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Cash Basis

NVBA
Balance Sheet Prev Year Comparison
As of September 30, 2017

	<u>Sep 30, 17</u>	<u>Sep 30, 16</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	15,909	11,547	38%
10250 · NWFCU Share Account	2,135	1,776	20%
10275 · NWFCU Money Market	15,271	15,222	0%
10300 · NWFCU Certificates	36,794	36,495	1%
Total Checking/Savings	<u>70,109</u>	<u>65,040</u>	<u>8%</u>
Other Current Assets			
11000 · Prepaid	5,600	5,281	6%
Total Other Current Assets	<u>5,600</u>	<u>5,281</u>	<u>6%</u>
Total Current Assets	75,709	70,321	8%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>75,709</u>	<u>70,321</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	4,265	2,428	76%
Total Equity	<u>75,709</u>	<u>70,321</u>	<u>8%</u>
TOTAL LIABILITIES & EQUITY	<u>75,709</u>	<u>70,321</u>	<u>8%</u>

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NVBA
Profit & Loss by Class
 January through September 2017

	NLM Regi...	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	0	0	0	24,003	0	24,003
20100 · Novice game receipts	0	0	0	8,576	3,370	11,946
20350 · Bridgemate Rental Income	0	1	0	0	0	1
60000 · Sectional Gross Receipts	0	0	58,819	0	0	58,819
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	292	0	0	0	292
Total Income	0	4,667	59,768	32,579	3,370	100,384
Gross Profit	0	4,667	59,768	32,579	3,370	100,384
Expense						
30000 · Unit game free plays	0	0	0	4,046	0	4,046
30100 · Novice game free plays	0	0	0	1,419	0	1,419
30151 · Zero-20 Game Free Plays	0	0	0	0	1,885	1,885
30200 · Unit game rent	0	0	0	10,600	0	10,600
30400 · Unit game directors and caddies	0	0	0	5,480	2,170	7,650
30600 · Unit Game - ACBL Fees	0	10	0	2,184	67	2,261
30800 · Unit Game Administrative Fee	0	0	0	380	0	380
30900 · Unit Game - Food & Beverage	0	0	0	2,801	0	2,801
31000 · Unit Game - Supplies	0	0	0	2,308	86	2,394
31400 · Unit Game - Holiday Party	0	0	0	826	0	826
31600 · Unit Game - Annual Meeting	0	0	0	1,343	0	1,343
50200 · Other Special Event Expenses	0	0	482	0	0	482
66900 · Reconciliation Discrepancies	0	0	-125	25	0	-100
70000 · Sectional - director's fees	0	0	10,862	0	0	10,862
70100 · Sectional - transportation	0	0	504	0	0	504
70200 · Sectional - per diem	0	0	1,409	0	0	1,409
70300 · Sectional surcharge	0	0	540	0	0	540
70400 · Sectional - sanction fees	0	0	4,336	0	0	4,336
70500 · Sectional caddies	0	0	1,715	0	0	1,715
70600 · Sectional - food and beverage	0	0	4,768	0	0	4,768
70700 · Sectional - misc and fees	0	0	514	0	0	514
70701 · Sectional - Participating Club	0	0	3,823	0	0	3,823
70800 · Sectional - assistant	0	0	1,830	0	0	1,830
71000 · Sectional free plays	0	0	4,286	0	0	4,286
71100 · Sectional - District 6 Fees	0	0	945	0	0	945
71200 · Sectional - supplies	90	0	2,281	0	0	2,371
71300 · Sectional - rent	0	0	15,249	0	0	15,249
71400 · Sectional - WBL rental	0	0	1,250	0	0	1,250
71500 · Sectional - 60/40	0	0	977	0	0	977
71600 · Sectional- prizes	36	0	247	0	0	283
71700 · Sectional Ads	169	0	158	0	0	327
90100 · Misc Board expenses	0	377	0	0	0	377
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	295	4,152	56,052	31,412	4,208	96,119
Net Ordinary Income	-295	515	3,716	1,167	-838	4,265
Net Income	-295	515	3,716	1,167	-838	4,265

NVBA Profit & Loss Budget Overview January through September 2017

	Jan - Sep 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	24,003	24,359	-356
20100 · Novice game receipts	11,946	9,447	2,499
20350 · Bridgemate Rental Income	1	0	1
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	58,819	60,000	-1,181
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,573	-723
80000 · Membership Income	4,374	4,200	174
80100 · Other Income	0	0	0
80200 · Interest Income	292	270	22
Total Income	100,384	99,849	535
Gross Profit	100,384	99,849	535
Expense			
30000 · Unit game free plays	4,046	4,968	-922
30100 · Novice game free plays	1,419	1,527	-108
30151 · Zero-20 Game Free Plays	1,885		
30200 · Unit game rent	10,600	10,600	0
30400 · Unit game directors and caddies	7,650	8,030	-380
30600 · Unit Game - ACBL Fees	2,261	1,545	716
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	380	480	-100
30900 · Unit Game - Food & Beverage	2,801	3,330	-529
31000 · Unit Game - Supplies	2,394	2,155	239
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,300	43
50200 · Other Special Event Expenses	482	0	482
66900 · Reconciliation Discrepancies	-100	0	-100
70000 · Sectional - director's fees	10,862	12,000	-1,138
70100 · Sectional - transportation	504	1,050	-546
70200 · Sectional - per diem	1,409	2,150	-741
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	540	525	15
70400 · Sectional - sanction fees	4,336	4,496	-160
70500 · Sectional caddies	1,715	1,500	215
70600 · Sectional - food and beverage	4,768	5,194	-426
70700 · Sectional - misc and fees	514	830	-316
70701 · Sectional - Participating Club	3,823	3,025	798
70800 · Sectional - assistant	1,830	710	1,120
71000 · Sectional free plays	4,286	4,466	-180
71100 · Sectional - District 6 Fees	945	1,000	-55
71200 · Sectional - supplies	2,371	1,750	621
71300 · Sectional - rent	15,249	15,350	-101
71400 · Sectional - WBL rental	1,250	1,025	225
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	283	100	183
71700 · Sectional Ads	327	165	162
90000 · Board Matters	0	0	0
90100 · Misc Board expenses	377	1,260	-883
90200 · Insurance	398	398	0
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	315	-178
90800 · Education	283	315	-32
90900 · Cheer and Sympathy	0	90	-90
91000 · Depreciation	0	0	0
91200 · Charity	300	655	-355

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NVBA
Profit & Loss Budget Overview
January through September 2017

	<u>Jan - Sep 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total Expense	96,119	97,481	-1,362
Net Ordinary Income	4,265	2,368	1,897
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>4,265</u>	<u>2,368</u>	<u>1,897</u>

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

	<u>Jan - Sep 17</u>	<u>Jan - Sep 16</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	24,003	22,226	1,777
20100 · Novice game receipts	8,576	7,768	808
Total Income	<u>32,579</u>	<u>29,994</u>	<u>2,585</u>
Gross Profit	32,579	29,994	2,585
Expense			
30000 · Unit game free plays	4,046	4,229	-183
30100 · Novice game free plays	1,419	1,788	-369
30200 · Unit game rent	10,600	9,750	850
30400 · Unit game directors and caddies	5,480	5,285	195
30600 · Unit Game - ACBL Fees	2,184	1,498	686
30800 · Unit Game Administrative Fee	380	560	-180
30900 · Unit Game - Food & Beverage	2,801	2,582	219
31000 · Unit Game - Supplies	2,308	831	1,477
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>31,412</u>	<u>27,899</u>	<u>3,513</u>
Net Ordinary Income	<u>1,167</u>	<u>2,096</u>	<u>-928</u>
Net Income	<u><u>1,167</u></u>	<u><u>2,096</u></u>	<u><u>-928</u></u>

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

	Jan - Sep 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	24,003	24,359	-356
20100 · Novice game receipts	8,576	7,632	944
Total Income	<u>32,579</u>	<u>31,991</u>	<u>588</u>
Gross Profit	32,579	31,991	588
Expense			
30000 · Unit game free plays	4,046	4,968	-922
30100 · Novice game free plays	1,419	1,527	-108
30200 · Unit game rent	10,600	10,600	0
30400 · Unit game directors and caddies	5,480	5,440	40
30600 · Unit Game - ACBL Fees	2,184	1,410	774
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	380	480	-100
30900 · Unit Game - Food & Beverage	2,801	3,330	-529
31000 · Unit Game - Supplies	2,308	1,993	315
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>31,412</u>	<u>31,048</u>	<u>364</u>
Net Ordinary Income	<u>1,167</u>	<u>943</u>	<u>224</u>
Net Income	<u><u>1,167</u></u>	<u><u>943</u></u>	<u><u>224</u></u>

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

	<u>Jan - Sep 17</u>	<u>Jan - Sep 16</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	3,370	220	3,150
Total Income	<u>3,370</u>	<u>220</u>	<u>3,150</u>
Gross Profit	3,370	220	3,150
Expense			
30151 · Zero-20 Game Free Plays	1,885	0	1,885
30400 · Unit game directors and caddies	2,170	630	1,540
30600 · Unit Game - ACBL Fees	67	0	67
31000 · Unit Game - Supplies	86	84	2
Total Expense	<u>4,208</u>	<u>714</u>	<u>3,494</u>
Net Ordinary Income	<u>-838</u>	<u>-494</u>	<u>-344</u>
Net Income	<u><u>-838</u></u>	<u><u>-494</u></u>	<u><u>-344</u></u>

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NVBA
Sectional Profit & Loss YTD Comparison
 January through September 2017

	<u>Jan - Sep 17</u>	<u>Jan - Sep 16</u>
Ordinary Income/Expense		
Income		
40000 · Special Events Receipts	0	375
60000 · Sectional Gross Receipts	58,819	59,424
60200 · Additions	99	0
60300 · Sandwich Sales	850	1,014
80100 · Other Income	0	180
Total Income	<u>59,768</u>	<u>60,993</u>
Gross Profit	59,768	60,993
Expense		
50200 · Other Special Event Expenses	482	0
66900 · Reconciliation Discrepancies	-125	98
70000 · Sectional - director's fees	10,862	11,997
70100 · Sectional - transportation	504	1,014
70200 · Sectional - per diem	1,409	2,114
70201 · Sectional - Lodging	0	826
70300 · Sectional surcharge	540	525
70400 · Sectional - sanction fees	4,336	4,439
70500 · Sectional caddies	1,715	1,490
70600 · Sectional - food and beverage	4,768	5,190
70700 · Sectional - misc and fees	514	916
70701 · Sectional - Participating Club	3,823	3,028
70800 · Sectional - assistant	1,830	540
71000 · Sectional free plays	4,286	4,379
71100 · Sectional - District 6 Fees	945	937
71200 · Sectional - supplies	2,281	1,779
71300 · Sectional - rent	15,249	14,986
71400 · Sectional - WBL rental	1,250	975
71500 · Sectional - 60/40	977	0
71600 · Sectional- prizes	247	109
71700 · Sectional Ads	158	292
Total Expense	<u>56,052</u>	<u>55,634</u>
Net Ordinary Income	<u>3,716</u>	<u>5,359</u>
Net Income	<u><u>3,716</u></u>	<u><u>5,359</u></u>

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

	Jan - Sep 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	58,819	60,000	-1,181
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,573	-723
Total Income	<u>59,768</u>	<u>61,573</u>	<u>-1,805</u>
Gross Profit	59,768	61,573	-1,805
Expense			
50200 · Other Special Event Expenses	482	0	482
66900 · Reconciliation Discrepancies	-125	0	-125
70000 · Sectional - director's fees	10,862	12,000	-1,138
70100 · Sectional - transportation	504	1,050	-546
70200 · Sectional - per diem	1,409	2,150	-741
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	540	525	15
70400 · Sectional - sanction fees	4,336	4,496	-160
70500 · Sectional caddies	1,715	1,500	215
70600 · Sectional - food and beverage	4,768	5,194	-426
70700 · Sectional - misc and fees	514	830	-316
70701 · Sectional - Participating Club	3,823	3,025	798
70800 · Sectional - assistant	1,830	710	1,120
71000 · Sectional free plays	4,286	4,466	-180
71100 · Sectional - District 6 Fees	945	1,000	-55
71200 · Sectional - supplies	2,281	1,750	531
71300 · Sectional - rent	15,249	15,350	-101
71400 · Sectional - WBL rental	1,250	1,025	225
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	247	100	147
71700 · Sectional Ads	158	165	-7
Total Expense	<u>56,052</u>	<u>56,313</u>	<u>-261</u>
Net Ordinary Income	<u>3,716</u>	<u>5,260</u>	<u>-1,544</u>
Net Income	<u><u>3,716</u></u>	<u><u>5,260</u></u>	<u><u>-1,544</u></u>