

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of February 28, 2017

	<u>Feb 28, 17</u>	<u>Feb 29, 16</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	11,492	11,263	2%
10250 · NWFCU Share Account	2,083	832	150%
10275 · NWFCU Money Market	15,237	15,199	0%
10300 · NWFCU Certificates	36,615	36,325	1%
<b>Total Checking/Savings</b>	<u>65,427</u>	<u>63,619</u>	<u>3%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	7,000	5,724	22%
1499 · Undeposited Funds	0	175	-100%
<b>Total Other Current Assets</b>	<u>7,000</u>	<u>5,899</u>	<u>19%</u>
<b>Total Current Assets</b>	<u>72,427</u>	<u>69,518</u>	<u>4%</u>
<b>Fixed Assets</b>			
21000 · Fixed Assets	0	0	0%
<b>Total Fixed Assets</b>	<u>0</u>	<u>0</u>	<u>0%</u>
<b>TOTAL ASSETS</b>	<u><b>72,427</b></u>	<u><b>69,518</b></u>	<u><b>4%</b></u>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	29,943	26,391	14%
Net Income	983	1,626	-40%
<b>Total Equity</b>	<u>72,427</u>	<u>69,518</u>	<u>4%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>72,427</b></u>	<u><b>69,518</b></u>	<u><b>4%</b></u>

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**NVBA**  
**Profit & Loss by Class**  
 January through February 2017

	Other	Sectional	Unit Ga...	Zero-20 ...	TOTAL
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
20000 · Unit game receipts	0	0	4,801	0	4,801
20100 · Novice game receipts	0	0	1,904	185	2,089
20350 · Bridgemate Rental Income	1	0	0	0	1
60000 · Sectional Gross Receipts	0	20,229	0	0	20,229
60200 · Additions	0	63	0	0	63
60300 · Sandwich Sales	0	370	0	0	370
80000 · Membership Income	1,328	0	0	0	1,328
80200 · Interest Income	59	0	0	0	59
<b>Total Income</b>	<b>1,388</b>	<b>20,662</b>	<b>6,705</b>	<b>185</b>	<b>28,940</b>
<b>Gross Profit</b>	<b>1,388</b>	<b>20,662</b>	<b>6,705</b>	<b>185</b>	<b>28,940</b>
<b>Expense</b>					
30000 · Unit game free plays	0	0	865	0	865
30100 · Novice game free plays	0	0	300	0	300
30200 · Unit game rent	0	0	2,600	0	2,600
30400 · Unit game directors and caddies	0	0	1,060	420	1,480
30600 · Unit Game - ACBL Fees	0	0	307	11	318
30800 · Unit Game Administrative Fee	0	0	40	0	40
30900 · Unit Game - Food & Beverage	0	0	541	0	541
31000 · Unit Game - Supplies	0	0	221	18	239
31400 · Unit Game - Holiday Party	0	0	826	0	826
66900 · Reconciliation Discrepancies	0	-14	0	0	-14
70000 · Sectional - director's fees	0	4,705	0	0	4,705
70100 · Sectional - transportation	0	182	0	0	182
70200 · Sectional - per diem	0	503	0	0	503
70300 · Sectional surcharge	0	180	0	0	180
70400 · Sectional - sanction fees	0	1,450	0	0	1,450
70500 · Sectional caddies	0	475	0	0	475
70600 · Sectional - food and beverage	0	1,679	0	0	1,679
70700 · Sectional - misc and fees	0	164	0	0	164
70701 · Sectional - Participating Club	0	1,145	0	0	1,145
70800 · Sectional - assistant	0	575	0	0	575
71000 · Sectional free plays	0	1,915	0	0	1,915
71100 · Sectional - District 6 Fees	0	327	0	0	327
71200 · Sectional - supplies	0	993	0	0	993
71300 · Sectional - rent	0	4,881	0	0	4,881
71700 · Sectional Ads	0	15	0	0	15
90100 · Misc Board expenses	54	0	0	0	54
90400 · Other membership expenses	245	0	0	0	245
90475 · Computer expense	320	0	0	0	320
90500 · Newsletter printing	400	0	0	0	400
90600 · Newsletter-layout	318	0	0	0	318
90750 · Marketing	44	0	0	0	44
90800 · Education	193	0	0	0	193
<b>Total Expense</b>	<b>1,574</b>	<b>19,174</b>	<b>6,760</b>	<b>449</b>	<b>27,957</b>
<b>Net Ordinary Income</b>	<b>-186</b>	<b>1,488</b>	<b>-55</b>	<b>-264</b>	<b>983</b>
<b>Net Income</b>	<b>-186</b>	<b>1,488</b>	<b>-55</b>	<b>-264</b>	<b>983</b>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through February 2017

	Jan - Feb 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	4,801	4,075	726
20100 · Novice game receipts	2,089	1,460	629
20350 · Bridgemate Rental Income	1	0	1
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	20,229	21,000	-771
60200 · Additions	63	0	63
60300 · Sandwich Sales	370	523	-153
80000 · Membership Income	1,328	1,200	128
80100 · Other Income	0	0	0
80200 · Interest Income	59	60	-1
<b>Total Income</b>	<b>28,940</b>	<b>28,318</b>	<b>622</b>
<b>Gross Profit</b>	<b>28,940</b>	<b>28,318</b>	<b>622</b>
<b>Expense</b>			
30000 · Unit game free plays	865	844	21
30100 · Novice game free plays	300	256	44
30200 · Unit game rent	2,600	2,600	0
30400 · Unit game directors and caddies	1,480	1,510	-30
30600 · Unit Game - ACBL Fees	318	211	107
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	40	80	-40
30900 · Unit Game - Food & Beverage	541	750	-209
31000 · Unit Game - Supplies	239	336	-97
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	0	0	0
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-14	0	-14
70000 · Sectional - director's fees	4,705	3,700	1,005
70100 · Sectional - transportation	182	200	-18
70200 · Sectional - per diem	503	750	-248
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	180	165	15
70400 · Sectional - sanction fees	1,450	1,376	74
70500 · Sectional caddies	475	500	-25
70600 · Sectional - food and beverage	1,679	2,140	-461
70700 · Sectional - misc and fees	164	300	-136
70701 · Sectional - Participating Club	1,145	925	220
70800 · Sectional - assistant	575	270	305
71000 · Sectional free plays	1,915	1,866	49
71100 · Sectional - District 6 Fees	327	300	27
71200 · Sectional - supplies	993	750	243
71300 · Sectional - rent	4,881	4,925	-44
71400 · Sectional - WBL rental	0	0	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	15	15	0
90000 · Board Matters	0	0	0
90100 · Misc Board expenses	54	280	-226
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	245	0	245
90450 · Website Expense	0	0	0
90475 · Computer expense	320	300	20
90500 · Newsletter printing	400	500	-100
90600 · Newsletter-layout	318	450	-132
90699 · Directory Printing	0	0	0
90750 · Marketing	44	70	-26
90800 · Education	193	70	123
90900 · Cheer and Sympathy	0	20	-20
91000 · Depreciation	0	0	0
91200 · Charity	0	0	0
<b>Total Expense</b>	<b>27,957</b>	<b>26,459</b>	<b>1,498</b>

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**NVBA**  
**Profit & Loss Budget Overview**  
January through February 2017

	<u>Jan - Feb 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Net Ordinary Income	983	1,859	-876
Other Income/Expense			
Other Expense			
99000 · Dealing machine	<u>0</u>	<u>0</u>	<u>0</u>
Total Other Expense	<u>0</u>	<u>0</u>	<u>0</u>
Net Other Income	<u>0</u>	<u>0</u>	<u>0</u>
Net Income	<u><u>983</u></u>	<u><u>1,859</u></u>	<u><u>-876</u></u>

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**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
January through February 2017

	<u>Jan - Feb 17</u>	<u>Jan - Feb 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	4,801	3,795	1,006
20100 · Novice game receipts	1,904	1,628	276
<b>Total Income</b>	<u>6,705</u>	<u>5,423</u>	<u>1,282</u>
<b>Gross Profit</b>	6,705	5,423	1,282
<b>Expense</b>			
30000 · Unit game free plays	865	989	-124
30100 · Novice game free plays	300	449	-149
30200 · Unit game rent	2,600	2,600	0
30400 · Unit game directors and caddies	1,060	995	65
30600 · Unit Game - ACBL Fees	307	61	246
30800 · Unit Game Administrative Fee	40	280	-240
30900 · Unit Game - Food & Beverage	541	547	-6
31000 · Unit Game - Supplies	221	90	132
31400 · Unit Game - Holiday Party	826	0	826
66900 · Reconciliation Discrepancies	0	-4	4
<b>Total Expense</b>	<u>6,760</u>	<u>6,006</u>	<u>754</u>
<b>Net Ordinary Income</b>	<u>-55</u>	<u>-583</u>	<u>528</u>
<b>Net Income</b>	<u><u>-55</u></u>	<u><u>-583</u></u>	<u><u>528</u></u>

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**NVBA**  
**Unit Game Profit & Loss Budget Overview**  
 January through February 2017

	Jan - Feb 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	4,801	4,075	726
20100 · Novice game receipts	1,904	1,280	624
<b>Total Income</b>	<u>6,705</u>	<u>5,355</u>	<u>1,350</u>
<b>Gross Profit</b>	6,705	5,355	1,350
<b>Expense</b>			
30000 · Unit game free plays	865	844	21
30100 · Novice game free plays	300	256	44
30200 · Unit game rent	2,600	2,600	0
30400 · Unit game directors and caddies	1,060	1,020	40
30600 · Unit Game - ACBL Fees	307	181	126
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	40	80	-40
30900 · Unit Game - Food & Beverage	541	750	-209
31000 · Unit Game - Supplies	221	300	-79
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	0	0	0
<b>Total Expense</b>	<u>6,760</u>	<u>6,031</u>	<u>729</u>
<b>Net Ordinary Income</b>	<u>-55</u>	<u>-676</u>	<u>621</u>
<b>Net Income</b>	<u><u>-55</u></u>	<u><u>-676</u></u>	<u><u>621</u></u>

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**NVBA**  
**Zero-20 Profit & Loss YTD Comparison**  
January through February 2017

	<u>Jan - Feb 17</u>	<u>Jan - Feb 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	185	0	185
<b>Total Income</b>	<u>185</u>	<u>0</u>	<u>185</u>
<b>Gross Profit</b>	185	0	185
<b>Expense</b>			
30400 · Unit game directors and caddies	420	0	420
30600 · Unit Game - ACBL Fees	11	0	11
31000 · Unit Game - Supplies	18	0	18
<b>Total Expense</b>	<u>449</u>	<u>0</u>	<u>449</u>
<b>Net Ordinary Income</b>	<u>-264</u>	<u>0</u>	<u>-264</u>
<b>Net Income</b>	<u><b>-264</b></u>	<u><b>0</b></u>	<u><b>-264</b></u>

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**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
 January through February 2017

	<u>Jan - Feb 17</u>	<u>Jan - Feb 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	20,229	20,168	61
60200 · Additions	63	0	63
60300 · Sandwich Sales	370	558	-188
80100 · Other Income	0	180	-180
<b>Total Income</b>	<u>20,662</u>	<u>21,281</u>	<u>-619</u>
<b>Gross Profit</b>	20,662	21,281	-619
<b>Expense</b>			
66900 · Reconciliation Discrepancies	-14	67	-81
70000 · Sectional - director's fees	4,705	3,728	977
70100 · Sectional - transportation	182	185	-3
70200 · Sectional - per diem	503	746	-243
70201 · Sectional - Lodging	0	90	-90
70300 · Sectional surcharge	180	165	15
70400 · Sectional - sanction fees	1,450	1,376	74
70500 · Sectional caddies	475	505	-30
70600 · Sectional - food and beverage	1,679	2,140	-461
70700 · Sectional - misc and fees	164	311	-147
70701 · Sectional - Participating Club	1,145	924	221
70800 · Sectional - assistant	575	270	305
71000 · Sectional free plays	1,915	1,866	49
71100 · Sectional - District 6 Fees	327	300	26
71200 · Sectional - supplies	993	734	260
71300 · Sectional - rent	4,881	4,887	-6
71700 · Sectional Ads	15	15	0
<b>Total Expense</b>	<u>19,174</u>	<u>18,307</u>	<u>867</u>
<b>Net Ordinary Income</b>	<u>1,488</u>	<u>2,974</u>	<u>-1,486</u>
<b>Net Income</b>	<u><u>1,488</u></u>	<u><u>2,974</u></u>	<u><u>-1,486</u></u>



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**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
**January through February 2017**

	Jan - Feb 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	20,229	21,000	-771
60200 · Additions	63	0	63
60300 · Sandwich Sales	370	523	-153
<b>Total Income</b>	<u>20,662</u>	<u>21,523</u>	<u>-861</u>
<b>Gross Profit</b>	20,662	21,523	-861
<b>Expense</b>			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-14	0	-14
70000 · Sectional - director's fees	4,705	3,700	1,005
70100 · Sectional - transportation	182	200	-18
70200 · Sectional - per diem	503	750	-248
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	180	165	15
70400 · Sectional - sanction fees	1,450	1,376	74
70500 · Sectional caddies	475	500	-25
70600 · Sectional - food and beverage	1,679	2,140	-461
70700 · Sectional - misc and fees	164	300	-136
70701 · Sectional - Participating Club	1,145	925	220
70800 · Sectional - assistant	575	270	305
71000 · Sectional free plays	1,915	1,866	49
71100 · Sectional - District 6 Fees	327	300	27
71200 · Sectional - supplies	993	750	243
71300 · Sectional - rent	4,881	4,925	-44
71400 · Sectional - WBL rental	0	0	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	15	15	0
<b>Total Expense</b>	<u>19,174</u>	<u>18,182</u>	<u>992</u>
<b>Net Ordinary Income</b>	<u>1,488</u>	<u>3,341</u>	<u>-1,853</u>
<b>Net Income</b>	<u><u>1,488</u></u>	<u><u>3,341</u></u>	<u><u>-1,853</u></u>