

NVBA
Balance Sheet Prev Year Comparison
 As of August 31, 2018

	<u>Aug 31, 18</u>	<u>Aug 31, 17</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	18,176	12,516	45%
10250 · NWFCU Share Account	2,420	2,341	3%
10275 · NWFCU Money Market	15,318	15,265	0%
10300 · NWFCU Certificates	37,137	36,766	1%
Total Checking/Savings	<u>73,051</u>	<u>66,889</u>	<u>9%</u>
Other Current Assets			
11000 · Prepaid	6,600	6,000	10%
Total Other Current Assets	<u>6,600</u>	<u>6,000</u>	<u>10%</u>
Total Current Assets	79,651	72,889	9%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>79,651</u>	<u>72,889</u>	<u>9%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	35,227	29,943	18%
Net Income	2,923	1,445	102%
Total Equity	<u>79,651</u>	<u>72,889</u>	<u>9%</u>
TOTAL LIABILITIES & EQUITY	<u>79,651</u>	<u>72,889</u>	<u>9%</u>

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NVBA Profit & Loss by Class January through August 2018

	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	0	0	17,404	0	17,404
20100 · Novice game receipts	0	0	8,556	1,750	10,306
20350 · Bridgmate Rental Income	99	0	0	0	99
60000 · Sectional Gross Receipts	0	37,967	0	0	37,967
60300 · Sandwich Sales	0	1,650	0	0	1,650
80000 · Membership Income	4,683	0	0	0	4,683
80100 · Other Income	44	0	0	0	44
80200 · Interest Income	306	0	0	0	306
Total Income	5,132	39,617	25,960	1,750	72,459
Gross Profit	5,132	39,617	25,960	1,750	72,459
Expense					
30000 · Unit game free plays	0	0	3,105	0	3,105
30100 · Novice game free plays	0	0	1,098	0	1,098
30151 · Zero-20 Game Free Plays	0	0	0	894	894
30200 · Unit game rent	0	450	8,970	0	9,420
30400 · Unit game directors and caddies	0	0	4,760	1,610	6,370
30600 · Unit Game - ACBL Fees	0	0	2,041	43	2,084
30800 · Unit Game Administrative Fee	0	0	540	0	540
30900 · Unit Game - Food & Beverage	0	0	1,992	0	1,992
31000 · Unit Game - Supplies	0	0	1,821	0	1,821
31400 · Unit Game - Holiday Party	0	0	106	0	106
31500 · Unit Game - Birthday Party	0	0	128	0	128
31600 · Unit Game - Annual Meeting	0	0	1,543	0	1,543
66900 · Reconciliation Discrepancies	0	-171	-3	0	-174
70000 · Sectional - director's fees	0	7,242	0	0	7,242
70100 · Sectional - transportation	0	279	0	0	279
70200 · Sectional - per diem	0	966	0	0	966
70300 · Sectional surcharge	0	360	0	0	360
70400 · Sectional - sanction fees	0	2,795	0	0	2,795
70500 · Sectional caddies	0	1,480	0	0	1,480
70600 · Sectional - food and beverage	0	4,671	0	0	4,671
70700 · Sectional - misc and fees	0	0	0	0	0
70701 · Sectional - Participating Club	0	2,070	0	0	2,070
70800 · Sectional - assistant	0	1,630	0	0	1,630
71000 · Sectional free plays	0	2,373	0	0	2,373
71100 · Sectional - District 6 Fees	0	609	0	0	609
71200 · Sectional - supplies	0	1,354	0	0	1,354
71300 · Sectional - rent	0	10,333	0	0	10,333
71400 · Sectional - WBL rental	0	700	0	0	700
71600 · Sectional- prizes	0	163	0	0	163
71700 · Sectional Ads	0	15	0	0	15
90000 · Board Matters	600	0	0	0	600
90100 · Misc Board expenses	633	0	0	0	633
90200 · Insurance	398	0	0	0	398
90400 · Other membership expenses	266	0	0	0	266
90450 · Website Expense	423	0	0	0	423
90500 · Newsletter printing	78	0	0	0	78
90600 · Newsletter-layout	1,006	0	0	0	1,006
90800 · Education	166	0	0	0	166
Total Expense	3,569	37,319	26,100	2,547	69,536
Net Ordinary Income	1,563	2,298	-140	-797	2,923
Net Income	1,563	2,298	-140	-797	2,923

NVBA
Profit & Loss Budget Overview
 January through August 2018

	Jan - Aug 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	17,404	20,988	-3,584
20100 · Novice game receipts	10,306	10,234	72
20350 · Bridgemate Rental Income	99		
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	37,967	40,000	-2,033
60200 · Additions	0	0	0
60300 · Sandwich Sales	1,650	950	700
80000 · Membership Income	4,683	4,190	493
80100 · Other Income	44	0	44
80200 · Interest Income	306	240	66
Total Income	<u>72,459</u>	<u>76,977</u>	<u>-4,518</u>
Gross Profit	72,459	76,977	-4,518
Expense			
30000 · Unit game free plays	3,105	3,742	-637
30100 · Novice game free plays	1,098	1,234	-136
30151 · Zero-20 Game Free Plays	894	1,485	-591
30200 · Unit game rent	9,420	10,375	-955
30400 · Unit game directors and caddies	6,370	7,110	-740
30600 · Unit Game - ACBL Fees	2,084	2,222	-138
30800 · Unit Game Administrative Fee	540	480	60
30900 · Unit Game - Food & Beverage	1,992	2,340	-349
31000 · Unit Game - Supplies	1,821	1,040	781
31200 · Unit Game - Miscellaneous	0	120	-120
31300 · Unit Game - Equipment	0	200	-200
31400 · Unit Game - Holiday Party	106	0	106
31500 · Unit Game - Birthday Party	128		
31550 · Unit Game - LM/NLM Game	0	300	-300
31600 · Unit Game - Annual Meeting	1,543	1,500	43
66900 · Reconciliation Discrepancies	-174	0	-174
70000 · Sectional - director's fees	7,242	7,800	-558
70100 · Sectional - transportation	279	400	-121
70200 · Sectional - per diem	966	1,600	-634
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,795	3,100	-305
70500 · Sectional caddies	1,480	1,000	480
70600 · Sectional - food and beverage	4,671	5,200	-529
70700 · Sectional - misc and fees	0	500	-500
70701 · Sectional - Participating Club	2,070	1,825	245
70800 · Sectional - assistant	1,630	540	1,090
71000 · Sectional free plays	2,373	3,155	-782
71100 · Sectional - District 6 Fees	609	600	9
71200 · Sectional - supplies	1,354	1,450	-96
71300 · Sectional - rent	10,333	10,630	-297
71400 · Sectional - WBL rental	700	722	-22
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	15	45	-30
90000 · Board Matters	600		
90100 · Misc Board expenses	633	1,120	-487
90200 · Insurance	398	398	0
90300 · Membership secretary	0	200	-200
90400 · Other membership expenses	266	56	210
90450 · Website Expense	423		
90500 · Newsletter printing	78		
90600 · Newsletter-layout	1,006	1,172	-166
90750 · Marketing	0	320	-320
90800 · Education	166	240	-74
91200 · Charity	0	500	-500
Total Expense	<u>69,536</u>	<u>75,781</u>	<u>-6,245</u>
Net Ordinary Income	2,923	1,196	1,728
Other Income/Expense			
Other Expense			
99000 · Dealing machine	0	310	-310
Total Other Expense	<u>0</u>	<u>310</u>	<u>-310</u>
Net Other Income	<u>0</u>	<u>-310</u>	<u>310</u>
Net Income	<u><u>2,923</u></u>	<u><u>886</u></u>	<u><u>2,038</u></u>

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NVBA
Unit Game Profit & Loss YTD Comparison
 January through August 2018

	<u>Jan - Aug 18</u>	<u>Jan - Aug 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	17,404	21,563	-4,159
20100 · Novice game receipts	8,556	8,000	556
Total Income	<u>25,960</u>	<u>29,563</u>	<u>-3,603</u>
Gross Profit	25,960	29,563	-3,603
Expense			
30000 · Unit game free plays	3,105	3,686	-581
30100 · Novice game free plays	1,098	1,363	-265
30200 · Unit game rent	8,970	9,900	-930
30400 · Unit game directors and caddies	4,760	4,970	-210
30600 · Unit Game - ACBL Fees	2,041	1,988	53
30800 · Unit Game Administrative Fee	540	320	220
30900 · Unit Game - Food & Beverage	1,992	2,583	-592
31000 · Unit Game - Supplies	1,821	2,053	-232
31400 · Unit Game - Holiday Party	106	826	-720
31500 · Unit Game - Birthday Party	128	0	128
31600 · Unit Game - Annual Meeting	1,543	1,343	200
66900 · Reconciliation Discrepancies	-3	25	-28
90400 · Other membership expenses	0	0	0
Total Expense	<u>26,100</u>	<u>29,057</u>	<u>-2,957</u>
Net Ordinary Income	<u>-140</u>	<u>506</u>	<u>-646</u>
Net Income	<u><u>-140</u></u>	<u><u>506</u></u>	<u><u>-646</u></u>

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NVBA Unit Game Profit & Loss Budget Overview January through August 2018

	Jan - Aug 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	17,404	20,988	-3,584
20100 · Novice game receipts	8,556	7,264	1,292
Total Income	<u>25,960</u>	<u>28,252</u>	<u>-2,292</u>
Gross Profit	25,960	28,252	-2,292
Expense			
30000 · Unit game free plays	3,105	3,742	-637
30100 · Novice game free plays	1,098	1,234	-136
30200 · Unit game rent	8,970	10,375	-1,405
30400 · Unit game directors and caddies	4,760	5,080	-320
30600 · Unit Game - ACBL Fees	2,041	2,139	-98
30800 · Unit Game Administrative Fee	540	480	60
30900 · Unit Game - Food & Beverage	1,992	2,340	-349
31000 · Unit Game - Supplies	1,821	1,040	781
31200 · Unit Game - Miscellaneous	0	120	-120
31300 · Unit Game - Equipment	0	200	-200
31400 · Unit Game - Holiday Party	106	0	106
31500 · Unit Game - Birthday Party	128		
31550 · Unit Game - LM/NLM Game	0	300	-300
31600 · Unit Game - Annual Meeting	1,543	1,500	43
66900 · Reconciliation Discrepancies	-3	0	-3
90400 · Other membership expenses	0		
Total Expense	<u>26,100</u>	<u>28,550</u>	<u>-2,450</u>
Net Ordinary Income	<u>-140</u>	<u>-298</u>	<u>158</u>
Net Income	<u><u>-140</u></u>	<u><u>-298</u></u>	<u><u>158</u></u>

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NVBA
Zero-20 Profit & Loss YTD Comparison
January through August 2018

	<u>Jan - Aug 18</u>	<u>Jan - Aug 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,750	3,030	-1,280
Total Income	<u>1,750</u>	<u>3,030</u>	<u>-1,280</u>
Gross Profit	1,750	3,030	-1,280
Expense			
30151 · Zero-20 Game Free Plays	894	1,675	-781
30400 · Unit game directors and caddies	1,610	1,960	-350
30600 · Unit Game - ACBL Fees	43	55	-12
31000 · Unit Game - Supplies	0	86	-86
Total Expense	<u>2,547</u>	<u>3,776</u>	<u>-1,229</u>
Net Ordinary Income	<u>-797</u>	<u>-746</u>	<u>-51</u>
Net Income	<u><u>-797</u></u>	<u><u>-746</u></u>	<u><u>-51</u></u>

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NVBA Zero-20 Profit & Loss Budget Overview January through August 2018

	<u>Jan - Aug 18</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,750	2,970	-1,220
Total Income	<u>1,750</u>	<u>2,970</u>	<u>-1,220</u>
Gross Profit	1,750	2,970	-1,220
Expense			
30151 · Zero-20 Game Free Plays	894	1,485	-591
30400 · Unit game directors and caddies	1,610	2,030	-420
30600 · Unit Game - ACBL Fees	43	83	-40
31000 · Unit Game - Supplies	0	0	0
Total Expense	<u>2,547</u>	<u>3,598</u>	<u>-1,051</u>
Net Ordinary Income	<u>-797</u>	<u>-628</u>	<u>-169</u>
Net Income	<u><u>-797</u></u>	<u><u>-628</u></u>	<u><u>-169</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
 January through August 2018

	<u>Jan - Aug 18</u>	<u>Jan - Aug 17</u>	<u>% Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	37,967	39,388	-4%
60200 · Additions	0	99	-100%
60300 · Sandwich Sales	1,650	850	94%
Total Income	<u>39,617</u>	<u>40,337</u>	<u>-2%</u>
Gross Profit	39,617	40,337	-2%
Expense			
30200 · Unit game rent	450	0	100%
66900 · Reconciliation Discrepancies	-171	-85	-102%
70000 · Sectional - director's fees	7,242	7,689	-6%
70100 · Sectional - transportation	279	369	-24%
70200 · Sectional - per diem	966	995	-3%
70300 · Sectional surcharge	360	360	0%
70400 · Sectional - sanction fees	2,795	3,001	-7%
70500 · Sectional caddies	1,480	1,110	33%
70600 · Sectional - food and beverage	4,671	3,591	30%
70700 · Sectional - misc and fees	0	450	-100%
70701 · Sectional - Participating Club	2,070	2,514	-18%
70800 · Sectional - assistant	1,630	1,015	61%
71000 · Sectional free plays	2,373	3,354	-29%
71100 · Sectional - District 6 Fees	609	641	-5%
71200 · Sectional - supplies	1,354	1,776	-24%
71300 · Sectional - rent	10,333	10,118	2%
71400 · Sectional - WBL rental	700	675	4%
71500 · Sectional - 60/40	0	977	-100%
71600 · Sectional- prizes	163	247	-34%
71700 · Sectional Ads	15	327	-95%
Total Expense	<u>37,319</u>	<u>39,124</u>	<u>-5%</u>
Net Ordinary Income	<u>2,298</u>	<u>1,213</u>	<u>89%</u>
Net Income	<u><u>2,298</u></u>	<u><u>1,213</u></u>	<u><u>89%</u></u>

NVBA
Sectional Profit & Loss Budget to Actual
 January through August 2018

	Jan - Aug 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	37,967	40,000	-2,033
60200 · Additions	0	0	0
60300 · Sandwich Sales	1,650	950	700
80100 · Other Income	0	0	0
Total Income	<u>39,617</u>	<u>41,325</u>	<u>-1,708</u>
Gross Profit	39,617	41,325	-1,708
Expense			
30200 · Unit game rent	450		
66900 · Reconciliation Discrepancies	-171	0	-171
70000 · Sectional - director's fees	7,242	7,800	-558
70100 · Sectional - transportation	279	400	-121
70200 · Sectional - per diem	966	1,600	-634
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,795	3,100	-305
70500 · Sectional caddies	1,480	1,000	480
70600 · Sectional - food and beverage	4,671	5,200	-529
70700 · Sectional - misc and fees	0	500	-500
70701 · Sectional - Participating Club	2,070	1,825	245
70800 · Sectional - assistant	1,630	540	1,090
71000 · Sectional free plays	2,373	3,155	-782
71100 · Sectional - District 6 Fees	609	600	9
71200 · Sectional - supplies	1,354	1,450	-96
71300 · Sectional - rent	10,333	10,630	-297
71400 · Sectional - WBL rental	700	722	-22
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	15	45	-30
Total Expense	<u>37,319</u>	<u>39,627</u>	<u>-2,308</u>
Net Ordinary Income	<u>2,298</u>	<u>1,698</u>	<u>600</u>
Net Income	<u><u>2,298</u></u>	<u><u>1,698</u></u>	<u><u>600</u></u>