

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of April 30, 2017

	<u>Apr 30, 17</u>	<u>Apr 30, 16</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	14,112	9,441	50%
10250 · NWFCU Share Account	1,639	2,556	-36%
10275 · NWFCU Money Market	15,244	15,206	0%
10300 · NWFCU Certificates	36,668	36,373	1%
<b>Total Checking/Savings</b>	<u>67,663</u>	<u>63,576</u>	<u>6%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	6,700	5,500	22%
1499 · Undeposited Funds	0	818	-100%
<b>Total Other Current Assets</b>	<u>6,700</u>	<u>6,318</u>	<u>6%</u>
<b>Total Current Assets</b>	<u>74,363</u>	<u>69,894</u>	<u>6%</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>	<b><u>74,363</u></b>	<b><u>69,894</u></b>	<b><u>6%</u></b>
<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	2,919	2,002	46%
<b>Total Equity</b>	<u>74,363</u>	<u>69,894</u>	<u>6%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>74,363</u></b>	<b><u>69,894</u></b>	<b><u>6%</u></b>

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## NVBA Profit & Loss by Class January through April 2017

	Other	Sectional	Unit Ga...	Zero-20...	TOTAL
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
20000 · Unit game receipts	0	0	10,002	0	10,002
20100 · Novice game receipts	0	0	4,080	560	4,640
20350 · Bridgemate Rental Income	1	0	0	0	1
60000 · Sectional Gross Receipts	0	39,388	0	0	39,388
60200 · Additions	0	99	0	0	99
60300 · Sandwich Sales	0	850	0	0	850
80000 · Membership Income	2,813	0	0	0	2,813
80200 · Interest Income	124	0	0	0	124
<b>Total Income</b>	<b>2,939</b>	<b>40,337</b>	<b>14,082</b>	<b>560</b>	<b>57,918</b>
<b>Gross Profit</b>	<b>2,939</b>	<b>40,337</b>	<b>14,082</b>	<b>560</b>	<b>57,918</b>
<b>Expense</b>					
30000 · Unit game free plays	0	0	1,760	0	1,760
30100 · Novice game free plays	0	0	821	0	821
30200 · Unit game rent	0	0	4,650	0	4,650
30400 · Unit game directors and caddies	0	0	2,250	910	3,160
30600 · Unit Game - ACBL Fees	0	0	708	23	730
30800 · Unit Game Administrative Fee	0	0	140	0	140
30900 · Unit Game - Food & Beverage	0	0	1,149	0	1,149
31000 · Unit Game - Supplies	0	0	1,476	72	1,548
31400 · Unit Game - Holiday Party	0	0	826	0	826
66900 · Reconciliation Discrepancies	0	-85	20	0	-65
70000 · Sectional - director's fees	0	8,445	0	0	8,445
70100 · Sectional - transportation	0	369	0	0	369
70200 · Sectional - per diem	0	995	0	0	995
70300 · Sectional surcharge	0	360	0	0	360
70400 · Sectional - sanction fees	0	3,001	0	0	3,001
70500 · Sectional caddies	0	1,110	0	0	1,110
70600 · Sectional - food and beverage	0	3,558	0	0	3,558
70700 · Sectional - misc and fees	0	202	0	0	202
70701 · Sectional - Participating Club	0	2,514	0	0	2,514
70800 · Sectional - assistant	0	1,015	0	0	1,015
71000 · Sectional free plays	0	3,306	0	0	3,306
71100 · Sectional - District 6 Fees	0	641	0	0	641
71200 · Sectional - supplies	0	1,634	0	0	1,634
71300 · Sectional - rent	0	9,768	0	0	9,768
71400 · Sectional - WBL rental	0	325	0	0	325
71500 · Sectional - 60/40	0	977	0	0	977
71600 · Sectional- prizes	0	56	0	0	56
71700 · Sectional Ads	0	30	0	0	30
90100 · Misc Board expenses	67	0	0	0	67
90400 · Other membership expenses	245	0	0	0	245
90475 · Computer expense	320	0	0	0	320
90500 · Newsletter printing	419	0	0	0	419
90600 · Newsletter-layout	636	0	0	0	636
90750 · Marketing	44	0	0	0	44
90800 · Education	243	0	0	0	243
<b>Total Expense</b>	<b>1,974</b>	<b>38,221</b>	<b>13,799</b>	<b>1,005</b>	<b>54,998</b>
<b>Net Ordinary Income</b>	<b>965</b>	<b>2,116</b>	<b>283</b>	<b>-445</b>	<b>2,919</b>
<b>Net Income</b>	<b>965</b>	<b>2,116</b>	<b>283</b>	<b>-445</b>	<b>2,919</b>

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

	Jan - Apr 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	10,002	9,865	137
20100 · Novice game receipts	4,640	3,634	1,006
20350 · Bridgemate Rental Income	1	0	1
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	39,388	40,000	-612
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,048	-198
80000 · Membership Income	2,813	2,700	113
80100 · Other Income	0	0	0
80200 · Interest Income	124	120	4
<b>Total Income</b>	<b>57,918</b>	<b>57,367</b>	<b>551</b>
<b>Gross Profit</b>	<b>57,918</b>	<b>57,367</b>	<b>551</b>
<b>Expense</b>			
30000 · Unit game free plays	1,760	1,996	-236
30100 · Novice game free plays	821	573	248
30200 · Unit game rent	4,650	4,650	0
30400 · Unit game directors and caddies	3,160	3,330	-170
30600 · Unit Game - ACBL Fees	730	647	83
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	140	180	-40
30900 · Unit Game - Food & Beverage	1,149	1,500	-351
31000 · Unit Game - Supplies	1,548	764	784
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	-65	0	-65
70000 · Sectional - director's fees	8,445	7,700	745
70100 · Sectional - transportation	369	800	-431
70200 · Sectional - per diem	995	1,550	-555
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	345	15
70400 · Sectional - sanction fees	3,001	2,996	5
70500 · Sectional caddies	1,110	1,000	110
70600 · Sectional - food and beverage	3,558	3,444	114
70700 · Sectional - misc and fees	202	430	-228
70701 · Sectional - Participating Club	2,514	1,825	689
70800 · Sectional - assistant	1,015	540	475
71000 · Sectional free plays	3,306	3,166	140
71100 · Sectional - District 6 Fees	641	650	-10
71200 · Sectional - supplies	1,634	1,250	384
71300 · Sectional - rent	9,768	9,850	-82
71400 · Sectional - WBL rental	325	325	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	56	100	-44
71700 · Sectional Ads	30	115	-85
90000 · Board Matters	0	0	0
90100 · Misc Board expenses	67	560	-493
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	245	750	-505
90450 · Website Expense	0	0	0
90475 · Computer expense	320	300	20
90500 · Newsletter printing	419	1,000	-581
90600 · Newsletter-layout	636	900	-264
90699 · Directory Printing	0	0	0
90750 · Marketing	44	140	-96
90800 · Education	243	140	103
90900 · Cheer and Sympathy	0	40	-40
91000 · Depreciation	0	0	0
91200 · Charity	0	0	0
<b>Total Expense</b>	<b>54,998</b>	<b>54,533</b>	<b>465</b>

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

	<u>Jan - Apr 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Net Ordinary Income	2,919	2,834	85
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>2,919</u></u>	<u><u>2,834</u></u>	<u><u>85</u></u>

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

	<u>Jan - Apr 17</u>	<u>Jan - Apr 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	10,002	9,561	441
20100 · Novice game receipts	4,080	3,524	556
<b>Total Income</b>	<u>14,082</u>	<u>13,085</u>	<u>997</u>
<b>Gross Profit</b>	14,082	13,085	997
<b>Expense</b>			
30000 · Unit game free plays	1,760	2,240	-480
30100 · Novice game free plays	821	946	-125
30200 · Unit game rent	4,650	4,550	100
30400 · Unit game directors and caddies	2,250	2,395	-145
30600 · Unit Game - ACBL Fees	708	304	403
30800 · Unit Game Administrative Fee	140	320	-180
30900 · Unit Game - Food & Beverage	1,149	1,194	-45
31000 · Unit Game - Supplies	1,476	216	1,260
31400 · Unit Game - Holiday Party	826	0	826
66900 · Reconciliation Discrepancies	20	-1	21
<b>Total Expense</b>	<u>13,799</u>	<u>12,163</u>	<u>1,636</u>
<b>Net Ordinary Income</b>	<u>283</u>	<u>922</u>	<u>-639</u>
<b>Net Income</b>	<u><u>283</u></u>	<u><u>922</u></u>	<u><u>-639</u></u>

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

	<u>Jan - Apr 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	10,002	9,865	137
20100 · Novice game receipts	4,080	2,864	1,216
<b>Total Income</b>	<u>14,082</u>	<u>12,729</u>	<u>1,353</u>
<b>Gross Profit</b>	14,082	12,729	1,353
<b>Expense</b>			
30000 · Unit game free plays	1,760	1,996	-236
30100 · Novice game free plays	821	573	248
30200 · Unit game rent	4,650	4,650	0
30400 · Unit game directors and caddies	2,250	2,210	40
30600 · Unit Game - ACBL Fees	708	587	121
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	140	180	-40
30900 · Unit Game - Food & Beverage	1,149	1,500	-351
31000 · Unit Game - Supplies	1,476	692	784
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	20	0	20
<b>Total Expense</b>	<u>13,799</u>	<u>12,388</u>	<u>1,411</u>
<b>Net Ordinary Income</b>	<u>283</u>	<u>341</u>	<u>-58</u>
<b>Net Income</b>	<u><u>283</u></u>	<u><u>341</u></u>	<u><u>-58</u></u>

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**NVBA**  
**Zero-20 Profit & Loss Budget Overview**  
January through April 2017

	<u>Jan - Apr 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	560	770	-210
<b>Total Income</b>	<u>560</u>	<u>770</u>	<u>-210</u>
<b>Gross Profit</b>	560	770	-210
<b>Expense</b>			
30400 · Unit game directors and caddies	910	1,120	-210
30600 · Unit Game - ACBL Fees	23	60	-37
31000 · Unit Game - Supplies	72	72	0
<b>Total Expense</b>	<u>1,005</u>	<u>1,252</u>	<u>-247</u>
<b>Net Ordinary Income</b>	<u>-445</u>	<u>-482</u>	<u>37</u>
<b>Net Income</b>	<u><u>-445</u></u>	<u><u>-482</u></u>	<u><u>37</u></u>

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

	Jan - May 17	Jan - May 16	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	39,388	39,637	-249
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	558	292
80100 · Other Income	0	180	-180
<b>Total Income</b>	<b>40,337</b>	<b>40,750</b>	<b>-413</b>
<b>Gross Profit</b>	<b>40,337</b>	<b>40,750</b>	<b>-413</b>
<b>Expense</b>			
66900 · Reconciliation Discrepancies	-85	51	-136
70000 · Sectional - director's fees	8,445	7,752	694
70100 · Sectional - transportation	369	788	-419
70200 · Sectional - per diem	995	1,546	-551
70201 · Sectional - Lodging	0	826	-826
70300 · Sectional surcharge	360	345	15
70400 · Sectional - sanction fees	3,001	2,995	5
70500 · Sectional caddies	1,110	990	120
70600 · Sectional - food and beverage	3,558	3,444	114
70700 · Sectional - misc and fees	202	440	-238
70701 · Sectional - Participating Club	2,514	1,829	686
70800 · Sectional - assistant	1,015	370	645
71000 · Sectional free plays			
71010 · Free plays - General	2,213	1,404	809
71015 · Free plays - 0 to 5	1,093	1,667	-574
71020 · Free Plays - Youth Discount	0	50	-50
<b>Total 71000 · Sectional free plays</b>	<b>3,306</b>	<b>3,121</b>	<b>185</b>
71100 · Sectional - District 6 Fees	641	621	19
71200 · Sectional - supplies	1,634	1,259	375
71300 · Sectional - rent	9,768	9,774	-6
71400 · Sectional - WBL rental	325	325	0
71500 · Sectional - 60/40	977	0	977
71600 · Sectional- prizes	56	109	-53
71700 · Sectional Ads	30	257	-227
<b>Total Expense</b>	<b>38,221</b>	<b>36,843</b>	<b>1,378</b>
<b>Net Ordinary Income</b>	<b>2,116</b>	<b>3,908</b>	<b>-1,791</b>
<b>Net Income</b>	<b>2,116</b>	<b>3,908</b>	<b>-1,791</b>



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

	Jan - Apr 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	39,388	40,000	-612
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,048	-198
<b>Total Income</b>	<u>40,337</u>	<u>41,048</u>	<u>-711</u>
<b>Gross Profit</b>	40,337	41,048	-711
<b>Expense</b>			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-85	0	-85
70000 · Sectional - director's fees	8,445	7,700	745
70100 · Sectional - transportation	369	800	-431
70200 · Sectional - per diem	995	1,550	-555
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	345	15
70400 · Sectional - sanction fees	3,001	2,996	5
70500 · Sectional caddies	1,110	1,000	110
70600 · Sectional - food and beverage	3,558	3,444	114
70700 · Sectional - misc and fees	202	430	-228
70701 · Sectional - Participating Club	2,514	1,825	689
70800 · Sectional - assistant	1,015	540	475
71000 · Sectional free plays	3,306	3,166	140
71100 · Sectional - District 6 Fees	641	650	-10
71200 · Sectional - supplies	1,634	1,250	384
71300 · Sectional - rent	9,768	9,850	-82
71400 · Sectional - WBL rental	325	325	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	56	100	-44
71700 · Sectional Ads	30	115	-85
<b>Total Expense</b>	<u>38,221</u>	<u>37,063</u>	<u>1,158</u>
<b>Net Ordinary Income</b>	<u>2,116</u>	<u>3,985</u>	<u>-1,869</u>
<b>Net Income</b>	<u><u>2,116</u></u>	<u><u>3,985</u></u>	<u><u>-1,869</u></u>