

CONSULTANT ONLY

Group Name:					
Superfund Name: Chara Superannuation Fund					
<input type="checkbox"/> FFR	<input type="checkbox"/> New Client <input type="checkbox"/> Referral done	Year: 2020		Consultant	Reviewer
			Initial:	MS	
			Date:	08/06/20	
Notes:					
1. Prestart checks					Yes
Check Trust Deed details check addresses and trustees, beneficiaries are up to date XPM					
Confirm Individual office holders address and DOB, Check email, bank account details on client engagement form are correct in XPM					
Check Lodgment Status - If download/print prefills and applicable reports and discuss with client					
Setup Job in XPM and Create all Tax Returns to be completed under this job, add tax Return and Upload Prefills					
Accounting Software used	<input type="checkbox"/> BGL360	<input type="checkbox"/> MYOB	<input type="checkbox"/> Source Records	<input type="checkbox"/> Write Other Details	
2. Workpapers					
Print Trial Balance					
General ledger Review for reallocations					

CONSULTANT ONLY

Profit & Loss items	
Review income (Rental agreements are at market raate, Employer Contributions, Interest, Dividends and Franking amounts)	
Review for non-deductible expenses (Penalties and fines)	
Check interest claimed, loans, ATO SIC or GIC	
Review Depreciation expense	
Check insurance expense	
Reconcile Investment expenses	
Other (please write details)	
Balance sheet items	
Reconcile Cash/bank	
Reconcile Receivables/debtors and write off bad debts	
Reconcile members balances	
Update Assets and Depreciation schedule	
Reconcile Payables/creditors	
Update Finanical liabilites including loans etc.	
Reconcile GST, Taxafion and PAYGI Instalments	
Check all assets have been revalued	
Other (please write details)	
Prepare Journals and post	
Print final Trial Balance	
Sent to Auditor and Auditors Report Received	
Print Finanicals	
Prepare and print tax returns	
Compile for checking	

Order of file for checking:

1. Checklist and client notes
2. Superannuation Engagement letter
3. Return (Already in Suite Files)
4. Financials (Already in Suite Files)
5. Workpapers
 - a. Final Comparative trial balance after complete
 - b. Journals
 - c. Trial balance or General ledger summary from client software before adjustments
 - d. Supporting evidence in the order of the trial balance (account code noted on top RHS)
 - e. General ledger
 - f. Other
6. ATO printouts
 - a. Balance of ITA & ICA account as at 30th June XXXX
 - b. Client account running balance account
 - c. PAYG Instalments report
7. ASIC printout

Chard Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(1,960.61)
SMSF Annual Return Rounding	0.61
Taxable Income or Loss	<u>(1,960.00)</u>
Income Tax on Taxable Income or Loss	0.00
 CURRENT TAX OR REFUND	 <u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

**Chard Superannuation Fund
Trial Balance**

As at 30 June 2020

AFTER
CREATE
ENTRIES

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	25000	Interest Received			
(3,949.38)	25000/MBL962433447	Chard Superannuation Fund			2,122.09
	39000	Life Insurance Premiums			
3,905.20	39000/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		4,082.70	
6.60	48500	Income Tax Expense			
37.58	49000	Profit/Loss Allocation Account			1,960.61
	50010	Opening Balance			
(161,782.67)	50010/CHAEMM00001 A	(Opening Balance) Chard, Emma - Accumulation			163,606.52
(137,808.57)	50010/CHAJUS00001A	(Opening Balance) Chard, Justin - Accumulation			136,022.30
	53100	Share of Profit/(Loss)			
(2,145.70)	53100/CHAEMM00001 A	(Share of Profit/(Loss)) Chard, Emma - Accumulation			1,166.30
(1,803.68)	53100/CHAJUS00001A	(Share of Profit/(Loss)) Chard, Justin - Accumulation			955.79
	53330	Income Tax			
321.85	53330/CHAEMM00001 A	(Income Tax) Chard, Emma - Accumulation		336.56	
(315.25)	53330/CHAJUS00001A	(Income Tax) Chard, Justin - Accumulation			336.56
	53920	Life Insurance Premiums			
3,905.20	53920/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		4,082.70	
	60400	Bank Accounts			
299,618.37	60400/MBL962433447	Chard Superannuation Fund		297,657.76	
3,400.00	64000	Formation Expenses		3,400.00	
(3,389.55)	85000	Income Tax Payable/Refundable			3,389.55
				309,559.72	309,559.72

Current Year Profit/(Loss): (1,960.61)

**Chard Superannuation Fund
Trial Balance**

As at 30 June 2020

*Before
Create
Entries.*

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	25000	Interest Received			
(3,949.38)	25000/MBL962433447	Chard Superannuation Fund			2,122.09
	39000	Life Insurance Premiums			
3,905.20	39000/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		4,082.70	
6.60	48500	Income Tax Expense			
37.58	49000	Profit/Loss Allocation Account			3,470.32
	50010	Opening Balance			
(161,782.67)	50010/CHAEMM00001 A	(Opening Balance) Chard, Emma - Accumulation			163,606.52
(137,808.57)	50010/CHAJUS00001A	(Opening Balance) Chard, Justin - Accumulation			136,022.30
	53100	Share of Profit/(Loss)			
(2,145.70)	53100/CHAEMM00001 A	(Share of Profit/(Loss)) Chard, Emma - Accumulation			0.00
(1,803.68)	53100/CHAJUS00001A	(Share of Profit/(Loss)) Chard, Justin - Accumulation			0.00
	53330	Income Tax			
321.85	53330/CHAEMM00001 A	(Income Tax) Chard, Emma - Accumulation			0.00
(315.25)	53330/CHAJUS00001A	(Income Tax) Chard, Justin - Accumulation			612.38
	53920	Life Insurance Premiums			
3,905.20	53920/CHAJUS00001A	(Life Insurance Premiums) Chard, Justin - Accumulation		4,082.70	
	60400	Bank Accounts			
299,618.37	60400/MBL962433447	Chard Superannuation Fund		297,657.76	
3,400.00	64000	Formation Expenses		3,400.00	
(3,389.55)	85000	Income Tax Payable/Refundable			3,389.55
				<u>309,223.16</u>	<u>309,223.16</u>

Current Year Profit/(Loss): (1,960.61)

12 August 2018

000076 000



Mr J Chard
8 Pride Fairway
BALDIVIS WA 6171

Product Name: EasyProtect Life
Policy Number: 93151220

Your Annual Policy Summary

Dear Mr Chard,

Thank you for choosing OnePath for your insurance needs.

As a valued customer we're writing to remind you that your insurance policy anniversary is approaching on 23 September 2018.

Each year we provide an Annual Policy Summary to confirm your cover and to let you know about any change to your premium.

Your premium

Your monthly premium from 23 September 2018 will be \$332.05.

You are currently paying your premium by Direct Debit.

Your new premium deduction is effective from 23 September 2018.

Your beneficiary nomination

We also enclose a Nomination of Beneficiary form. Use this form to nominate a beneficiary or to change your current nomination.

Indexation – your cover increases each year

Because the cost of living tends to rise, your cover increases each year under Indexation.

Any increase is subject to the maximum possible cover for your age at the time you applied:

The increases to your cover are:

Justin Chard

- 5% for the Life Benefit
- 5% for the Major Illness and Injury Benefit

Emma Chard

- 5% for the Life Benefit
- 5% for the Major Illness and Injury Benefit

You can opt out of the coming year's Indexation increase, or choose to opt out of all future Indexation increases.

If you decline only the coming year's increase, your cover will stay the same for the coming year, and we will continue to offer Indexation increases in the future.

If you do not want your insurance cover to increase this year, you will need to let us know either in writing, by calling us on 1800 500 229 or by email to customers.di@onepath.com.au before your policy anniversary.

At each policy anniversary we calculate your premium in line with the cover, age, smoking status and gender for each life insured under the policy.

Qantas Points with your policy^

You are now earning 1 Qantas Point per dollar of premium paid with your OnePath life insurance and income protection policy. To check your points balance, or to see ways that you can use your points, go to [qantas.com/your account](http://qantas.com/your-account).

Next steps to stay protected

To ensure your cover continues to meet your needs review your Annual Policy Summary. If any details are incorrect, contact us on 1800 500 229.

If you're happy you don't need to do anything. The changes will take effect from 23 September 2018.

Keep your Annual Policy Summary in a secure place.

Need to claim?

Call us on 1800 500 229.

We're here to help

If you would like to discuss your cover, or what options are available if you're having trouble meeting your premium payments, call us on 1800 500 229, weekdays between 9.00am and 6.00pm (Sydney time).

If you're considering cancelling your cover you should consider the risk that you may be unprotected if an insurable event occurs. If you're considering replacing your policy we suggest that you not cancel your existing cover until your new application is accepted, otherwise you may have no cover for a period.

Also, it's worth considering that if your health has changed it may be difficult to get cover on the same terms, or at all. A qualifying period may also apply to any new cover.

Kind regards,

Customer Service Team

^ You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance premiums you pay. Eligible insurance policies are the following 'OnePath' and 'ANZ' branded direct life insurance policies: term life, income protection, trauma and accidental death and total and permanent disability. The following retail policies are also eligible: OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at Qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions]

EasyProtect Life is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. Read our Financial Services Guide, available by calling 1800 500 229, for information about our services, including the fees and benefits that related companies and their representatives may receive in relation to products and services provided to you.

Although OnePath Life is owned by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522, it is not a bank. ANZ does not guarantee OnePath Life or this product.

This information is of a general nature and has been prepared without taking into account of your objectives, financial situation or needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. We recommend that you read the Product Disclosure Statement, available by calling 1800 500 229, before deciding whether to acquire, or to continue to hold, the product.



Annual Policy Summary: 23 September 2018 to 23 September 2019

Product: EasyProtect Life
Policy Number: 93151220
Policy Start Date: 23 September 2013
Policy Anniversary Date: 23 September 2018
Policy Owner Name: Justin Chard

Principal Life Insured Justin Chard
Date of birth: 18 April 1970
Gender: Male
Smoking Status: Non-Smoker

Benefits: \$957,212 Life Benefit
\$191,442 Major Illness and Injury Benefit

Second Life Insured: Emma Chard
Date of birth: 09 January 1979
Gender: Female
Smoking Status: Non-Smoker

Benefits: \$957,212 Life Benefit
\$127,629 Major Illness and Injury Benefit

Premium Loading: Life Benefit 50%
Major Illness and Injury Benefit 50%

This loading has been applied to your premium for medical and/or non-medical reasons based on information you provided to us.

Policy Premium: \$332.05 per month. Please note that the first premium deducted after your policy anniversary may include a pro-rata adjustment.

Payment Details

Payment Type: Direct Debit
Account Name: Mr J L Chard And Mrs E M Chard
Account Number: *****447

Indexation Applied: Yes
At each policy anniversary, the sum insured for the Life Benefit and Major Illness and Injury Benefit for Justin Chard and Life Benefit and Major Illness and Injury Benefit for Emma Chard will automatically increase by the indexation factor or 5%, whichever is greater.



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

PO Box 7306, Cloisters Square
Perth, WA 6850



MR J L CHARD &
MRS E M CHARD
8 PRIDE FAIRWAY
BALDIVIS WA 6171

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$299,382.07**
as at 30 Sep 19

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			299,618.37
24.07.19	Direct debit ONEPATH LIFE LTD 93151220B	332.05		299,286.32
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		270.80	299,557.12
26.08.19	Direct debit ONEPATH LIFE LTD 93151220B	332.05		299,225.07
30.08.19	Interest MACQUARIE CMA INTEREST PAID*		262.56	299,487.63
24.09.19	Direct debit ONEPATH LIFE LTD 93151220B	359.59		299,128.04
30.09.19	Interest MACQUARIE CMA INTEREST PAID*		254.03	299,382.07

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online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962433447

deposits using BPay
From another bank



Biller code: 667022
Ref: 962 433 447

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 SEP 19	1,023.69	787.39	299,382.07

* Stepped interest rates as at 30 September 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.05%

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
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MR J L CHARD &
MRS E M CHARD
8 PRIDE FAIRWAY
BALDIVIS WA 6171

Level 3
235 St Georges Terrace
Perth, WA 6000

account balance **\$298,961.66**
as at 31 Dec 19

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
30.09.19	OPENING BALANCE			299,382.07
24.10.19	Direct debit ONEPATH LIFE LTD 93151220B	339.89		299,042.18
31.10.19	Interest MACQUARIE CMA INTEREST PAID*		205.97	299,248.15
25.11.19	Direct debit ONEPATH LIFE LTD 93151220B	339.89		298,908.26
29.11.19	Interest MACQUARIE CMA INTEREST PAID*		193.45	299,101.71
24.12.19	Direct debit ONEPATH LIFE LTD 93151220B	339.89		298,761.82
31.12.19	Interest MACQUARIE CMA INTEREST PAID*		199.84	298,961.66

how to make a transaction

online
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by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962433447

deposits using BPay
From another bank



Billers code: 667022
Ref: 962 433 447

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 19	1,019.67	599.26	298,961.66

* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.80%

continued on next



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enquiries 1800 806 310

account name JUSTIN LEE CHARD &
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account no. 962433447

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About your account

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Protect your account

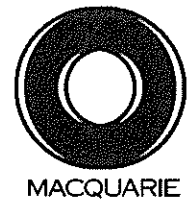
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Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
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GPO Box 2520
Sydney, NSW 2001



MR J L CHARD &
MRS E M CHARD
8 PRIDE FAIRWAY
BALDIVIS WA 6171

1 Shelley Street
Sydney, NSW 2000

account balance **\$298,458.14**
as at 31 Mar 20

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			298,961.66
24.01.20	Direct debit ONEPATH LIFE LTD 93151220B	339.89		298,621.77
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		199.20	298,820.97
24.02.20	Direct debit ONEPATH LIFE LTD 93151220B	339.89		298,481.08
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		186.16	298,667.24
24.03.20	Direct debit ONEPATH LIFE LTD 93151220B	339.89		298,327.35
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		130.79	298,458.14

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ACCOUNT NO. 962433447

deposits using BPay
From another bank



Billers code: 667022
Ref: 962 433 447

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 MAR 20	1,019.67	516.15	298,458.14

* Stepped interest rates as at 31 March 2020: balances \$0.00 to \$4,999.99 earned 0.05%; balances \$5,000.00 and above earned 0.30%

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

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Sydney, NSW 2001



MR J L CHARD &
MRS E M CHARD
8 PRIDE FAIRWAY
BALDIVIS WA 6171

1 Shelley Street
Sydney, NSW 2000

account balance **\$297,657.76**
as at 30 Jun 20

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
31.03.20	OPENING BALANCE			298,458.14
24.04.20	Direct debit ONEPATH LIFE LTD 93151220B	339.89		298,118.25
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		72.33	298,190.58
25.05.20	Direct debit ONEPATH LIFE LTD 93151220B	339.89		297,850.69
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		74.70	297,925.39
24.06.20	Direct debit ONEPATH LIFE LTD 93151220B	339.89		297,585.50
30.06.20	Interest MACQUARIE CMA INTEREST PAID*		72.26	297,657.76

✓
MS

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BSB 182 512
ACCOUNT NO. 962433447

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 433 447

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JUSTIN LEE CHARD &
EMMA MICHELLE CHARD ATF
CHARD SUPERANNUATION FUND
account no. 962433447

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 20	1,019.67	219.29	297,657.76

* Stepped interest rates for the period 1 April to 30 June: balances \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.30% pa (91 days)

annual interest summary 2019/2020

INTEREST PAID	2,122.09
TOTAL INCOME PAID	2,122.09

continued on next



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- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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Australian Government
Australian Taxation Office

Agent 4YOU ACCOUNTING & TAXATION
Client THE TRUSTEE FOR CHARD
 SUPERANNUATION FUND
ABN 75 774 616 301
TFN 946 334 734

850 00

Income tax 551

Date generated	08/06/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

9 results found - from 08 June 2020 to 08 June 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jun 2022	1 Jul 2016	General interest charge			\$0.00
1 Jun 2022	31 May 2022	Payment received		\$2,024.90	\$0.00
1 Jun 2022	1 Jul 2017	General interest charge			\$2,024.90 DR
1 Jun 2022	1 Dec 2016	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$729.70		\$2,024.90 DR
1 Jun 2022	1 Jul 2016	General interest charge			\$1,295.20 DR
1 Jun 2022	1 Dec 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15	\$1,295.20		\$1,295.20 DR
1 Jun 2022	1 Jul 2015	General interest charge			\$0.00
15 May 2022	3 Mar 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 13 to 30 Jun 14	\$2,122.85		\$0.00
13 May 2022	12 May 2022	Payment received		\$2,122.85	\$2,122.85 CR