

11:24 AM  
12/09/17  
Cash Basis

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

	<u>Nov 30, 17</u>	<u>Nov 30, 16</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	22,694	13,417	69%
10250 · NWFCU Share Account	996	1,682	-41%
10275 · NWFCU Money Market	15,283	15,228	0%
10300 · NWFCU Certificates	36,854	36,544	1%
<b>Total Checking/Savings</b>	<u>75,827</u>	<u>66,871</u>	<u>13%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	4,000	4,000	0%
<b>Total Other Current Assets</b>	<u>4,000</u>	<u>4,000</u>	<u>0%</u>
<b>Total Current Assets</b>	79,827	70,871	13%
<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>79,827</b></u>	<u><b>70,871</b></u>	<u><b>13%</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	8,383	2,978	182%
<b>Total Equity</b>	<u>79,827</u>	<u>70,871</u>	<u>13%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>79,827</b></u>	<u><b>70,871</b></u>	<u><b>13%</b></u>

11:24 AM  
 12/09/17  
 Cash Basis

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

	NLM Regional	Other	Sectional	Unit Game	Zero-20 New...	TOTAL
<b>Ordinary Income/Expense</b>						
<b>Income</b>						
20000 · Unit game receipts	0	0	0	27,763	0	27,763
20100 · Novice game receipts	0	0	0	9,712	3,880	13,592
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	595	0	1,915	0	0	2,510
80000 · Membership Income	0	5,870	0	0	0	5,870
80200 · Interest Income	0	369	0	0	0	369
<b>Total Income</b>	<b>12,855</b>	<b>6,240</b>	<b>72,317</b>	<b>37,475</b>	<b>3,880</b>	<b>132,767</b>
<b>Gross Profit</b>	<b>12,855</b>	<b>6,240</b>	<b>72,317</b>	<b>37,475</b>	<b>3,880</b>	<b>132,767</b>
<b>Expense</b>						
30000 · Unit game free plays	0	0	0	4,540	0	4,540
30100 · Novice game free plays	0	0	0	1,547	0	1,547
30151 · Zero-20 Game Free Plays	0	0	0	0	2,115	2,115
30200 · Unit game rent	0	0	0	13,208	0	13,208
30400 · Unit game directors and caddies	0	0	0	6,380	2,520	8,900
30600 · Unit Game - ACBL Fees	0	10	0	2,715	89	2,814
30800 · Unit Game Administrative Fee	0	0	0	500	0	500
30900 · Unit Game - Food & Beverage	0	0	0	3,201	0	3,201
31000 · Unit Game - Supplies	0	0	0	2,632	91	2,723
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						
70610 · Sectional Food - Sandwich Sales	653	0	2,356	0	0	3,010
70620 · Sectional Food - Other	0	0	1,284	0	0	1,284
70600 · Sectional - food and beverage - Other	573	0	3,116	0	0	3,688
<b>Total 70600 · Sectional - food and beverage</b>	<b>1,226</b>	<b>0</b>	<b>6,756</b>	<b>0</b>	<b>0</b>	<b>7,982</b>
70700 · Sectional - misc and fees	36	0	698	0	0	734
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	461	0	0	0	461
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	237	0	373
90800 · Education	0	283	0	0	0	283
91200 · Charity	0	300	0	0	0	300
<b>Total Expense</b>	<b>7,011</b>	<b>4,977</b>	<b>70,428</b>	<b>37,154</b>	<b>4,815</b>	<b>124,384</b>
<b>Net Ordinary Income</b>	<b>5,844</b>	<b>1,263</b>	<b>1,889</b>	<b>321</b>	<b>-935</b>	<b>8,383</b>
<b>Net Income</b>	<b>5,844</b>	<b>1,263</b>	<b>1,889</b>	<b>321</b>	<b>-935</b>	<b>8,383</b>

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

	Jan - Nov 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	27,763	28,869	-1,106
20100 · Novice game receipts	13,592	11,313	2,279
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	2,510	1,573	937
80000 · Membership Income	5,870	5,500	370
80100 · Other Income	0	0	0
80200 · Interest Income	369	330	39
<b>Total Income</b>	<b>132,767</b>	<b>125,585</b>	<b>7,182</b>
<b>Gross Profit</b>	<b>132,767</b>	<b>125,585</b>	<b>7,182</b>
<b>Expense</b>			
30000 · Unit game free plays	4,540	5,864	-1,324
30100 · Novice game free plays	1,547	1,834	-287
30151 · Zero-20 Game Free Plays	2,115		
30200 · Unit game rent	13,208	13,600	-392
30400 · Unit game directors and caddies	8,900	9,950	-1,050
30600 · Unit Game - ACBL Fees	2,814	1,905	909
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	500	600	-100
30900 · Unit Game - Food & Beverage	3,201	3,990	-789
31000 · Unit Game - Supplies	2,723	2,323	400
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	7,982	6,819	1,163
70700 · Sectional - misc and fees	734	852	-118
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	461	1,540	-1,079
90200 · Insurance	398	398	0
90300 · Membership secretary	0	250	-250
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	373	385	-12
90800 · Education	283	385	-102
90900 · Cheer and Sympathy	0	110	-110
91000 · Depreciation	0	0	0
91200 · Charity	300	655	-355

11:26 AM  
12/09/17  
Cash Basis

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

	<u>Jan - Nov 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total Expense	124,384	122,674	1,710
Net Ordinary Income	8,383	2,911	5,472
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>8,383</u>	<u>2,611</u>	<u>5,772</u>

11:27 AM  
 12/09/17  
 Cash Basis

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

	<u>Jan - Nov 17</u>	<u>Jan - Nov 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	27,763	25,420	2,344
20100 · Novice game receipts	9,712	9,273	439
<b>Total Income</b>	<u>37,475</u>	<u>34,693</u>	<u>2,783</u>
<b>Gross Profit</b>	37,475	34,693	2,783
<b>Expense</b>			
30000 · Unit game free plays	4,540	4,873	-333
30100 · Novice game free plays	1,547	2,052	-505
30200 · Unit game rent	13,208	12,350	858
30400 · Unit game directors and caddies	6,380	6,135	245
30600 · Unit Game - ACBL Fees	2,715	2,095	620
30800 · Unit Game Administrative Fee	500	600	-100
30900 · Unit Game - Food & Beverage	3,201	3,129	72
31000 · Unit Game - Supplies	2,632	1,019	1,613
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,380	-37
66900 · Reconciliation Discrepancies	25	22	3
90750 · Marketing	237	0	237
<b>Total Expense</b>	<u>37,154</u>	<u>33,655</u>	<u>3,499</u>
<b>Net Ordinary Income</b>	<u>321</u>	<u>1,038</u>	<u>-717</u>
<b>Net Income</b>	<u><u>321</u></u>	<u><u>1,038</u></u>	<u><u>-717</u></u>

11:27 AM  
 12/09/17  
 Cash Basis

## NVBA Unit Game Profit & Loss Budget Overview January through November 2017

	Jan - Nov 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	27,763	28,869	-1,106
20100 · Novice game receipts	9,712	9,168	544
<b>Total Income</b>	<u>37,475</u>	<u>38,037</u>	<u>-562</u>
<b>Gross Profit</b>	37,475	38,037	-562
<b>Expense</b>			
30000 · Unit game free plays	4,540	5,864	-1,324
30100 · Novice game free plays	1,547	1,834	-287
30200 · Unit game rent	13,208	13,600	-392
30400 · Unit game directors and caddies	6,380	6,800	-420
30600 · Unit Game - ACBL Fees	2,715	1,740	975
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	500	600	-100
30900 · Unit Game - Food & Beverage	3,201	3,990	-789
31000 · Unit Game - Supplies	2,632	2,125	507
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,300	43
66900 · Reconciliation Discrepancies	25	0	25
90750 · Marketing	237		
<b>Total Expense</b>	<u>37,154</u>	<u>37,853</u>	<u>-699</u>
<b>Net Ordinary Income</b>	<u>321</u>	<u>184</u>	<u>137</u>
<b>Net Income</b>	<u><u>321</u></u>	<u><u>184</u></u>	<u><u>137</u></u>

11:28 AM  
12/09/17  
Cash Basis

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

	<u>Jan - Nov 17</u>	<u>Jan - Nov 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	3,880	380	3,500
<b>Total Income</b>	<u>3,880</u>	<u>380</u>	<u>3,500</u>
<b>Gross Profit</b>	3,880	380	3,500
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	2,115	0	2,115
30400 · Unit game directors and caddies	2,520	1,120	1,400
30600 · Unit Game - ACBL Fees	89	28	61
31000 · Unit Game - Supplies	91	151	-60
<b>Total Expense</b>	<u>4,815</u>	<u>1,299</u>	<u>3,516</u>
<b>Net Ordinary Income</b>	<u>-935</u>	<u>-919</u>	<u>-16</u>
<b>Net Income</b>	<u><u>-935</u></u>	<u><u>-919</u></u>	<u><u>-16</u></u>

11:29 AM  
 12/09/17  
 Cash Basis

## NVBA Sectional Profit & Loss YTD Comparison January through November 2017

	Jan - Nov 17	Jan - Nov 16
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
40000 · Special Events Receipts	0	375
60000 · Sectional Gross Receipts	82,563	77,266
60200 · Additions	99	6
60300 · Sandwich Sales	2,510	1,421
80100 · Other Income	0	180
<b>Total Income</b>	85,172	79,248
<b>Gross Profit</b>	85,172	79,248
<b>Expense</b>		
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	7,982	6,814
70700 · Sectional - misc and fees	734	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	307
<b>Total Expense</b>	77,439	71,916
<b>Net Ordinary Income</b>	7,733	7,332
<b>Net Income</b>	<b>7,733</b>	<b>7,332</b>

11:30 AM  
 12/09/17  
 Cash Basis

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

	Jan - Nov 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
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	2,510	1,573	937
<b>Total Income</b>	<u>85,172</u>	<u>79,573</u>	<u>5,599</u>
<b>Gross Profit</b>	85,172	79,573	5,599
<b>Expense</b>			
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	7,982	6,819	1,163
70700 · Sectional - misc and fees	734	852	-118
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
<b>Total Expense</b>	<u>77,439</u>	<u>72,435</u>	<u>5,004</u>
<b>Net Ordinary Income</b>	<u>7,733</u>	<u>7,138</u>	<u>595</u>
<b>Net Income</b>	<u><u>7,733</u></u>	<u><u>7,138</u></u>	<u><u>595</u></u>