

10:19 AM  
12/08/18  
Cash Basis

**NVBA**  
**Balance Sheet Prev Year Comparison**  
**As of November 30, 2018**

	<u>Nov 30, 18</u>	<u>Nov 30, 17</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	24,561	22,694	8%
10250 · NWFCU Share Account	3,205	996	222%
10275 · NWFCU Money Market	15,324	15,283	0%
10300 · NWFCU Certificates	37,233	36,854	1%
<b>Total Checking/Savings</b>	<u>80,323</u>	<u>75,827</u>	<u>6%</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>	84,323	79,827	6%
<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>	<b><u>84,323</u></b>	<b><u>79,827</u></b>	<b><u>6%</u></b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	35,227	29,943	18%
Net Income	7,595	8,383	-9%
<b>Total Equity</b>	<u>84,323</u>	<u>79,827</u>	<u>6%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>84,323</u></b>	<b><u>79,827</u></b>	<b><u>6%</u></b>

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Cash Basis

**NVBA**  
**Profit & Loss by Class**  
 January through November 2018

	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
20000 · Unit game receipts	0	0	23,878	0	23,878
20100 · Novice game receipts	0	0	11,004	1,930	12,934
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	417	0	0	0	417
<b>Total Income</b>	<u>6,858</u>	<u>80,206</u>	<u>34,882</u>	<u>1,930</u>	<u>123,876</u>
<b>Gross Profit</b>	6,858	80,206	34,882	1,930	123,876
<b>Expense</b>					
30000 · Unit game free plays	0	0	4,129	0	4,129
30100 · Novice game free plays	0	0	1,492	0	1,492
30151 · Zero-20 Game Free Plays	0	0	0	1,019	1,019
30200 · Unit game rent	0	0	13,042	0	13,042
30400 · Unit game directors and caddies	0	0	6,290	1,890	8,180
30600 · Unit Game - ACBL Fees	0	0	2,935	51	2,986
30800 · Unit Game Administrative Fee	0	0	660	0	660
30900 · Unit Game - Food & Beverage	0	0	2,660	0	2,660
31000 · Unit Game - Supplies	0	0	2,160	0	2,160
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	434	0	0	0	434
90500 · Newsletter printing	78	0	0	0	78
90600 · Newsletter-layout	1,428	0	0	0	1,428
90750 · Marketing	237	0	0	0	237
90800 · Education	166	0	0	0	166
90900 · Cheer and Sympathy	100	0	0	0	100
<b>Total Expense</b>	<u>4,339</u>	<u>73,783</u>	<u>35,198</u>	<u>2,960</u>	<u>116,280</u>
<b>Net Ordinary Income</b>	<u>2,519</u>	<u>6,423</u>	<u>-317</u>	<u>-1,030</u>	<u>7,595</u>
<b>Net Income</b>	<u><b>2,519</b></u>	<u><b>6,423</b></u>	<u><b>-317</b></u>	<u><b>-1,030</b></u>	<u><b>7,595</b></u>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through November 2018

	Jan - Nov 18	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	23,878	27,968	-4,090
20100 · Novice game receipts	12,934	13,362	-428
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	417	330	87
<b>Total Income</b>	<u>123,876</u>	<u>133,411</u>	<u>-9,535</u>
<b>Gross Profit</b>	123,876	133,411	-9,535
<b>Expense</b>			
30000 · Unit game free plays	4,129	4,928	-799
30100 · Novice game free plays	1,492	1,596	-104
30151 · Zero-20 Game Free Plays	1,019	1,985	-966
30200 · Unit game rent	13,042	13,300	-258
30400 · Unit game directors and caddies	8,180	9,270	-1,090
30600 · Unit Game - ACBL Fees	2,986	3,250	-264
30800 · Unit Game Administrative Fee	660	660	0
30900 · Unit Game - Food & Beverage	2,660	3,240	-580
31000 · Unit Game - Supplies	2,160	1,295	865
31200 · Unit Game - Miscellaneous	0	165	-165
31300 · Unit Game - Equipment	0	275	-275
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	105	-90
90000 · Board Matters	600		
90100 · Misc Board expenses	633	1,540	-907
90200 · Insurance	398	398	0
90300 · Membership secretary	0	200	-200
90400 · Other membership expenses	266	77	189
90450 · Website Expense	434		
90500 · Newsletter printing	78		
90600 · Newsletter-layout	1,428	1,542	-114
90750 · Marketing	237	440	-203
90800 · Education	166	330	-164
90900 · Cheer and Sympathy	100		
91200 · Charity	0	500	-500
<b>Total Expense</b>	<u>116,280</u>	<u>125,406</u>	<u>-9,126</u>
<b>Net Ordinary Income</b>	7,595	8,005	-409
<b>Other Income/Expense</b>			
<b>Other Expense</b>			
99000 · Dealing machine	0	310	-310
<b>Total Other Expense</b>	<u>0</u>	<u>310</u>	<u>-310</u>
<b>Net Other Income</b>	0	-310	310
<b>Net Income</b>	<u><u>7,595</u></u>	<u><u>7,695</u></u>	<u><u>-99</u></u>

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**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
 January through November 2018

	<u>Jan - Nov 18</u>	<u>Jan - Nov 17</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	23,878	27,763	-3,886
20100 · Novice game receipts	11,004	9,712	1,292
<b>Total Income</b>	<u>34,882</u>	<u>37,475</u>	<u>-2,594</u>
<b>Gross Profit</b>	34,882	37,475	-2,594
<b>Expense</b>			
30000 · Unit game free plays	4,129	4,540	-411
30100 · Novice game free plays	1,492	1,547	-55
30200 · Unit game rent	13,042	13,208	-166
30400 · Unit game directors and caddies	6,290	6,380	-90
30600 · Unit Game - ACBL Fees	2,935	2,715	220
30800 · Unit Game Administrative Fee	660	500	160
30900 · Unit Game - Food & Beverage	2,660	3,201	-541
31000 · Unit Game - Supplies	2,160	2,632	-472
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
90750 · Marketing	0	237	-237
<b>Total Expense</b>	<u>35,198</u>	<u>37,154</u>	<u>-1,956</u>
<b>Net Ordinary Income</b>	<u>-317</u>	<u>321</u>	<u>-638</u>
<b>Net Income</b>	<u><u>-317</u></u>	<u><u>321</u></u>	<u><u>-638</u></u>

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## NVBA Unit Game Profit & Loss Budget Overview January through November 2018

	Jan - Nov 18	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	23,878	27,968	-4,090
20100 · Novice game receipts	11,004	9,392	1,612
<b>Total Income</b>	<u>34,882</u>	<u>37,360</u>	<u>-2,478</u>
<b>Gross Profit</b>	34,882	37,360	-2,478
<b>Expense</b>			
30000 · Unit game free plays	4,129	4,928	-799
30100 · Novice game free plays	1,492	1,596	-104
30200 · Unit game rent	13,042	13,300	-258
30400 · Unit game directors and caddies	6,290	6,610	-320
30600 · Unit Game - ACBL Fees	2,935	3,140	-205
30800 · Unit Game Administrative Fee	660	660	0
30900 · Unit Game - Food & Beverage	2,660	3,240	-580
31000 · Unit Game - Supplies	2,160	1,295	865
31200 · Unit Game - Miscellaneous	0	165	-165
31300 · Unit Game - Equipment	0	275	-275
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		
<b>Total Expense</b>	<u>35,198</u>	<u>37,009</u>	<u>-1,811</u>
<b>Net Ordinary Income</b>	<u>-317</u>	<u>351</u>	<u>-668</u>
<b>Net Income</b>	<u><u>-317</u></u>	<u><u>351</u></u>	<u><u>-668</u></u>

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

	<u>Jan - Nov 18</u>	<u>Jan - Nov 17</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	1,930	3,880	-1,950
<b>Total Income</b>	<u>1,930</u>	<u>3,880</u>	<u>-1,950</u>
<b>Gross Profit</b>	1,930	3,880	-1,950
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	1,019	2,115	-1,096
30400 · Unit game directors and caddies	1,890	2,520	-630
30600 · Unit Game - ACBL Fees	51	89	-38
31000 · Unit Game - Supplies	0	91	-91
<b>Total Expense</b>	<u>2,960</u>	<u>4,815</u>	<u>-1,855</u>
<b>Net Ordinary Income</b>	<u>-1,030</u>	<u>-935</u>	<u>-95</u>
<b>Net Income</b>	<u><u>-1,030</u></u>	<u><u>-935</u></u>	<u><u>-95</u></u>

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

	<u>Jan - Nov 18</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	1,930	3,970	-2,040
<b>Total Income</b>	<u>1,930</u>	<u>3,970</u>	<u>-2,040</u>
<b>Gross Profit</b>	1,930	3,970	-2,040
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	1,019	1,985	-966
30400 · Unit game directors and caddies	1,890	2,660	-770
30600 · Unit Game - ACBL Fees	51	110	-59
31000 · Unit Game - Supplies	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total Expense</b>	<u>2,960</u>	<u>4,755</u>	<u>-1,795</u>
<b>Net Ordinary Income</b>	<u>-1,030</u>	<u>-785</u>	<u>-245</u>
<b>Net Income</b>	<u><u>-1,030</u></u>	<u><u>-785</u></u>	<u><u>-245</u></u>

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Cash Basis

**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
**January through November 2018**

	<u>Jan - Nov 18</u>	<u>Jan - Nov 17</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	76,606	82,563	-5,957
60200 · Additions	0	99	-99
60300 · Sandwich Sales	3,600	2,510	1,090
<b>Total Income</b>	<u>80,206</u>	<u>85,172</u>	<u>-4,966</u>
<b>Gross Profit</b>	80,206	85,172	-4,966
<b>Expense</b>			
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	734	-734
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
<b>Total Expense</b>	<u>73,783</u>	<u>77,439</u>	<u>-3,656</u>
<b>Net Ordinary Income</b>	<u>6,423</u>	<u>7,733</u>	<u>-1,310</u>
<b>Net Income</b>	<u><u>6,423</u></u>	<u><u>7,733</u></u>	<u><u>-1,310</u></u>



11:45 AM  
 12/08/18  
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**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
 January through November 2018

	Jan - Nov 18	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
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
<b>Total Income</b>	<b>80,206</b>	<b>86,275</b>	<b>-6,069</b>
<b>Gross Profit</b>	<b>80,206</b>	<b>86,275</b>	<b>-6,069</b>
<b>Expense</b>			
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	105	-90
<b>Total Expense</b>	<b>73,783</b>	<b>78,615</b>	<b>-4,832</b>
<b>Net Ordinary Income</b>	<b>6,423</b>	<b>7,660</b>	<b>-1,237</b>
<b>Net Income</b>	<b>6,423</b>	<b>7,660</b>	<b>-1,237</b>