

5:16 PM
11/07/17
Cash Basis

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

	<u>Oct 31, 17</u>	<u>Oct 31, 16</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	22,362	13,985	60%
10250 · NWFCU Share Account	1,692	1,776	-5%
10275 · NWFCU Money Market	15,277	15,225	0%
10300 · NWFCU Certificates	36,824	36,520	1%
Total Checking/Savings	<u>76,155</u>	<u>67,506</u>	<u>13%</u>
Other Current Assets			
11000 · Prepaid	4,000	4,446	-10%
Total Other Current Assets	<u>4,000</u>	<u>4,446</u>	<u>-10%</u>
Total Current Assets	80,155	71,952	11%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>80,155</u>	<u>71,952</u>	<u>11%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	29,943	26,391	14%
Net Income	8,711	4,060	115%
Total Equity	<u>80,155</u>	<u>71,952</u>	<u>11%</u>
TOTAL LIABILITIES & EQUITY	<u>80,155</u>	<u>71,952</u>	<u>11%</u>

5:17 PM

11/07/17

Cash Basis

NVBA
Profit & Loss by Class
 January through October 2017

	NLM Regi...	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	0	0	0	25,523	0	25,523
20100 · Novice game receipts	0	0	0	9,056	3,550	12,606
20350 · Bridgemate Rental Income	0	1	0	0	0	1
60000 · Sectional Gross Receipts	12,260	0	70,303	0	0	82,563
60200 · Additions	0	0	99	0	0	99
60300 · Sandwich Sales	0	0	850	0	0	850
80000 · Membership Income	0	5,870	0	0	0	5,870
80200 · Interest Income	0	331	0	0	0	331
Total Income	12,260	6,202	71,252	34,579	3,550	127,843
Gross Profit	12,260	6,202	71,252	34,579	3,550	127,843
Expense						
30000 · Unit game free plays	0	0	0	4,256	0	4,256
30100 · Novice game free plays	0	0	0	1,475	0	1,475
30151 · Zero-20 Game Free Plays	0	0	0	0	1,955	1,955
30200 · Unit game rent	0	0	0	11,875	0	11,875
30400 · Unit game directors and caddies	0	0	0	5,870	2,310	8,180
30600 · Unit Game - ACBL Fees	0	10	0	2,517	80	2,606
30800 · Unit Game Administrative Fee	0	0	0	440	0	440
30900 · Unit Game - Food & Beverage	0	0	0	2,966	0	2,966
31000 · Unit Game - Supplies	0	0	0	2,477	86	2,563
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	686	0	0	686
66900 · Reconciliation Discrepancies	0	0	-186	25	0	-161
70000 · Sectional - director's fees	809	0	14,006	0	0	14,815
70100 · Sectional - transportation	103	0	575	0	0	678
70200 · Sectional - per diem	155	0	1,806	0	0	1,961
70300 · Sectional surcharge	0	0	720	0	0	720
70400 · Sectional - sanction fees	782	0	5,118	0	0	5,900
70500 · Sectional caddies	236	0	2,274	0	0	2,510
70600 · Sectional - food and beverage	631	0	5,691	0	0	6,322
70700 · Sectional - misc and fees	36	0	598	0	0	634
70701 · Sectional - Participating Club	0	0	4,736	0	0	4,736
70800 · Sectional - assistant	800	0	1,970	0	0	2,770
71000 · Sectional free plays	552	0	5,180	0	0	5,732
71100 · Sectional - District 6 Fees	76	0	1,081	0	0	1,157
71200 · Sectional - supplies	476	0	2,844	0	0	3,320
71300 · Sectional - rent	500	0	19,726	0	0	20,226
71400 · Sectional - WBL rental	0	0	1,025	0	0	1,025
71500 · Sectional - 60/40	0	0	977	0	0	977
71600 · Sectional- prizes	1,092	0	247	0	0	1,339
71700 · Sectional Ads	169	0	188	0	0	357
90100 · Misc Board expenses	0	437	0	0	0	437
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	1,236	0	0	0	1,236
90600 · Newsletter-layout	0	1,272	0	0	0	1,272
90700 · Postage	0	20	0	0	0	20
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	6,416	4,953	69,263	34,069	4,431	119,132
Net Ordinary Income	5,844	1,249	1,989	510	-881	8,711
Net Income	5,844	1,249	1,989	510	-881	8,711

NVBA
Profit & Loss Budget Overview
 January through October 2017

	Jan - Oct 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	25,523	25,814	-291
20100 · Novice game receipts	12,606	10,069	2,537
20350 · Bridgemate Rental Income	1	0	1
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	82,563	78,000	4,563
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,573	-723
80000 · Membership Income	5,870	5,500	370
80100 · Other Income	0	0	0
80200 · Interest Income	331	300	31
Total Income	127,843	121,256	6,587
Gross Profit	127,843	121,256	6,587
Expense			
30000 · Unit game free plays	4,256	5,256	-1,000
30100 · Novice game free plays	1,475	1,629	-154
30151 · Zero-20 Game Free Plays	1,955		
30200 · Unit game rent	11,875	12,000	-125
30400 · Unit game directors and caddies	8,180	8,990	-810
30600 · Unit Game - ACBL Fees	2,606	1,677	929
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	440	540	-100
30900 · Unit Game - Food & Beverage	2,966	3,570	-604
31000 · Unit Game - Supplies	2,563	2,245	318
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,300	43
50200 · Other Special Event Expenses	686	0	686
66900 · Reconciliation Discrepancies	-161	0	-161
70000 · Sectional - director's fees	14,815	15,500	-686
70100 · Sectional - transportation	678	1,250	-572
70200 · Sectional - per diem	1,961	2,650	-689
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	720	705	15
70400 · Sectional - sanction fees	5,900	5,796	104
70500 · Sectional caddies	2,510	2,100	410
70600 · Sectional - food and beverage	6,322	6,819	-497
70700 · Sectional - misc and fees	634	852	-218
70701 · Sectional - Participating Club	4,736	4,150	586
70800 · Sectional - assistant	2,770	1,180	1,590
71000 · Sectional free plays	5,732	5,666	66
71100 · Sectional - District 6 Fees	1,157	1,300	-144
71200 · Sectional - supplies	3,320	2,250	1,070
71300 · Sectional - rent	20,226	19,950	276
71400 · Sectional - WBL rental	1,025	1,025	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	1,339	100	1,239
71700 · Sectional Ads	357	165	192
90000 · Board Matters	0	0	0
90100 · Misc Board expenses	437	1,400	-963
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	1,236	2,000	-764
90600 · Newsletter-layout	1,272	1,800	-528
90699 · Directory Printing	0	0	0
90700 · Postage	20		
90750 · Marketing	137	350	-213
90800 · Education	283	350	-67
90900 · Cheer and Sympathy	0	100	-100
91000 · Depreciation	0	0	0
91200 · Charity	300	655	-355

5:22 PM
11/07/17
Cash Basis

NVBA
Profit & Loss Budget Overview
January through October 2017

	<u>Jan - Oct 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total Expense	119,132	118,045	1,087
Net Ordinary Income	8,711	3,211	5,500
Other Income/Expense			
Other Expense			
99000 · Dealing machine	0	300	-300
Total Other Expense	0	300	-300
Net Other Income	0	-300	300
Net Income	<u>8,711</u>	<u>2,911</u>	<u>5,800</u>

5:23 PM
 11/07/17
 Cash Basis

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

	<u>Jan - Oct 17</u>	<u>Jan - Oct 16</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	25,523	23,632	1,891
20100 · Novice game receipts	9,056	8,345	711
Total Income	<u>34,579</u>	<u>31,977</u>	<u>2,602</u>
Gross Profit	34,579	31,977	2,602
Expense			
30000 · Unit game free plays	4,256	4,494	-238
30100 · Novice game free plays	1,475	1,876	-401
30200 · Unit game rent	11,875	10,725	1,150
30400 · Unit game directors and caddies	5,870	5,625	245
30600 · Unit Game - ACBL Fees	2,517	1,802	715
30800 · Unit Game Administrative Fee	440	600	-160
30900 · Unit Game - Food & Beverage	2,966	2,786	180
31000 · Unit Game - Supplies	2,477	959	1,518
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>34,069</u>	<u>30,244</u>	<u>3,826</u>
Net Ordinary Income	<u>510</u>	<u>1,734</u>	<u>-1,224</u>
Net Income	<u><u>510</u></u>	<u><u>1,734</u></u>	<u><u>-1,224</u></u>

5:24 PM
 11/07/17
 Cash Basis

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

	<u>Jan - Oct 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	25,523	25,814	-291
20100 · Novice game receipts	9,056	8,144	912
Total Income	<u>34,579</u>	<u>33,958</u>	<u>621</u>
Gross Profit	34,579	33,958	621
Expense			
30000 · Unit game free plays	4,256	5,256	-1,000
30100 · Novice game free plays	1,475	1,629	-154
30200 · Unit game rent	11,875	12,000	-125
30400 · Unit game directors and caddies	5,870	6,120	-250
30600 · Unit Game - ACBL Fees	2,517	1,527	990
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	440	540	-100
30900 · Unit Game - Food & Beverage	2,966	3,570	-604
31000 · Unit Game - Supplies	2,477	2,065	412
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>34,069</u>	<u>34,007</u>	<u>62</u>
Net Ordinary Income	<u>510</u>	<u>-49</u>	<u>559</u>
Net Income	<u><u>510</u></u>	<u><u>-49</u></u>	<u><u>559</u></u>

5:26 PM
11/07/17
Cash Basis

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

	<u>Jan - Oct 17</u>	<u>Jan - Oct 16</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	3,550	295	3,255
Total Income	<u>3,550</u>	<u>295</u>	<u>3,255</u>
Gross Profit	3,550	295	3,255
Expense			
30151 · Zero-20 Game Free Plays	1,955	0	1,955
30400 · Unit game directors and caddies	2,310	910	1,400
30600 · Unit Game - ACBL Fees	80	16	64
31000 · Unit Game - Supplies	86	124	-38
Total Expense	<u>4,431</u>	<u>1,050</u>	<u>3,381</u>
Net Ordinary Income	<u>-881</u>	<u>-755</u>	<u>-126</u>
Net Income	<u><u>-881</u></u>	<u><u>-755</u></u>	<u><u>-126</u></u>

NVBA
Sectional-NLM Prior Year Comparison
October 2016 & 2017

	NLM Regional		Sectional		TOTAL	
	Oct 17	Oct 16	Oct 17	Oct 16	Oct 17	Oct 16
Ordinary Income/Expense						
Income						
60000 · Sectional Gross Receipts						
60001 · Sectional Script & Other Recei	20	0	120	0	140	0
60000 · Sectional Gross Receipts - Other	12,240	0	11,364	17,842	23,604	17,842
Total 60000 · Sectional Gross Receipts	12,260	0	11,484	17,842	23,744	17,842
60200 · Additions	0	0	0	6	0	6
60300 · Sandwich Sales	0	0	0	407	0	407
Total Income	12,260	0	11,484	18,255	23,744	18,255
Gross Profit	12,260	0	11,484	18,255	23,744	18,255
Expense						
50200 · Other Special Event Expenses	0	0	204	0	204	0
66900 · Reconciliation Discrepancies	0	0	-61	-137	-61	-137
70000 · Sectional - director's fees	809	0	3,144	3,771	3,953	3,771
70100 · Sectional - transportation	103	0	72	198	174	198
70200 · Sectional - per diem	155	0	397	497	552	497
70300 · Sectional surcharge	0	0	180	180	180	180
70400 · Sectional - sanction fees	782	0	782	1,296	1,564	1,296
70500 · Sectional caddies	236	0	559	600	795	600
70600 · Sectional - food and beverage	631	0	923	1,624	1,554	1,624
70700 · Sectional - misc and fees	36	0	84	286	120	286
70701 · Sectional - Participating Club	0	0	913	1,126	913	1,126
70800 · Sectional - assistant	800	0	140	270	940	270
71000 · Sectional free plays	552	0	894	1,149	1,446	1,149
71100 · Sectional - District 6 Fees	76	0	136	280	212	280
71200 · Sectional - supplies	386	0	563	568	949	568
71300 · Sectional - rent	500	0	4,252	4,560	4,752	4,560
71600 · Sectional- prizes	1,056	0	0	0	1,056	0
71700 · Sectional Ads	0	0	30	0	30	0
Total Expense	6,120	0	13,211	16,267	19,331	16,267
Net Ordinary Income	6,140	0	-1,727	1,988	4,413	1,988
Net Income	6,140	0	-1,727	1,988	4,413	1,988

This compares October 2017 to October 2016 so we can see the result of the NLM Regional. Not included in the NLM expenses is \$295 in start-up costs expensed in September. So the net income should be \$5845. 2017 outperformed 2016 by \$2130.

NVBA
Sectional Profit & Loss YTD Comparison
 January through October 2017

	<u>Jan - Oct 17</u>	<u>Jan - Oct 16</u>
Ordinary Income/Expense		
Income		
40000 · Special Events Receipts	0	375
60000 · Sectional Gross Receipts	82,563	77,266
60200 · Additions	99	6
60300 · Sandwich Sales	850	1,421
80100 · Other Income	0	180
Total Income	<u>83,512</u>	<u>79,248</u>
Gross Profit	83,512	79,248
Expense		
50200 · Other Special Event Expenses	686	0
66900 · Reconciliation Discrepancies	-186	-39
70000 · Sectional - director's fees	14,815	15,768
70100 · Sectional - transportation	678	1,212
70200 · Sectional - per diem	1,961	2,611
70201 · Sectional - Lodging	0	826
70300 · Sectional surcharge	720	705
70400 · Sectional - sanction fees	5,900	5,735
70500 · Sectional caddies	2,510	2,090
70600 · Sectional - food and beverage	6,322	6,814
70700 · Sectional - misc and fees	634	1,202
70701 · Sectional - Participating Club	4,736	4,153
70800 · Sectional - assistant	2,770	810
71000 · Sectional free plays	5,732	5,528
71100 · Sectional - District 6 Fees	1,157	1,217
71200 · Sectional - supplies	3,320	2,347
71300 · Sectional - rent	20,226	19,546
71400 · Sectional - WBL rental	1,025	975
71500 · Sectional - 60/40	977	0
71600 · Sectional- prizes	1,339	109
71700 · Sectional Ads	357	292
Total Expense	<u>75,679</u>	<u>71,901</u>
Net Ordinary Income	<u>7,833</u>	<u>7,347</u>
Net Income	<u><u>7,833</u></u>	<u><u>7,347</u></u>

This statement combines the October Sectional
 and the NLM Regional.

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

	Jan - Oct 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	82,563	78,000	4,563
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,573	-723
Total Income	<u>83,512</u>	<u>79,573</u>	<u>3,939</u>
Gross Profit	83,512	79,573	3,939
Expense			
50200 · Other Special Event Expenses	686	0	686
66900 · Reconciliation Discrepancies	-186	0	-186
70000 · Sectional - director's fees	14,815	15,500	-686
70100 · Sectional - transportation	678	1,250	-572
70200 · Sectional - per diem	1,961	2,650	-689
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	720	705	15
70400 · Sectional - sanction fees	5,900	5,796	104
70500 · Sectional caddies	2,510	2,100	410
70600 · Sectional - food and beverage	6,322	6,819	-497
70700 · Sectional - misc and fees	634	852	-218
70701 · Sectional - Participating Club	4,736	4,150	586
70800 · Sectional - assistant	2,770	1,180	1,590
71000 · Sectional free plays	5,732	5,666	66
71100 · Sectional - District 6 Fees	1,157	1,300	-144
71200 · Sectional - supplies	3,320	2,250	1,070
71300 · Sectional - rent	20,226	19,950	276
71400 · Sectional - WBL rental	1,025	1,025	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	1,339	100	1,239
71700 · Sectional Ads	357	165	192
Total Expense	<u>75,679</u>	<u>72,435</u>	<u>3,244</u>
Net Ordinary Income	<u>7,833</u>	<u>7,138</u>	<u>695</u>
Net Income	<u><u>7,833</u></u>	<u><u>7,138</u></u>	<u><u>695</u></u>

This statement combines the October Sectional and the NLM Regional.