0.00	15.64	100.0%
R & M-Club House	21,530.53	12,607.13	8,923.40	70.78%
R & M-Equipment	1,580.42	1,923.82	-343.40	-17.85%
R & M-Grounds	3,428.32	3,464.66	-36.34	-1.05%
Total Repairs & Maintenance	<u>35,140.33</u>	<u>23,916.22</u>	<u>11,224.11</u>	<u>46.93%</u>
Tennis ExpensesX				
Affiliation fees - Tennis	3,192.11	2,372.72	819.39	34.53%
Tennis Balls	1,070.40	1,164.00	-93.60	-8.04%
Tennis Expenses	1,337.18	117.73	1,219.45	1,035.8%
Fines - Competition	120.00	13.64	106.36	779.77%
Total Tennis ExpensesX	<u>5,719.69</u>	<u>3,668.09</u>	<u>2,051.60</u>	<u>55.93%</u>
Supplies				
Bar Purchases	23,732.10	19,499.91	4,232.19	21.7%
Kitchen Supplies	6,674.47	5,716.71	957.76	16.75%
Medical Expenses	168.23	0.00	168.23	100.0%
Catering	3,432.93	1,314.37	2,118.56	161.18%
Total Supplies	<u>34,007.73</u>	<u>26,530.99</u>	<u>7,476.74</u>	<u>28.18%</u>
Sundry Expenses				
Honor Boards, Flags etc	51.36	1,070.91	-1,019.55	-95.2%
Trophies-Competition	388.36	0.00	388.36	100.0%
Sundry Expenses - Other	3,664.73	2,185.13	1,479.60	67.71%
Total Sundry Expenses	<u>4,104.45</u>	<u>3,256.04</u>	<u>848.41</u>	<u>26.06%</u>
Total Expense	<u>161,114.36</u>	<u>121,051.73</u>	<u>40,062.63</u>	<u>33.1%</u>
Net Ordinary Income	72,565.08	66,557.49	6,007.59	9.03%

VERMONT SOUTH CLUB INC.

MOVEMENTS IN BANK ACCOUNTS

March-25

\$

BANK A/C BALANCES

31/3/2025

- Cheque Account	\$ 17,794.82
- Savings Account	\$ 101,492.43
- Membership Account	\$ 352.15
- Cash Management Account (Account Closed)	
- Debit Cards	\$ 1,124.15
- Term Deposit - Asset Replacement Account	\$ 183,812.89

Total Bank Balances

\$ 304,576.44

Cash Floats

\$ 2,178.95

less Unpresented Cheques

add Deposit not Credited

\$ 450.00

Closing Cash Balance

31/03/2025

\$ 307,205.39

.

OPENING CASHBOOK BALANCE

1/02/2025

\$469,158.35

Plus Profit for Month	\$ 1,380.49
Add back Depreciation	\$ 5,197.26
Add Loss on Disposal of Assets	
Add Decrease in Bar Stock	\$ 459.00
Add Decrease in Uniforms Stock	
Less Increase in Receivables	(\$ 650.00)
Add Decrease in Deposits with Suppliers	\$ 1,100.00
Less Asset Purchases	
Less Decrease Unused VSC Vouchers	(\$ 90.00)
Less Decrease in Social Event Deposits	(\$ 17,944.00)
Add Increase in GST Liability	\$ 456.74
Less Decrease in Creditors	(\$ 150,000.00)
Less Decrease in Loan Balance	(\$ 1,862.45)

Closing Cash Balance

31/03/2025

307,205.39

Vermont South Club Inc.
A/R Ageing Summary
As of March 2025

	Current	1 - 30	31 - 60	61 - 90	> 90	TOTAL
ING Korean BBQ Buffet	0.00	660.00	0.00	0.00	0.00	660.00
Strategic Sports Performance	0.00	250.00	0.00	0.00	0.00	0.00
TOTAL	0.00	910.00	0.00	0.00	0.00	910.00

paid 3/4/2025

Vermont South Club Inc.
Transaction Detail by Account
March 1 through April 21, 2025

	Type	Date	Num	Name	Description	Amount
Bendigo Bank - Cheque Account						
	Cheque	01/03/2025	eft	Bendigo Bank	Bank fees	-1.80
	Cheque	03/03/2025	eft	Member Jungle	Software	-130.90
	Cheque	07/03/2025	eft	George Haritos	February Cleaning	-2,000.00
	Cheque	07/03/2025	eft	Jim Baker	Umpire Manual, Laser Measure & Feeler Gauges	-199.35
	Cheque	07/03/2025	eft	Deuce Tennis Court Services	Court Maintenance inv DT4390	-904.20
	Cheque	07/03/2025	eft	Bowls Victoria	Coaching Accreditation Setyana/George	-110.00
	Cheque	07/03/2025	eft	Mal Walker	Recycle Bins	-178.00
	Cheque	07/03/2025	eft	Ken George	Irrigation Maintenance & Defibrillator Pads	-185.45
	Cheque	12/03/2025	eft	Aussie Broadband Ltd	Phone provider	-105.00
	Cheque	13/03/2025	dd	Bendigo Bank	Loan Payment	-2,235.00
	Cheque	17/03/2025	eft	Suzanne Jones	Ladies Day Refund	-90.00
	Cheque	17/03/2025	eft	Jossimo	VSBC Placemats	-308.00
	Cheque	17/03/2025	eft	Rochester BC	End of Season Trip	-1,025.00
	Cheque	17/03/2025	eft	Kyabram BC	End of Season Trip	-1,080.00
	Cheque	18/03/2025	eft	Trevor Holland	Garden & Other Maintenance	-671.95
	Cheque	23/03/2025	eft	Kim Fox	Bottle Bin Box	-150.00
	Cheque	23/03/2025	eft	Mike Petty	Ladies Day Catering	-150.00
	Cheque	24/03/2025	eft	Moama RSL	End of Season Trip	-2,873.00
	Cheque	31/03/2025	eft	Tango Energy	Electricity	-355.36
	Cheque	03/04/2025	eft	Member Jungle	Software	-130.90
	Cheque	08/04/2025	eft	Norm Weight	End of Season Trip Refund	-300.00
	Cheque	08/04/2025	eft	Deuce Tennis Court Services	Court Maintenance inv DT4399	-1,164.35
	Cheque	08/04/2025	eft	George Haritos	March Cleaning	-2,000.00
	Cheque	08/04/2025	eft	Pam Barnhill	Ladies Day Catering & Kitchen Exps	-448.64
	Cheque	08/04/2025	eft	Mal Walker	Bowls Prizes	-206.40
	Cheque	08/04/2025	eft	James Byrne	Recycle Bin & Maintenance	-109.90
	Cheque	08/04/2025	eft	Aussie Broadband Ltd	Phone provider	-105.00
	Cheque	09/04/2025	eft	IRRETECH SPRINKLERS	Sprinkler Repairs Bowls & Tennis	-3,418.25
	Cheque	13/04/2025	dd	Bendigo Bank	Loan Payment	-2,235.00
Total Bendigo Bank - Cheque Account						-22,871.45
Bendigo Bank Savings Account						
	Cheque	17/03/2025	eft	City Of Whitehorse	Clubhouse Renovation	-150,000.00
	Cheque	17/03/2025	eft	Bendigo Bank	Bank fee	-4.00
	Cheque	21/03/2025	eft	Murray River Resort	End of Season Trip part Payment	-5,000.00
	Cheque	22/03/2025	eft	Murray River Resort	End of Season Trip part Payment 2	-5,000.00
	Cheque	23/03/2025	eft	Murray River Resort	End of Season Trip part Payment 3	-2,322.00
Total Bendigo Bank Savings Account						-162,326.00
Bendigo Bank - Debit card						
	Cheque	01/03/2025	690	Bendigo Bank - Chq Account	Bank Fees	-15.00
	Cheque	05/03/2025	692	Woolworths	Bar	-52.80
	Cheque	06/03/2025	691	Australia Post	PO Box	-181.00
	Cheque	07/03/2025	693	Coles	Kitchen Supplies	-14.00
	Cheque	07/03/2025	694	Bottle O	Bar	-607.54
	Cheque	12/03/2025	696	Lifetime Trophies	Badges Presentation Night	-427.20
	Cheque	12/03/2025	697	Just Bottles	Paper Cups	-252.99
	Cheque	14/03/2025	695	Bottle O	Bar	-113.70
	Cheque	14/03/2025	698	Officeworks	Stationery	-50.00
	Cheque	15/03/2025	699	Woolworths	Bar	-53.80
	Cheque	17/03/2025	700	Easy Inbound	Telephone	-16.64
	Cheque	17/03/2025	701	Coles	Kitchen Supplies	-18.00
	Cheque	21/03/2025	702	Bottle O	Bar	-333.97
	Cheque	22/03/2025	704	Coles	Bar	-56.90
	Cheque	23/03/2025	703	Coles	Catering Ladies Day	-75.00
	Cheque	28/03/2025	706	Bottle O	Bar	-279.88
	Cheque	29/03/2025	705	dan Murphy	Bar	-144.00
	Cheque	01/04/2025	707	Bendigo Bank	Bank Fees	-15.00
	Cheque	02/04/2025	708	Officeworks	Stationery	-8.25
	Cheque	04/04/2025	714	Bottle O	Bar	-419.94
	Cheque	05/04/2025	709	Bottle O	Bar	-174.48
	Cheque	05/04/2025	710	Coles	Bar	-8.90
	Cheque	06/04/2025	712	Bottle O	Bar	-52.00
	Cheque	07/04/2025	711	Coles	Bar	-125.50
	Cheque	11/04/2025	713	Bottle O	Bar	-266.90
Total Bendigo Bank - Debit card						-3,763.39
TOTAL						-188,960.84

