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09/04/17
Cash Basis

NVBA
Balance Sheet Prev Year Comparison
As of August 31, 2017

| | <u>Aug 31, 17</u> | <u>Aug 31, 16</u> | <u>% Change</u> |
|---------------------------------------|----------------------|----------------------|------------------|
| ASSETS | | | |
| Current Assets | | | |
| Checking/Savings | | | |
| 10200 · NWFCU Draft | 12,516 | 7,479 | 67% |
| 10250 · NWFCU Share Account | 2,341 | 2,687 | -13% |
| 10275 · NWFCU Money Market | 15,265 | 15,218 | 0% |
| 10300 · NWFCU Certificates | 36,766 | 36,471 | 1% |
| Total Checking/Savings | <u>66,889</u> | <u>61,856</u> | <u>8%</u> |
| Other Current Assets | | | |
| 11000 · Prepaid | 6,000 | 5,600 | 7% |
| Total Other Current Assets | <u>6,000</u> | <u>5,600</u> | <u>7%</u> |
| Total Current Assets | 72,889 | 67,456 | 8% |
| Fixed Assets | | | |
| 21000 · Fixed Assets | 0 | 0 | 0% |
| Total Fixed Assets | <u>0</u> | <u>0</u> | <u>0%</u> |
| TOTAL ASSETS | <u>72,889</u> | <u>67,456</u> | <u>8%</u> |
| LIABILITIES & EQUITY | | | |
| Equity | | | |
| 12000 · Opening Bal Equity | 41,501 | 41,501 | 0% |
| 3900 · Retained Earnings | 29,943 | 26,391 | 14% |
| Net Income | 1,445 | -436 | 431% |
| Total Equity | <u>72,889</u> | <u>67,456</u> | <u>8%</u> |
| TOTAL LIABILITIES & EQUITY | <u>72,889</u> | <u>67,456</u> | <u>8%</u> |

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Cash Basis

NVBA
Profit & Loss by Class
January through August 2017

| | NLM Regi... | Other | Sectional | Unit Game | Zero-20 N... | TOTAL |
|---|-------------|--------------|---------------|---------------|--------------|---------------|
| Ordinary Income/Expense | | | | | | |
| Income | | | | | | |
| 20000 · Unit game receipts | 0 | 0 | 0 | 21,563 | 0 | 21,563 |
| 20100 · Novice game receipts | 0 | 0 | 0 | 8,000 | 2,320 | 10,320 |
| 20350 · Bridgemate Rental Income | 0 | 1 | 0 | 0 | 0 | 1 |
| 60000 · Sectional Gross Receipts | 0 | 0 | 39,388 | 0 | 0 | 39,388 |
| 60200 · Additions | 0 | 0 | 99 | 0 | 0 | 99 |
| 60300 · Sandwich Sales | 0 | 0 | 850 | 0 | 0 | 850 |
| 80000 · Membership Income | 0 | 4,374 | 0 | 0 | 0 | 4,374 |
| 80200 · Interest Income | 0 | 255 | 0 | 0 | 0 | 255 |
| Total Income | 0 | 4,630 | 40,337 | 29,563 | 2,320 | 76,851 |
| Gross Profit | 0 | 4,630 | 40,337 | 29,563 | 2,320 | 76,851 |
| Expense | | | | | | |
| 30000 · Unit game free plays | 0 | 0 | 0 | 3,686 | 0 | 3,686 |
| 30100 · Novice game free plays | 0 | 0 | 0 | 1,363 | 0 | 1,363 |
| 30151 · Zero-20 Game Free Plays | 0 | 0 | 0 | 0 | 965 | 965 |
| 30200 · Unit game rent | 0 | 0 | 0 | 9,900 | 0 | 9,900 |
| 30400 · Unit game directors and caddies | 0 | 0 | 0 | 4,970 | 1,960 | 6,930 |
| 30600 · Unit Game - ACBL Fees | 0 | 10 | 0 | 1,988 | 55 | 2,053 |
| 30800 · Unit Game Administrative Fee | 0 | 0 | 0 | 320 | 0 | 320 |
| 30900 · Unit Game - Food & Beverage | 0 | 0 | 0 | 2,583 | 0 | 2,583 |
| 31000 · Unit Game - Supplies | 0 | 0 | 0 | 2,053 | 86 | 2,139 |
| 31400 · Unit Game - Holiday Party | 0 | 0 | 0 | 826 | 0 | 826 |
| 31600 · Unit Game - Annual Meeting | 0 | 0 | 0 | 1,343 | 0 | 1,343 |
| 66900 · Reconciliation Discrepancies | 0 | 0 | -85 | 25 | 0 | -60 |
| 70000 · Sectional - director's fees | 0 | 0 | 7,689 | 0 | 0 | 7,689 |
| 70100 · Sectional - transportation | 0 | 0 | 369 | 0 | 0 | 369 |
| 70200 · Sectional - per diem | 0 | 0 | 995 | 0 | 0 | 995 |
| 70300 · Sectional surcharge | 0 | 0 | 360 | 0 | 0 | 360 |
| 70400 · Sectional - sanction fees | 0 | 0 | 3,001 | 0 | 0 | 3,001 |
| 70500 · Sectional caddies | 0 | 0 | 1,110 | 0 | 0 | 1,110 |
| 70600 · Sectional - food and beverage | 0 | 0 | 3,591 | 0 | 0 | 3,591 |
| 70700 · Sectional - misc and fees | 0 | 0 | 450 | 0 | 0 | 450 |
| 70701 · Sectional - Participating Club | 0 | 0 | 2,514 | 0 | 0 | 2,514 |
| 70800 · Sectional - assistant | 0 | 0 | 1,015 | 0 | 0 | 1,015 |
| 71000 · Sectional free plays | 0 | 0 | 3,354 | 0 | 0 | 3,354 |
| 71100 · Sectional - District 6 Fees | 0 | 0 | 641 | 0 | 0 | 641 |
| 71200 · Sectional - supplies | 90 | 0 | 1,686 | 0 | 0 | 1,776 |
| 71300 · Sectional - rent | 0 | 0 | 10,118 | 0 | 0 | 10,118 |
| 71400 · Sectional - WBL rental | 0 | 0 | 675 | 0 | 0 | 675 |
| 71500 · Sectional - 60/40 | 0 | 0 | 977 | 0 | 0 | 977 |
| 71600 · Sectional- prizes | 0 | 0 | 247 | 0 | 0 | 247 |
| 71700 · Sectional Ads | 169 | 0 | 158 | 0 | 0 | 327 |
| 90100 · Misc Board expenses | 0 | 384 | 0 | 0 | 0 | 384 |
| 90200 · Insurance | 0 | 398 | 0 | 0 | 0 | 398 |
| 90300 · Membership secretary | 0 | 0 | 0 | 0 | 0 | 0 |
| 90400 · Other membership expenses | 0 | 540 | 0 | 0 | 0 | 540 |
| 90475 · Computer expense | 0 | 320 | 0 | 0 | 0 | 320 |
| 90500 · Newsletter printing | 0 | 818 | 0 | 0 | 0 | 818 |
| 90600 · Newsletter-layout | 0 | 954 | 0 | 0 | 0 | 954 |
| 90700 · Postage | 0 | 15 | 0 | 0 | 0 | 15 |
| 90750 · Marketing | 0 | 137 | 0 | 0 | 0 | 137 |
| 90800 · Education | 0 | 283 | 0 | 0 | 0 | 283 |
| 91200 · Charity | 0 | 300 | 0 | 0 | 0 | 300 |
| Total Expense | 259 | 4,159 | 38,864 | 29,057 | 3,066 | 75,406 |
| Net Ordinary Income | -259 | 471 | 1,473 | 506 | -746 | 1,445 |
| Net Income | -259 | 471 | 1,473 | 506 | -746 | 1,445 |

NVBA
Profit & Loss Budget Overview
 January through August 2017

| | Jan - Aug 17 | Budget | \$ Over Budget |
|---|---------------|---------------|----------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| 20000 · Unit game receipts | 21,563 | 22,104 | -541 |
| 20100 · Novice game receipts | 10,320 | 8,514 | 1,806 |
| 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 | 4,374 | 4,200 | 174 |
| 80100 · Other Income | 0 | 0 | 0 |
| 80200 · Interest Income | 255 | 240 | 15 |
| Total Income | 76,851 | 76,106 | 745 |
| Gross Profit | 76,851 | 76,106 | 745 |
| Expense | | | |
| 30000 · Unit game free plays | 3,686 | 4,520 | -834 |
| 30100 · Novice game free plays | 1,363 | 1,373 | -10 |
| 30151 · Zero-20 Game Free Plays | 965 | | |
| 30200 · Unit game rent | 9,900 | 9,900 | 0 |
| 30400 · Unit game directors and caddies | 6,930 | 7,240 | -310 |
| 30600 · Unit Game - ACBL Fees | 2,053 | 1,382 | 671 |
| 30700 · Other Novice Game Expenses | 0 | 0 | 0 |
| 30800 · Unit Game Administrative Fee | 320 | 420 | -100 |
| 30900 · Unit Game - Food & Beverage | 2,583 | 3,000 | -417 |
| 31000 · Unit Game - Supplies | 2,139 | 2,065 | 74 |
| 31400 · Unit Game - Holiday Party | 826 | 0 | 826 |
| 31600 · Unit Game - Annual Meeting | 1,343 | 1,300 | 43 |
| 50200 · Other Special Event Expenses | 0 | 0 | 0 |
| 66900 · Reconciliation Discrepancies | -60 | 0 | -60 |
| 70000 · Sectional - director's fees | 7,689 | 7,700 | -11 |
| 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 | 3,591 | 3,444 | 147 |
| 70700 · Sectional - misc and fees | 450 | 430 | 20 |
| 70701 · Sectional - Participating Club | 2,514 | 1,825 | 689 |
| 70800 · Sectional - assistant | 1,015 | 540 | 475 |
| 71000 · Sectional free plays | 3,354 | 3,166 | 188 |
| 71100 · Sectional - District 6 Fees | 641 | 650 | -10 |
| 71200 · Sectional - supplies | 1,776 | 1,250 | 526 |
| 71300 · Sectional - rent | 10,118 | 10,200 | -82 |
| 71400 · Sectional - WBL rental | 675 | 675 | 0 |
| 71500 · Sectional - 60/40 | 977 | 977 | 0 |
| 71600 · Sectional- prizes | 247 | 100 | 147 |
| 71700 · Sectional Ads | 327 | 130 | 197 |
| 90000 · Board Matters | 0 | 0 | 0 |
| 90100 · Misc Board expenses | 384 | 1,120 | -736 |
| 90200 · Insurance | 398 | 0 | 398 |
| 90300 · Membership secretary | 0 | 0 | 0 |
| 90400 · Other membership expenses | 540 | 750 | -210 |
| 90450 · Website Expense | 0 | 300 | -300 |
| 90475 · Computer expense | 320 | 300 | 20 |
| 90500 · Newsletter printing | 818 | 1,500 | -682 |
| 90600 · Newsletter-layout | 954 | 1,350 | -396 |
| 90699 · Directory Printing | 0 | 0 | 0 |
| 90700 · Postage | 15 | | |
| 90750 · Marketing | 137 | 280 | -143 |
| 90800 · Education | 283 | 280 | 3 |
| 90900 · Cheer and Sympathy | 0 | 80 | -80 |
| 91000 · Depreciation | 0 | 0 | 0 |
| 91200 · Charity | 300 | 380 | -80 |

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NVBA
Profit & Loss Budget Overview
January through August 2017

| | <u>Jan - Aug 17</u> | <u>Budget</u> | <u>\$ Over Budget</u> |
|-------------------------|---------------------|---------------|-----------------------|
| Total Expense | 75,406 | 75,318 | 88 |
| Net Ordinary Income | 1,445 | 788 | 657 |
| Other Income/Expense | | | |
| Other Expense | | | |
| 99000 - Dealing machine | 0 | 0 | 0 |
| Total Other Expense | 0 | 0 | 0 |
| Net Other Income | 0 | 0 | 0 |
| Net Income | <u>1,445</u> | <u>788</u> | <u>657</u> |

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NVBA
Unit Game Profit & Loss YTD Comparison
 January through August 2017

| | <u>Jan - Aug 17</u> | <u>Jan - Aug 16</u> | <u>\$ Change</u> |
|---|---------------------|---------------------|--------------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| 20000 · Unit game receipts | 21,563 | 19,426 | 2,137 |
| 20100 · Novice game receipts | 8,000 | 6,660 | 1,340 |
| Total Income | <u>29,563</u> | <u>26,086</u> | <u>3,477</u> |
| Gross Profit | 29,563 | 26,086 | 3,477 |
| Expense | | | |
| 30000 · Unit game free plays | 3,686 | 3,895 | -209 |
| 30100 · Novice game free plays | 1,363 | 1,521 | -158 |
| 30200 · Unit game rent | 9,900 | 9,100 | 800 |
| 30400 · Unit game directors and caddies | 4,970 | 4,605 | 365 |
| 30600 · Unit Game - ACBL Fees | 1,988 | 1,356 | 632 |
| 30800 · Unit Game Administrative Fee | 320 | 400 | -80 |
| 30900 · Unit Game - Food & Beverage | 2,583 | 2,201 | 382 |
| 31000 · Unit Game - Supplies | 2,053 | 698 | 1,355 |
| 31400 · Unit Game - Holiday Party | 826 | 0 | 826 |
| 31600 · Unit Game - Annual Meeting | 1,343 | 1,380 | -37 |
| 66900 · Reconciliation Discrepancies | 25 | -3 | 28 |
| Total Expense | <u>29,057</u> | <u>25,153</u> | <u>3,904</u> |
| Net Ordinary Income | <u>506</u> | <u>933</u> | <u>-427</u> |
| Net Income | <u><u>506</u></u> | <u><u>933</u></u> | <u><u>-427</u></u> |

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NVBA Unit Game Profit & Loss Budget Overview January through August 2017

| | Jan - Aug 17 | Budget | \$ Over Budget |
|---|-------------------|-------------------|-------------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| 20000 · Unit game receipts | 21,563 | 22,104 | -541 |
| 20100 · Novice game receipts | 8,000 | 6,864 | 1,136 |
| Total Income | <u>29,563</u> | <u>28,968</u> | <u>595</u> |
| Gross Profit | 29,563 | 28,968 | 595 |
| Expense | | | |
| 30000 · Unit game free plays | 3,686 | 4,520 | -834 |
| 30100 · Novice game free plays | 1,363 | 1,373 | -10 |
| 30200 · Unit game rent | 9,900 | 9,900 | 0 |
| 30400 · Unit game directors and caddies | 4,970 | 4,930 | 40 |
| 30600 · Unit Game - ACBL Fees | 1,988 | 1,262 | 726 |
| 30700 · Other Novice Game Expenses | 0 | 0 | 0 |
| 30800 · Unit Game Administrative Fee | 320 | 420 | -100 |
| 30900 · Unit Game - Food & Beverage | 2,583 | 3,000 | -417 |
| 31000 · Unit Game - Supplies | 2,053 | 1,921 | 132 |
| 31400 · Unit Game - Holiday Party | 826 | 0 | 826 |
| 31600 · Unit Game - Annual Meeting | 1,343 | 1,300 | 43 |
| 66900 · Reconciliation Discrepancies | 25 | 0 | 25 |
| Total Expense | <u>29,057</u> | <u>28,626</u> | <u>431</u> |
| Net Ordinary Income | <u>506</u> | <u>342</u> | <u>164</u> |
| Net Income | <u><u>506</u></u> | <u><u>342</u></u> | <u><u>164</u></u> |

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

| | <u>Jan - Aug 17</u> | <u>Jan - Aug 16</u> | <u>\$ Change</u> |
|---|---------------------|---------------------|--------------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| 20100 · Novice game receipts | 2,320 | 110 | 2,210 |
| Total Income | <u>2,320</u> | <u>110</u> | <u>2,210</u> |
| Gross Profit | 2,320 | 110 | 2,210 |
| Expense | | | |
| 30151 · Zero-20 Game Free Plays | 965 | 0 | 965 |
| 30400 · Unit game directors and caddies | 1,960 | 280 | 1,680 |
| 30600 · Unit Game - ACBL Fees | 55 | 0 | 55 |
| 31000 · Unit Game - Supplies | 86 | 42 | 44 |
| Total Expense | <u>3,066</u> | <u>322</u> | <u>2,744</u> |
| Net Ordinary Income | <u>-746</u> | <u>-212</u> | <u>-534</u> |
| Net Income | <u><u>-746</u></u> | <u><u>-212</u></u> | <u><u>-534</u></u> |

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NVBA Sectional Profit & Loss YTD Comparison January through August 2017

| | Jan - Aug 17 | Jan - Aug 16 |
|--|--------------|--------------|
| Ordinary Income/Expense | | |
| Income | | |
| 40000 · Special Events Receipts | 0 | 375 |
| 60000 · Sectional Gross Receipts | 39,388 | 39,637 |
| 60200 · Additions | 99 | 0 |
| 60300 · Sandwich Sales | 850 | 558 |
| 80100 · Other Income | 0 | 180 |
| Total Income | 40,337 | 40,750 |
| Gross Profit | 40,337 | 40,750 |
| Expense | | |
| 66900 · Reconciliation Discrepancies | -85 | 51 |
| 70000 · Sectional - director's fees | 7,689 | 7,652 |
| 70100 · Sectional - transportation | 369 | 788 |
| 70200 · Sectional - per diem | 995 | 1,546 |
| 70201 · Sectional - Lodging | 0 | 826 |
| 70300 · Sectional surcharge | 360 | 345 |
| 70400 · Sectional - sanction fees | 3,001 | 2,995 |
| 70500 · Sectional caddies | 1,110 | 990 |
| 70600 · Sectional - food and beverage | 3,591 | 3,444 |
| 70700 · Sectional - misc and fees | 450 | 504 |
| 70701 · Sectional - Participating Club | 2,514 | 1,829 |
| 70800 · Sectional - assistant | 1,015 | 370 |
| 71000 · Sectional free plays | 3,354 | 3,121 |
| 71100 · Sectional - District 6 Fees | 641 | 621 |
| 71200 · Sectional - supplies | 1,686 | 1,259 |
| 71300 · Sectional - rent | 10,118 | 10,099 |
| 71400 · Sectional - WBL rental | 675 | 650 |
| 71500 · Sectional - 60/40 | 977 | 0 |
| 71600 · Sectional- prizes | 247 | 109 |
| 71700 · Sectional Ads | 158 | 257 |
| Total Expense | 38,864 | 37,457 |
| Net Ordinary Income | 1,473 | 3,294 |
| Net Income | 1,473 | 3,294 |

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NVBA Sectional Profit & Loss Budget to Actual January through August 2017

| | Jan - Aug 17 | Budget | \$ Over Budget |
|--|---------------------|---------------------|----------------------|
| Ordinary Income/Expense | | | |
| Income | | | |
| 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 |
| Total Income | <u>40,337</u> | <u>41,048</u> | <u>-711</u> |
| Gross Profit | 40,337 | 41,048 | -711 |
| Expense | | | |
| 50200 · Other Special Event Expenses | 0 | 0 | 0 |
| 66900 · Reconciliation Discrepancies | -85 | 0 | -85 |
| 70000 · Sectional - director's fees | 7,689 | 7,700 | -11 |
| 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 | 3,591 | 3,444 | 147 |
| 70700 · Sectional - misc and fees | 450 | 430 | 20 |
| 70701 · Sectional - Participating Club | 2,514 | 1,825 | 689 |
| 70800 · Sectional - assistant | 1,015 | 540 | 475 |
| 71000 · Sectional free plays | 3,354 | 3,166 | 188 |
| 71100 · Sectional - District 6 Fees | 641 | 650 | -10 |
| 71200 · Sectional - supplies | 1,686 | 1,250 | 436 |
| 71300 · Sectional - rent | 10,118 | 10,200 | -82 |
| 71400 · Sectional - WBL rental | 675 | 675 | 0 |
| 71500 · Sectional - 60/40 | 977 | 977 | 0 |
| 71600 · Sectional- prizes | 247 | 100 | 147 |
| 71700 · Sectional Ads | 158 | 130 | 28 |
| Total Expense | <u>38,864</u> | <u>37,778</u> | <u>1,086</u> |
| Net Ordinary Income | <u>1,473</u> | <u>3,270</u> | <u>-1,797</u> |
| Net Income | <u><u>1,473</u></u> | <u><u>3,270</u></u> | <u><u>-1,797</u></u> |