

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

	<u>Dec 31, 17</u>	<u>Dec 31, 16</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	19,653	11,653	69%
10250 · NWFCU Share Account	901	3,620	-75%
10275 · NWFCU Money Market	15,288	15,231	0%
10300 · NWFCU Certificates	36,885	36,568	1%
Total Checking/Savings	<u>72,728</u>	<u>67,072</u>	<u>8%</u>
Other Current Assets			
11000 · Prepaid	4,000	4,000	0%
1499 · Undeposited Funds	0	372	-100%
Total Other Current Assets	<u>4,000</u>	<u>4,372</u>	<u>-9%</u>
Total Current Assets	76,728	71,444	7%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>76,728</u>	<u>71,444</u>	<u>7%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	29,943	26,391	14%
Net Income	5,284	3,552	49%
Total Equity	<u>76,728</u>	<u>71,444</u>	<u>7%</u>
TOTAL LIABILITIES & EQUITY	<u>76,728</u>	<u>71,444</u>	<u>7%</u>

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Cash Basis

NVBA
Profit & Loss by Class
 January through December 2017

	NLM Regi...	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	0	0	0	30,568	0	30,568
20100 · Novice game receipts	0	0	0	10,576	4,220	14,796
20200 · Other Unit game income	0	0	0	53	0	53
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	409	0	0	0	409
Total Income	12,855	6,280	72,317	41,197	4,220	136,869
Gross Profit	12,855	6,280	72,317	41,197	4,220	136,869
Expense						
30000 · Unit game free plays	0	0	0	4,900	0	4,900
30100 · Novice game free plays	0	0	0	1,691	0	1,691
30151 · Zero-20 Game Free Plays	0	0	0	0	2,265	2,265
30200 · Unit game rent	0	0	0	15,158	0	15,158
30400 · Unit game directors and caddies	0	0	0	7,680	2,800	10,480
30600 · Unit Game - ACBL Fees	0	10	0	2,772	92	2,873
30800 · Unit Game Administrative Fee	0	0	0	560	0	560
30900 · Unit Game - Food & Beverage	0	0	0	3,410	0	3,410
31000 · Unit Game - Supplies	0	0	0	2,764	93	2,857
31400 · Unit Game - Holiday Party	0	284	0	1,582	0	1,865
31500 · Unit Game - Birthday Party	0	0	0	19	0	19
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	1,226	0	6,756	0	0	7,982
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	1,375	0	0	1,375
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	864	0	0	0	864
90200 · Insurance	0	398	0	0	0	398
90300 · Membership secretary	0	344	0	0	0	344
90400 · Other membership expenses	0	502	0	0	0	502
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	612	0	126	0	738
Total Expense	7,011	6,280	70,778	42,267	5,250	131,585
Net Ordinary Income	5,844	-0	1,539	-1,069	-1,030	5,284
Net Income	5,844	-0	1,539	-1,069	-1,030	5,284

NVBA
Profit & Loss Budget Overview
 January through December 2017

	Jan - Dec 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	30,568	32,124	-1,556
20100 · Novice game receipts	14,796	12,557	2,239
20200 · Other Unit game income	53		
20350 · Bridgmate 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	409	360	49
Total Income	136,869	130,114	6,755
Gross Profit	136,869	130,114	6,755
Expense			
30000 · Unit game free plays	4,900	6,568	-1,668
30100 · Novice game free plays	1,691	2,039	-348
30151 · Zero-20 Game Free Plays	2,265		
30200 · Unit game rent	15,158	15,000	158
30400 · Unit game directors and caddies	10,480	11,410	-930
30600 · Unit Game - ACBL Fees	2,873	2,040	833
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	560	660	-100
30900 · Unit Game - Food & Beverage	3,410	4,320	-910
31000 · Unit Game - Supplies	2,857	2,401	456
31400 · Unit Game - Holiday Party	1,865	1,500	365
31500 · Unit Game - Birthday Party	19		
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	1,375	1,375	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	1,339	100	1,239
71700 · Sectional Ads	357	180	177
90000 · Board Matters	0	0	0
90100 · Misc Board expenses	864	1,680	-816
90200 · Insurance	398	398	0
90300 · Membership secretary	344	250	94
90400 · Other membership expenses	502	750	-248
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	420	-47
90800 · Education	283	420	-137
90900 · Cheer and Sympathy	0	120	-120
91000 · Depreciation	0	0	0
91200 · Charity	738	655	83
Total Expense	131,585	129,131	2,454

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NVBA
Profit & Loss Budget Overview
January through December 2017

	<u>Jan - Dec 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Net Ordinary Income	5,284	983	4,301
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>5,284</u>	<u>683</u>	<u>4,601</u>

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Cash Basis

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

	<u>Jan - Dec 17</u>	<u>Jan - Dec 16</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	30,568	28,871	1,697
20100 · Novice game receipts	10,576	10,857	-281
20200 · Other Unit game income	53	0	53
Total Income	<u>41,197</u>	<u>39,728</u>	<u>1,469</u>
Gross Profit	41,197	39,728	1,469
Expense			
30000 · Unit game free plays	4,900	5,453	-553
30100 · Novice game free plays	1,691	2,435	-744
30200 · Unit game rent	15,158	13,325	1,833
30400 · Unit game directors and caddies	7,680	7,565	115
30600 · Unit Game - ACBL Fees	2,772	2,147	625
30800 · Unit Game Administrative Fee	560	680	-120
30900 · Unit Game - Food & Beverage	3,410	3,515	-105
31000 · Unit Game - Supplies	2,764	1,160	1,604
31400 · Unit Game - Holiday Party	1,582	-83	1,665
31500 · Unit Game - Birthday Party	19	0	19
31600 · Unit Game - Annual Meeting	1,343	1,380	-37
66900 · Reconciliation Discrepancies	25	33	-8
90750 · Marketing	237	0	237
91200 · Charity	126	104	22
Total Expense	<u>42,267</u>	<u>37,714</u>	<u>4,552</u>
Net Ordinary Income	<u>-1,069</u>	<u>2,014</u>	<u>-3,084</u>
Net Income	<u><u>-1,069</u></u>	<u><u>2,014</u></u>	<u><u>-3,084</u></u>

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Cash Basis

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

	Jan - Dec 17	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	30,568	32,124	-1,556
20100 · Novice game receipts	10,576	10,192	384
20200 · Other Unit game income	53		
Total Income	<u>41,197</u>	<u>42,316</u>	<u>-1,119</u>
Gross Profit	41,197	42,316	-1,119
Expense			
30000 · Unit game free plays	4,900	6,568	-1,668
30100 · Novice game free plays	1,691	2,039	-348
30200 · Unit game rent	15,158	15,000	158
30400 · Unit game directors and caddies	7,680	7,980	-300
30600 · Unit Game - ACBL Fees	2,772	1,860	912
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	560	660	-100
30900 · Unit Game - Food & Beverage	3,410	4,320	-910
31000 · Unit Game - Supplies	2,764	2,185	579
31400 · Unit Game - Holiday Party	1,582	1,500	82
31500 · Unit Game - Birthday Party	19		
31600 · Unit Game - Annual Meeting	1,343	1,300	43
66900 · Reconciliation Discrepancies	25	0	25
90750 · Marketing	237		
91200 · Charity	126		
Total Expense	<u>42,267</u>	<u>43,412</u>	<u>-1,145</u>
Net Ordinary Income	<u>-1,069</u>	<u>-1,096</u>	<u>27</u>
Net Income	<u><u>-1,069</u></u>	<u><u>-1,096</u></u>	<u><u>27</u></u>

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

	<u>Jan - Dec 17</u>	<u>Jan - Dec 16</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	4,220	440	3,780
Total Income	<u>4,220</u>	<u>440</u>	<u>3,780</u>
Gross Profit	4,220	440	3,780
Expense			
30151 · Zero-20 Game Free Plays	2,265	0	2,265
30400 · Unit game directors and caddies	2,800	1,260	1,540
30600 · Unit Game - ACBL Fees	92	38	54
31000 · Unit Game - Supplies	93	169	-76
Total Expense	<u>5,250</u>	<u>1,467</u>	<u>3,783</u>
Net Ordinary Income	<u>-1,030</u>	<u>-1,027</u>	<u>-3</u>
Net Income	<u><u>-1,030</u></u>	<u><u>-1,027</u></u>	<u><u>-3</u></u>

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Cash Basis

NVBA
Sectional Profit & Loss YTD Comparison
January through December 2017

	<u>Jan - Dec 17</u>	<u>Jan - Dec 16</u>	<u>% Change</u>
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	375	-100%
60000 · Sectional Gross Receipts	82,563	77,266	7%
60200 · Additions	99	6	1,550%
60300 · Sandwich Sales	2,510	1,421	77%
80100 · Other Income	0	180	-100%
Total Income	<u>85,172</u>	<u>79,248</u>	<u>8%</u>
Gross Profit	85,172	79,248	8%
Expense			
50200 · Other Special Event Expenses	686	0	100%
66900 · Reconciliation Discrepancies	-186	-39	-376%
70000 · Sectional - director's fees	14,815	15,768	-6%
70100 · Sectional - transportation	678	1,212	-44%
70200 · Sectional - per diem	1,961	2,611	-25%
70201 · Sectional - Lodging	0	826	-100%
70300 · Sectional surcharge	720	705	2%
70400 · Sectional - sanction fees	5,900	5,735	3%
70500 · Sectional caddies	2,510	2,090	20%
70600 · Sectional - food and beverage	7,982	6,814	17%
70700 · Sectional - misc and fees	734	1,202	-39%
70701 · Sectional - Participating Club	4,736	4,153	14%
70800 · Sectional - assistant	2,770	810	242%
71000 · Sectional free plays	5,732	5,528	4%
71100 · Sectional - District 6 Fees	1,157	1,217	-5%
71200 · Sectional - supplies	3,320	2,347	42%
71300 · Sectional - rent	20,226	19,546	4%
71400 · Sectional - WBL rental	1,375	1,300	6%
71500 · Sectional - 60/40	977	0	100%
71600 · Sectional- prizes	1,339	109	1,131%
71700 · Sectional Ads	357	307	17%
Total Expense	<u>77,789</u>	<u>72,241</u>	<u>8%</u>
Net Ordinary Income	<u>7,383</u>	<u>7,007</u>	<u>5%</u>
Net Income	<u><u>7,383</u></u>	<u><u>7,007</u></u>	<u><u>5%</u></u>

NVBA
Sectional Profit & Loss Budget Overview
 January through December 2017

	Jan - Dec 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	2,510	1,573	937
Total Income	<u>85,172</u>	<u>79,573</u>	<u>5,599</u>
Gross Profit	85,172	79,573	5,599
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	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	1,375	1,375	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	1,339	100	1,239
71700 · Sectional Ads	357	180	177
Total Expense	<u>77,789</u>	<u>72,800</u>	<u>4,989</u>
Net Ordinary Income	<u>7,383</u>	<u>6,773</u>	<u>610</u>
Net Income	<u><u>7,383</u></u>	<u><u>6,773</u></u>	<u><u>610</u></u>