

2:27 PM
10/13/18
Cash Basis

NVBA
Balance Sheet Prev Year Comparison
As of September 30, 2018

	<u>Sep 30, 18</u>	<u>Sep 30, 17</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	23,224	15,909	46%
10250 · NWFCU Share Account	2,165	2,135	1%
10275 · NWFCU Money Market	15,320	15,271	0%
10300 · NWFCU Certificates	37,168	36,794	1%
Total Checking/Savings	<u>77,877</u>	<u>70,109</u>	<u>11%</u>
Other Current Assets			
11000 · Prepaid	5,000	5,600	-11%
Total Other Current Assets	<u>5,000</u>	<u>5,600</u>	<u>-11%</u>
Total Current Assets	82,877	75,709	10%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>82,877</u>	<u>75,709</u>	<u>10%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	35,227	29,943	18%
Net Income	6,149	4,265	44%
Total Equity	<u>82,877</u>	<u>75,709</u>	<u>10%</u>
TOTAL LIABILITIES & EQUITY	<u>82,877</u>	<u>75,709</u>	<u>10%</u>

2:27 PM
 10/13/18
 Cash Basis

NVBA Profit & Loss by Class January through September 2018

	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	0	0	19,516	0	19,516
20100 · Novice game receipts	0	0	9,516	1,890	11,406
20350 · Bridgmate Rental Income	177	0	0	0	177
60000 · Sectional Gross Receipts	0	57,751	0	0	57,751
60300 · Sandwich Sales	0	2,568	0	0	2,568
80000 · Membership Income	4,683	0	0	0	4,683
80100 · Other Income	94	0	0	0	94
80200 · Interest Income	343	0	0	0	343
Total Income	5,296	60,319	29,032	1,890	96,537
Gross Profit	5,296	60,319	29,032	1,890	96,537
Expense					
30000 · Unit game free plays	0	0	3,408	0	3,408
30100 · Novice game free plays	0	0	1,154	0	1,154
30151 · Zero-20 Game Free Plays	0	0	0	984	984
30200 · Unit game rent	0	0	10,056	0	10,056
30400 · Unit game directors and caddies	0	0	5,270	1,820	7,090
30600 · Unit Game - ACBL Fees	0	0	2,332	48	2,381
30800 · Unit Game Administrative Fee	0	0	540	0	540
30900 · Unit Game - Food & Beverage	0	0	2,185	0	2,185
31000 · Unit Game - Supplies	0	0	1,920	0	1,920
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	-187	53	0	-134
70000 · Sectional - director's fees	0	10,704	0	0	10,704
70100 · Sectional - transportation	0	436	0	0	436
70200 · Sectional - per diem	0	1,415	0	0	1,415
70300 · Sectional surcharge	0	540	0	0	540
70400 · Sectional - sanction fees	0	4,237	0	0	4,237
70500 · Sectional caddies	0	2,145	0	0	2,145
70600 · Sectional - food and beverage	0	7,003	0	0	7,003
70700 · Sectional - misc and fees	0	0	0	0	0
70701 · Sectional - Participating Club	0	3,344	0	0	3,344
70800 · Sectional - assistant	0	2,635	0	0	2,635
71000 · Sectional free plays	0	3,663	0	0	3,663
71100 · Sectional - District 6 Fees	0	930	0	0	930
71200 · Sectional - supplies	0	1,829	0	0	1,829
71300 · Sectional - rent	0	15,250	0	0	15,250
71400 · Sectional - WBL rental	0	1,050	0	0	1,050
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
90900 · Cheer and Sympathy	100	0	0	0	100
Total Expense	3,669	55,172	28,696	2,852	90,388
Net Ordinary Income	1,627	5,147	336	-962	6,149
Net Income	1,627	5,147	336	-962	6,149

NVBA
Profit & Loss Budget Overview
January through September 2018

	Jan - Sep 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	19,516	23,328	-3,812
20100 · Novice game receipts	11,406	11,246	160
20350 · Bridgemate Rental Income	177		
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	57,751	62,000	-4,249
60200 · Additions	0	0	0
60300 · Sandwich Sales	2,568	1,425	1,143
80000 · Membership Income	4,683	4,190	493
80100 · Other Income	94	0	94
80200 · Interest Income	343	270	73
Total Income	<u>96,537</u>	<u>102,834</u>	<u>-6,296</u>
Gross Profit	96,537	102,834	-6,296
Expense			
30000 · Unit game free plays	3,408	4,140	-732
30100 · Novice game free plays	1,154	1,348	-194
30151 · Zero-20 Game Free Plays	984	1,655	-671
30200 · Unit game rent	10,056	10,275	-219
30400 · Unit game directors and caddies	7,090	7,830	-740
30600 · Unit Game - ACBL Fees	2,381	2,789	-408
30800 · Unit Game Administrative Fee	540	540	0
30900 · Unit Game - Food & Beverage	2,185	2,610	-425
31000 · Unit Game - Supplies	1,920	1,125	795
31200 · Unit Game - Miscellaneous	0	135	-135
31300 · Unit Game - Equipment	0	225	-225
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	-134	0	-134
70000 · Sectional - director's fees	10,704	12,300	-1,596
70100 · Sectional - transportation	436	600	-164
70200 · Sectional - per diem	1,415	2,400	-986
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	540	540	0
70400 · Sectional - sanction fees	4,237	4,600	-363
70500 · Sectional caddies	2,145	1,500	645
70600 · Sectional - food and beverage	7,003	7,600	-597
70700 · Sectional - misc and fees	0	900	-900
70701 · Sectional - Participating Club	3,344	3,025	319
70800 · Sectional - assistant	2,635	810	1,825
71000 · Sectional free plays	3,663	4,441	-778
71100 · Sectional - District 6 Fees	930	900	30
71200 · Sectional - supplies	1,829	2,150	-321
71300 · Sectional - rent	15,250	15,770	-520
71400 · Sectional - WBL rental	1,050	1,083	-33
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	15	75	-60
90000 · Board Matters	600		
90100 · Misc Board expenses	633	1,260	-627
90200 · Insurance	398	398	0
90300 · Membership secretary	0	200	-200
90400 · Other membership expenses	266	63	203
90450 · Website Expense	423		
90500 · Newsletter printing	78		
90600 · Newsletter-layout	1,006	1,172	-166
90750 · Marketing	0	360	-360
90800 · Education	166	270	-104
90900 · Cheer and Sympathy	100		
91200 · Charity	0	500	-500
Total Expense	<u>90,388</u>	<u>98,089</u>	<u>-7,701</u>
Net Ordinary Income	6,149	4,745	1,404
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>6,149</u></u>	<u><u>4,435</u></u>	<u><u>1,714</u></u>

2:29 PM
 10/13/18
 Cash Basis

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

	<u>Jan - Sep 18</u>	<u>Jan - Sep 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	19,516	24,003	-4,487
20100 · Novice game receipts	9,516	8,576	940
Total Income	<u>29,032</u>	<u>32,579</u>	<u>-3,547</u>
Gross Profit	29,032	32,579	-3,547
Expense			
30000 · Unit game free plays	3,408	4,046	-638
30100 · Novice game free plays	1,154	1,419	-265
30200 · Unit game rent	10,056	10,600	-544
30400 · Unit game directors and caddies	5,270	5,480	-210
30600 · Unit Game - ACBL Fees	2,332	2,184	148
30800 · Unit Game Administrative Fee	540	380	160
30900 · Unit Game - Food & Beverage	2,185	2,801	-616
31000 · Unit Game - Supplies	1,920	2,308	-388
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	53	25	28
90400 · Other membership expenses	0	0	0
Total Expense	<u>28,696</u>	<u>31,412</u>	<u>-2,716</u>
Net Ordinary Income	<u>336</u>	<u>1,167</u>	<u>-831</u>
Net Income	<u><u>336</u></u>	<u><u>1,167</u></u>	<u><u>-831</u></u>

2:31 PM
 10/13/18
 Cash Basis

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

	Jan - Sep 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	19,516	23,328	-3,812
20100 · Novice game receipts	9,516	7,936	1,580
Total Income	<u>29,032</u>	<u>31,264</u>	<u>-2,232</u>
Gross Profit	29,032	31,264	-2,232
Expense			
30000 · Unit game free plays	3,408	4,140	-732
30100 · Novice game free plays	1,154	1,348	-194
30200 · Unit game rent	10,056	10,275	-219
30400 · Unit game directors and caddies	5,270	5,590	-320
30600 · Unit Game - ACBL Fees	2,332	2,697	-365
30800 · Unit Game Administrative Fee	540	540	0
30900 · Unit Game - Food & Beverage	2,185	2,610	-425
31000 · Unit Game - Supplies	1,920	1,125	795
31200 · Unit Game - Miscellaneous	0	135	-135
31300 · Unit Game - Equipment	0	225	-225
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	53	0	53
90400 · Other membership expenses	0		
Total Expense	<u>28,696</u>	<u>30,485</u>	<u>-1,789</u>
Net Ordinary Income	<u>336</u>	<u>779</u>	<u>-443</u>
Net Income	<u><u>336</u></u>	<u><u>779</u></u>	<u><u>-443</u></u>

2:33 PM
10/13/18
Cash Basis

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

	<u>Jan - Sep 18</u>	<u>Jan - Sep 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,890	3,370	-1,480
Total Income	<u>1,890</u>	<u>3,370</u>	<u>-1,480</u>
Gross Profit	1,890	3,370	-1,480
Expense			
30151 · Zero-20 Game Free Plays	984	1,885	-901
30400 · Unit game directors and caddies	1,820	2,170	-350
30600 · Unit Game - ACBL Fees	48	67	-18
31000 · Unit Game - Supplies	<u>0</u>	<u>86</u>	<u>-86</u>
Total Expense	<u>2,852</u>	<u>4,208</u>	<u>-1,355</u>
Net Ordinary Income	<u>-962</u>	<u>-838</u>	<u>-125</u>
Net Income	<u><u>-962</u></u>	<u><u>-838</u></u>	<u><u>-125</u></u>

2:34 PM
 10/13/18
 Cash Basis

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

	Jan - Sep 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,890	3,310	-1,420
Total Income	<u>1,890</u>	<u>3,310</u>	<u>-1,420</u>
Gross Profit	1,890	3,310	-1,420
Expense			
30151 · Zero-20 Game Free Plays	984	1,655	-671
30400 · Unit game directors and caddies	1,820	2,240	-420
30600 · Unit Game - ACBL Fees	48	92	-44
31000 · Unit Game - Supplies	0	0	0
Total Expense	<u>2,852</u>	<u>3,987</u>	<u>-1,135</u>
Net Ordinary Income	<u>-962</u>	<u>-677</u>	<u>-285</u>
Net Income	<u><u>-962</u></u>	<u><u>-677</u></u>	<u><u>-285</u></u>

2:34 PM
 10/13/18
 Cash Basis

NVBA Sectional Profit & Loss YTD Comparison January through September 2018

	Jan - Sep 18	Jan - Sep 17	% Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	57,751	58,819	-2%
60200 · Additions	0	99	-100%
60300 · Sandwich Sales	2,568	1,320	95%
Total Income	<u>60,319</u>	<u>60,238</u>	<u>0%</u>
Gross Profit	60,319	60,238	0%
Expense			
50200 · Other Special Event Expenses	0	482	-100%
66900 · Reconciliation Discrepancies	-187	-125	-50%
70000 · Sectional - director's fees	10,704	10,862	-2%
70100 · Sectional - transportation	436	504	-13%
70200 · Sectional - per diem	1,415	1,409	0%
70300 · Sectional surcharge	540	540	0%
70400 · Sectional - sanction fees	4,237	4,336	-2%
70500 · Sectional caddies	2,145	1,715	25%
70600 · Sectional - food and beverage	7,003	5,238	34%
70700 · Sectional - misc and fees	0	514	-100%
70701 · Sectional - Participating Club	3,344	3,823	-13%
70800 · Sectional - assistant	2,635	1,830	44%
71000 · Sectional free plays	3,663	4,286	-15%
71100 · Sectional - District 6 Fees	930	945	-2%
71200 · Sectional - supplies	1,829	2,371	-23%
71300 · Sectional - rent	15,250	15,474	-2%
71400 · Sectional - WBL rental	1,050	1,025	2%
71500 · Sectional - 60/40	0	977	-100%
71600 · Sectional- prizes	163	283	-42%
71700 · Sectional Ads	15	327	-95%
Total Expense	<u>55,172</u>	<u>56,818</u>	<u>-3%</u>
Net Ordinary Income	<u>5,147</u>	<u>3,420</u>	<u>51%</u>
Net Income	<u><u>5,147</u></u>	<u><u>3,420</u></u>	<u><u>51%</u></u>

2:57 PM
 10/13/18
 Cash Basis

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

	Jan - Sep 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	57,751	62,000	-4,249
60200 · Additions	0	0	0
60300 · Sandwich Sales	2,568	1,425	1,143
80100 · Other Income	0	0	0
Total Income	60,319	63,800	-3,481
Gross Profit	60,319	63,800	-3,481
Expense			
66900 · Reconciliation Discrepancies	-187	0	-187
70000 · Sectional - director's fees	10,704	12,300	-1,596
70100 · Sectional - transportation	436	600	-164
70200 · Sectional - per diem	1,415	2,400	-986
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	540	540	0
70400 · Sectional - sanction fees	4,237	4,600	-363
70500 · Sectional caddies	2,145	1,500	645
70600 · Sectional - food and beverage	7,003	7,600	-597
70700 · Sectional - misc and fees	0	900	-900
70701 · Sectional - Participating Club	3,344	3,025	319
70800 · Sectional - assistant	2,635	810	1,825
71000 · Sectional free plays	3,663	4,441	-778
71100 · Sectional - District 6 Fees	930	900	30
71200 · Sectional - supplies	1,829	2,150	-321
71300 · Sectional - rent	15,250	15,770	-520
71400 · Sectional - WBL rental	1,050	1,083	-33
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	15	75	-60
Total Expense	55,172	59,394	-4,222
Net Ordinary Income	5,147	4,406	741
Net Income	5,147	4,406	741