

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

	<u>Oct 31, 18</u>	<u>Oct 31, 17</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	26,207	22,362	17%
10250 · NWFCU Share Account	1,793	1,692	6%
10275 · NWFCU Money Market	15,322	15,277	0%
10300 · NWFCU Certificates	37,201	36,824	1%
Total Checking/Savings	<u>80,522</u>	<u>76,155</u>	<u>6%</u>
Other Current Assets			
11000 · Prepaid	4,000	4,000	0%
Total Other Current Assets	<u>4,000</u>	<u>4,000</u>	<u>0%</u>
Total Current Assets	84,522	80,155	6%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>84,522</u>	<u>80,155</u>	<u>6%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	35,227	29,943	18%
Net Income	7,795	8,711	-11%
Total Equity	<u>84,522</u>	<u>80,155</u>	<u>6%</u>
TOTAL LIABILITIES & EQUITY	<u>84,522</u>	<u>80,155</u>	<u>6%</u>

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NVBA
Profit & Loss by Class
 January through October 2018

	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	0	0	21,486	0	21,486
20100 · Novice game receipts	0	0	9,804	1,890	11,694
20350 · Bridgmate Rental Income	177	0	0	0	177
60000 · Sectional Gross Receipts	0	76,606	0	0	76,606
60300 · Sandwich Sales	0	3,600	0	0	3,600
80000 · Membership Income	6,170	0	0	0	6,170
80100 · Other Income	94	0	0	0	94
80200 · Interest Income	380	0	0	0	380
Total Income	6,822	80,206	31,290	1,890	120,208
Gross Profit	6,822	80,206	31,290	1,890	120,208
Expense					
30000 · Unit game free plays	0	0	3,738	0	3,738
30100 · Novice game free plays	0	0	1,252	0	1,252
30151 · Zero-20 Game Free Plays	0	0	0	984	984
30200 · Unit game rent	0	0	11,588	0	11,588
30400 · Unit game directors and caddies	0	0	5,610	1,820	7,430
30600 · Unit Game - ACBL Fees	0	0	2,712	49	2,761
30800 · Unit Game Administrative Fee	0	0	600	0	600
30900 · Unit Game - Food & Beverage	0	0	2,404	0	2,404
31000 · Unit Game - Supplies	0	0	1,950	0	1,950
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
50200 · Other Special Event Expenses	0	938	0	0	938
66900 · Reconciliation Discrepancies	0	57	53	0	110
70000 · Sectional - director's fees	0	14,644	0	0	14,644
70100 · Sectional - transportation	0	550	0	0	550
70200 · Sectional - per diem	0	1,947	0	0	1,947
70300 · Sectional surcharge	0	720	0	0	720
70400 · Sectional - sanction fees	0	5,534	0	0	5,534
70500 · Sectional caddies	0	2,825	0	0	2,825
70600 · Sectional - food and beverage	0	9,521	0	0	9,521
70700 · Sectional - misc and fees	0	0	0	0	0
70701 · Sectional - Participating Club	0	4,235	0	0	4,235
70800 · Sectional - assistant	0	3,440	0	0	3,440
71000 · Sectional free plays	0	4,665	0	0	4,665
71100 · Sectional - District 6 Fees	0	1,214	0	0	1,214
71200 · Sectional - supplies	0	2,449	0	0	2,449
71300 · Sectional - rent	0	19,817	0	0	19,817
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	424	0	0	0	424
90500 · Newsletter printing	78	0	0	0	78
90600 · Newsletter-layout	1,428	0	0	0	1,428
90800 · Education	166	0	0	0	166
90900 · Cheer and Sympathy	100	0	0	0	100
Total Expense	4,092	73,783	31,685	2,853	112,413
Net Ordinary Income	2,730	6,423	-395	-963	7,795
Net Income	2,730	6,423	-395	-963	7,795

NVBA
Profit & Loss Budget Overview
 January through October 2018

	Jan - Oct 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	21,486	24,848	-3,362
20100 · Novice game receipts	11,694	11,906	-212
20350 · Bridgemate Rental Income	177		
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	76,606	84,000	-7,394
60200 · Additions	0	0	0
60300 · Sandwich Sales	3,600	1,900	1,700
80000 · Membership Income	6,170	5,476	695
80100 · Other Income	94	0	94
80200 · Interest Income	380	300	80
Total Income	<u>120,208</u>	<u>128,805</u>	<u>-8,597</u>
Gross Profit	120,208	128,805	-8,597
Expense			
30000 · Unit game free plays	3,738	4,398	-660
30100 · Novice game free plays	1,252	1,430	-178
30151 · Zero-20 Game Free Plays	984	1,745	-761
30200 · Unit game rent	11,588	11,900	-312
30400 · Unit game directors and caddies	7,430	8,310	-880
30600 · Unit Game - ACBL Fees	2,761	3,117	-356
30800 · Unit Game Administrative Fee	600	600	0
30900 · Unit Game - Food & Beverage	2,404	2,790	-386
31000 · Unit Game - Supplies	1,950	1,180	770
31200 · Unit Game - Miscellaneous	0	150	-150
31300 · Unit Game - Equipment	0	250	-250
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
50200 · Other Special Event Expenses	938	900	38
66900 · Reconciliation Discrepancies	110	0	110
70000 · Sectional - director's fees	14,644	16,300	-1,656
70100 · Sectional - transportation	550	800	-250
70200 · Sectional - per diem	1,947	3,200	-1,254
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,534	5,900	-366
70500 · Sectional caddies	2,825	2,100	725
70600 · Sectional - food and beverage	9,521	10,300	-779
70700 · Sectional - misc and fees	0	1,200	-1,200
70701 · Sectional - Participating Club	4,235	4,225	10
70800 · Sectional - assistant	3,440	1,080	2,360
71000 · Sectional free plays	4,665	5,617	-952
71100 · Sectional - District 6 Fees	1,214	1,200	14
71200 · Sectional - supplies	2,449	2,850	-401
71300 · Sectional - rent	19,817	20,335	-518
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	1,400	-767
90200 · Insurance	398	398	0
90300 · Membership secretary	0	200	-200
90400 · Other membership expenses	266	70	196
90450 · Website Expense	424		
90500 · Newsletter printing	78		
90600 · Newsletter-layout	1,428	1,542	-114
90750 · Marketing	0	400	-400
90800 · Education	166	300	-134
90900 · Cheer and Sympathy	100		
91200 · Charity	0	500	-500
Total Expense	<u>112,413</u>	<u>121,065</u>	<u>-8,652</u>
Net Ordinary Income	7,795	7,740	55
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	0	-310	310
Net Income	<u><u>7,795</u></u>	<u><u>7,430</u></u>	<u><u>365</u></u>

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

	<u>Jan - Oct 18</u>	<u>Jan - Oct 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	21,486	25,523	-4,037
20100 · Novice game receipts	9,804	9,056	748
Total Income	<u>31,290</u>	<u>34,579</u>	<u>-3,289</u>
Gross Profit	31,290	34,579	-3,289
Expense			
30000 · Unit game free plays	3,738	4,256	-518
30100 · Novice game free plays	1,252	1,475	-223
30200 · Unit game rent	11,588	11,875	-287
30400 · Unit game directors and caddies	5,610	5,870	-260
30600 · Unit Game - ACBL Fees	2,712	2,517	195
30800 · Unit Game Administrative Fee	600	440	160
30900 · Unit Game - Food & Beverage	2,404	2,966	-562
31000 · Unit Game - Supplies	1,950	2,477	-527
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>31,685</u>	<u>34,069</u>	<u>-2,385</u>
Net Ordinary Income	<u>-395</u>	<u>510</u>	<u>-904</u>
Net Income	<u>-395</u>	<u>510</u>	<u>-904</u>

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

	Jan - Oct 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	21,486	24,848	-3,362
20100 · Novice game receipts	9,804	8,416	1,388
Total Income	<u>31,290</u>	<u>33,264</u>	<u>-1,974</u>
Gross Profit	31,290	33,264	-1,974
Expense			
30000 · Unit game free plays	3,738	4,398	-660
30100 · Novice game free plays	1,252	1,430	-178
30200 · Unit game rent	11,588	11,900	-312
30400 · Unit game directors and caddies	5,610	5,930	-320
30600 · Unit Game - ACBL Fees	2,712	3,020	-308
30800 · Unit Game Administrative Fee	600	600	0
30900 · Unit Game - Food & Beverage	2,404	2,790	-386
31000 · Unit Game - Supplies	1,950	1,180	770
31200 · Unit Game - Miscellaneous	0	150	-150
31300 · Unit Game - Equipment	0	250	-250
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>31,685</u>	<u>33,448</u>	<u>-1,763</u>
Net Ordinary Income	<u>-395</u>	<u>-184</u>	<u>-211</u>
Net Income	<u><u>-395</u></u>	<u><u>-184</u></u>	<u><u>-211</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
 January through October 2018

	<u>Jan - Oct 18</u>	<u>Jan - Oct 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	76,606	82,563	-5,957
60200 · Additions	0	99	-99
60300 · Sandwich Sales	3,600	2,510	1,090
Total Income	<u>80,206</u>	<u>85,172</u>	<u>-4,966</u>
Gross Profit	80,206	85,172	-4,966
Expense			
50200 · Other Special Event Expenses	938	686	252
66900 · Reconciliation Discrepancies	57	-186	243
70000 · Sectional - director's fees	14,644	14,815	-171
70100 · Sectional - transportation	550	678	-128
70200 · Sectional - per diem	1,947	1,961	-14
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,534	5,900	-366
70500 · Sectional caddies	2,825	2,510	315
70600 · Sectional - food and beverage	9,521	7,982	1,538
70700 · Sectional - misc and fees	0	634	-634
70701 · Sectional - Participating Club	4,235	4,736	-501
70800 · Sectional - assistant	3,440	2,770	670
71000 · Sectional free plays	4,665	5,732	-1,067
71100 · Sectional - District 6 Fees	1,214	1,157	58
71200 · Sectional - supplies	2,449	3,320	-871
71300 · Sectional - rent	19,817	20,226	-409
71400 · Sectional - WBL rental	1,050	1,025	25
71500 · Sectional - 60/40	0	977	-977
71600 · Sectional- prizes	163	1,339	-1,175
71700 · Sectional Ads	15	357	-342
Total Expense	<u>73,783</u>	<u>77,339</u>	<u>-3,556</u>
Net Ordinary Income	<u>6,423</u>	<u>7,833</u>	<u>-1,410</u>
Net Income	<u><u>6,423</u></u>	<u><u>7,833</u></u>	<u><u>-1,410</u></u>

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

	Jan - Oct 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	76,606	84,000	-7,394
60200 · Additions	0	0	0
60300 · Sandwich Sales	3,600	1,900	1,700
80100 · Other Income	0	0	0
Total Income	80,206	86,275	-6,069
Gross Profit	80,206	86,275	-6,069
Expense			
50200 · Other Special Event Expenses	938	900	38
66900 · Reconciliation Discrepancies	57	0	57
70000 · Sectional - director's fees	14,644	16,300	-1,656
70100 · Sectional - transportation	550	800	-250
70200 · Sectional - per diem	1,947	3,200	-1,254
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,534	5,900	-366
70500 · Sectional caddies	2,825	2,100	725
70600 · Sectional - food and beverage	9,521	10,300	-779
70700 · Sectional - misc and fees	0	1,200	-1,200
70701 · Sectional - Participating Club	4,235	4,225	10
70800 · Sectional - assistant	3,440	1,080	2,360
71000 · Sectional free plays	4,665	5,617	-952
71100 · Sectional - District 6 Fees	1,214	1,200	14
71200 · Sectional - supplies	2,449	2,850	-401
71300 · Sectional - rent	19,817	20,335	-518
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	73,783	78,585	-4,802
Net Ordinary Income	6,423	7,690	-1,267
Net Income	6,423	7,690	-1,267

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

	<u>Jan - Oct 18</u>	<u>Jan - Oct 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,890	3,550	-1,660
Total Income	<u>1,890</u>	<u>3,550</u>	<u>-1,660</u>
Gross Profit	1,890	3,550	-1,660
Expense			
30151 · Zero-20 Game Free Plays	984	1,955	-971
30400 · Unit game directors and caddies	1,820	2,310	-490
30600 · Unit Game - ACBL Fees	49	80	-31
31000 · Unit Game - Supplies	0	86	-86
Total Expense	<u>2,853</u>	<u>4,431</u>	<u>-1,578</u>
Net Ordinary Income	<u>-963</u>	<u>-881</u>	<u>-82</u>
Net Income	<u><u>-963</u></u>	<u><u>-881</u></u>	<u><u>-82</u></u>

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

	<u>Jan - Oct 18</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,890	3,490	-1,600
Total Income	<u>1,890</u>	<u>3,490</u>	<u>-1,600</u>
Gross Profit	1,890	3,490	-1,600
Expense			
30151 · Zero-20 Game Free Plays	984	1,745	-761
30400 · Unit game directors and caddies	1,820	2,380	-560
30600 · Unit Game - ACBL Fees	49	97	-48
31000 · Unit Game - Supplies	0	0	0
Total Expense	<u>2,853</u>	<u>4,222</u>	<u>-1,369</u>
Net Ordinary Income	<u>-963</u>	<u>-732</u>	<u>-231</u>
Net Income	<u><u>-963</u></u>	<u><u>-732</u></u>	<u><u>-231</u></u>