

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of February 28, 2019

	<u>Feb 28, 19</u>	<u>Feb 28, 18</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	22,611	17,246	31%
10250 · NWFCU Share Account	2,565	2,144	20%
10275 · NWFCU Money Market	15,330	15,303	0%
10300 · NWFCU Certificates	37,327	36,945	1%
<b>Total Checking/Savings</b>	<u>77,832</u>	<u>71,638</u>	<u>9%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	7,000	7,000	0%
<b>Total Other Current Assets</b>	<u>7,000</u>	<u>7,000</u>	<u>0%</u>
<b>Total Current Assets</b>	84,832	78,638	8%
<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>84,832</u></b>	<b><u>78,638</u></b>	<b><u>8%</u></b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,554	35,227	18%
Net Income	1,778	1,910	-7%
<b>Total Equity</b>	<u>84,832</u>	<u>78,638</u>	<u>8%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>84,832</u></b>	<b><u>78,638</u></b>	<b><u>8%</u></b>

**NVBA**  
**Profit & Loss by Class**  
 January through February 2019

	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20000 · Unit game receipts	0	0	4,784	4,784
20100 · Novice game receipts	0	0	2,240	2,240
20350 · Bridgemate Rental Income	27	0	0	27
60000 · Sectional Gross Receipts	0	18,174	0	18,174
60300 · Sandwich Sales	0	1,091	0	1,091
80000 · Membership Income	1,409	0	0	1,409
80200 · Interest Income	72	0	0	72
<b>Total Income</b>	<b>1,509</b>	<b>19,265</b>	<b>7,024</b>	<b>27,798</b>
<b>Gross Profit</b>	<b>1,509</b>	<b>19,265</b>	<b>7,024</b>	<b>27,798</b>
<b>Expense</b>				
30000 · Unit game free plays	0	0	767	767
30100 · Novice game free plays	0	0	422	422
30200 · Unit game rent	0	0	2,651	2,651
30400 · Unit game directors and caddies	0	0	1,410	1,410
30600 · Unit Game - ACBL Fees	0	0	287	287
30800 · Unit Game Administrative Fee	0	0	120	120
30900 · Unit Game - Food & Beverage	0	0	561	561
31000 · Unit Game - Supplies	0	0	244	244
66900 · Reconciliation Discrepancies	0	8	-6	2
70000 · Sectional - director's fees	0	4,074	0	4,074
70100 · Sectional - transportation	0	180	0	180
70200 · Sectional - per diem	0	570	0	570
70300 · Sectional surcharge	0	180	0	180
70400 · Sectional - sanction fees	0	1,452	0	1,452
70500 · Sectional caddies	0	590	0	590
70600 · Sectional - food and beverage	0	2,649	0	2,649
70701 · Sectional - Participating Club	0	978	0	978
70800 · Sectional - assistant	0	865	0	865
71000 · Sectional free plays	0	1,429	0	1,429
71200 · Sectional - supplies	0	656	0	656
71300 · Sectional - rent	0	4,923	0	4,923
71700 · Sectional Ads	0	100	0	100
90100 · Misc Board expenses	84	0	0	84
90450 · Website Expense	10	0	0	10
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	318	0	0	318
91200 · Charity	0	0	118	118
<b>Total Expense</b>	<b>792</b>	<b>18,655</b>	<b>6,574</b>	<b>26,020</b>
<b>Net Ordinary Income</b>	<b>717</b>	<b>611</b>	<b>450</b>	<b>1,778</b>
<b>Net Income</b>	<b>717</b>	<b>611</b>	<b>450</b>	<b>1,778</b>

## NVBA Profit & Loss Budget Overview January through February 2019

	Jan - Feb 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	4,784	4,688	96
20100 · Novice game receipts	2,240	2,720	-480
20350 · Bridgemate Rental Income	27		
60000 · Sectional Gross Receipts	18,174	19,000	-826
60300 · Sandwich Sales	1,091	1,000	91
80000 · Membership Income	1,409	1,300	109
80200 · Interest Income	72	78	-6
<b>Total Income</b>	<b>27,798</b>	<b>28,786</b>	<b>-988</b>
<b>Gross Profit</b>	<b>27,798</b>	<b>28,786</b>	<b>-988</b>
<b>Expense</b>			
30000 · Unit game free plays	767	877	-110
30100 · Novice game free plays	422	482	-60
30151 · Zero-20 Game Free Plays	0	180	-180
30200 · Unit game rent	2,651	2,122	529
30400 · Unit game directors and caddies	1,410	1,680	-270
30600 · Unit Game - ACBL Fees	287	510	-223
30800 · Unit Game Administrative Fee	120	120	0
30900 · Unit Game - Food & Beverage	561	690	-129
31000 · Unit Game - Supplies	244	480	-236
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	0	40	-40
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	2		
70000 · Sectional - director's fees	4,074	4,705	-631
70100 · Sectional - transportation	180	180	0
70200 · Sectional - per diem	570	500	70
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	1,452	1,500	-48
70500 · Sectional caddies	590	475	115
70600 · Sectional - food and beverage	2,649	2,500	149
70700 · Sectional - misc and fees	0	175	-175
70701 · Sectional - Participating Club	978	1,145	-167
70800 · Sectional - assistant	865	575	290
71000 · Sectional free plays	1,429	1,915	-486
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	656	675	-19
71300 · Sectional - rent	4,923	4,550	373
71400 · Sectional - WBL rental	0	0	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	100	15	85
90100 · Misc Board expenses	84	144	-60
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	0	84	-84
90450 · Website Expense	10		
90475 · Computer expense	0	330	-330
90500 · Newsletter printing	379		
90600 · Newsletter-layout	318	318	0
90700 · Postage	0	0	0
90750 · Marketing	0	30	-30
90800 · Education	0	250	-250
91200 · Charity	118	0	118
<b>Total Expense</b>	<b>26,020</b>	<b>27,427</b>	<b>-1,407</b>
<b>Net Ordinary Income</b>	<b>1,778</b>	<b>1,359</b>	<b>419</b>
<b>Net Income</b>	<b>1,778</b>	<b>1,359</b>	<b>419</b>

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**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
 January through February 2019

	<u>Jan - Feb 19</u>	<u>Jan - Feb 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	4,784	3,096	1,688
20100 · Novice game receipts	2,240	1,900	340
<b>Total Income</b>	<u>7,024</u>	<u>4,996</u>	<u>2,028</u>
<b>Gross Profit</b>	7,024	4,996	2,028
<b>Expense</b>			
30000 · Unit game free plays	767	511	256
30100 · Novice game free plays	422	179	243
30200 · Unit game rent	2,651	2,345	306
30400 · Unit game directors and caddies	1,410	1,020	390
30600 · Unit Game - ACBL Fees	287	297	-10
30800 · Unit Game Administrative Fee	120	180	-60
30900 · Unit Game - Food & Beverage	561	412	149
31000 · Unit Game - Supplies	244	363	-119
31400 · Unit Game - Holiday Party	0	16	-16
31500 · Unit Game - Birthday Party	0	57	-57
66900 · Reconciliation Discrepancies	-6	17	-23
91200 · Charity	118	0	118
<b>Total Expense</b>	<u>6,574</u>	<u>5,397</u>	<u>1,177</u>
<b>Net Ordinary Income</b>	<u>450</u>	<u>-401</u>	<u>851</u>
<b>Net Income</b>	<u><u>450</u></u>	<u><u>-401</u></u>	<u><u>851</u></u>

## NVBA Unit Game Profit & Loss Budget Overview January through February 2019

	Jan - Feb 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	4,784	4,688	96
20100 · Novice game receipts	2,240	2,360	-120
<b>Total Income</b>	<u>7,024</u>	<u>7,048</u>	<u>-24</u>
<b>Gross Profit</b>	7,024	7,048	-24
<b>Expense</b>			
30000 · Unit game free plays	767	877	-110
30100 · Novice game free plays	422	482	-60
30200 · Unit game rent	2,651	2,122	529
30400 · Unit game directors and caddies	1,410	1,190	220
30600 · Unit Game - ACBL Fees	287	499	-212
30800 · Unit Game Administrative Fee	120	120	0
30900 · Unit Game - Food & Beverage	561	690	-129
31000 · Unit Game - Supplies	244	480	-236
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	0	40	-40
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	-6		
91200 · Charity	118		
<b>Total Expense</b>	<u>6,574</u>	<u>6,500</u>	<u>74</u>
<b>Net Ordinary Income</b>	<u>450</u>	<u>548</u>	<u>-98</u>
<b>Net Income</b>	<u><u>450</u></u>	<u><u>548</u></u>	<u><u>-98</u></u>

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**NVBA**  
**Zero-20 Profit & Loss YTD Comparison**  
January through February 2019

	<u>Jan - Feb 19</u>	<u>Jan - Feb 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	550	-550
<b>Total Income</b>	<u>0</u>	<u>550</u>	<u>-550</u>
<b>Gross Profit</b>	0	550	-550
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	285	-285
30400 · Unit game directors and caddies	0	420	-420
30600 · Unit Game - ACBL Fees	0	12	-12
<b>Total Expense</b>	<u>0</u>	<u>717</u>	<u>-717</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-167</u>	<u>167</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-167</u></u>	<u><u>167</u></u>

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**NVBA**  
**Zero-20 Profit & Loss Budget Overview**  
January through February 2019

	<u>Jan - Feb 19</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	360	-360
<b>Total Income</b>	<u>0</u>	<u>360</u>	<u>-360</u>
<b>Gross Profit</b>	0	360	-360
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	180	-180
30400 · Unit game directors and caddies	0	490	-490
30600 · Unit Game - ACBL Fees	0	11	-11
<b>Total Expense</b>	<u>0</u>	<u>681</u>	<u>-681</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-321</u>	<u>321</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-321</u></u>	<u><u>321</u></u>

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## NVBA Sectional Profit & Loss YTD Comparison January through February 2019

	Jan - Feb 19	Jan - Feb 18	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	18,174	19,330	-1,156
60300 · Sandwich Sales	1,091	828	263
<b>Total Income</b>	<u>19,265</u>	<u>20,158</u>	<u>-893</u>
<b>Gross Profit</b>	19,265	20,158	-893
<b>Expense</b>			
66900 · Reconciliation Discrepancies	8	-149	157
70000 · Sectional - director's fees	4,074	3,860	214
70100 · Sectional - transportation	180	150	30
70200 · Sectional - per diem	570	518	53
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	1,452	1,426	26
70500 · Sectional caddies	590	745	-155
70600 · Sectional - food and beverage	2,649	2,388	261
70700 · Sectional - misc and fees	0	0	0
70701 · Sectional - Participating Club	978	989	-11
70800 · Sectional - assistant	865	815	50
71000 · Sectional free plays	1,429	1,263	166
71100 · Sectional - District 6 Fees	0	315	-315
71200 · Sectional - supplies	656	654	2
71300 · Sectional - rent	4,923	5,067	-144
71600 · Sectional- prizes	0	148	-148
71700 · Sectional Ads	100	0	100
<b>Total Expense</b>	<u>18,655</u>	<u>18,368</u>	<u>286</u>
<b>Net Ordinary Income</b>	<u>611</u>	<u>1,790</u>	<u>-1,179</u>
<b>Net Income</b>	<u><u>611</u></u>	<u><u>1,790</u></u>	<u><u>-1,179</u></u>



**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
 January through February 2019

	Jan - Feb 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	18,174	19,000	-826
60300 · Sandwich Sales	1,091	1,000	91
<b>Total Income</b>	<u>19,265</u>	<u>20,000</u>	<u>-735</u>
<b>Gross Profit</b>	19,265	20,000	-735
<b>Expense</b>			
66900 · Reconciliation Discrepancies	8		
70000 · Sectional - director's fees	4,074	4,705	-631
70100 · Sectional - transportation	180	180	0
70200 · Sectional - per diem	570	500	70
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	1,452	1,500	-48
70500 · Sectional caddies	590	475	115
70600 · Sectional - food and beverage	2,649	2,500	149
70700 · Sectional - misc and fees	0	175	-175
70701 · Sectional - Participating Club	978	1,145	-167
70800 · Sectional - assistant	865	575	290
71000 · Sectional free plays	1,429	1,915	-486
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	656	675	-19
71300 · Sectional - rent	4,923	4,550	373
71400 · Sectional - WBL rental	0	0	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	100	15	85
<b>Total Expense</b>	<u>18,655</u>	<u>19,090</u>	<u>-436</u>
<b>Net Ordinary Income</b>	<u>611</u>	<u>910</u>	<u>-300</u>
<b>Net Income</b>	<u><u>611</u></u>	<u><u>910</u></u>	<u><u>-300</u></u>