

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of March 31, 2019

	<u>Mar 31, 19</u>	<u>Mar 31, 18</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	23,741	16,909	40%
10250 · NWFCU Share Account	1,780	1,572	13%
10275 · NWFCU Money Market	15,331	15,308	0%
10300 · NWFCU Certificates	37,360	36,977	1%
<b>Total Checking/Savings</b>	<u>78,213</u>	<u>70,766</u>	<u>11%</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>	85,213	77,766	10%
<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>	<u><b>85,213</b></u>	<u><b>77,766</b></u>	<u><b>10%</b></u>
<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	2,159	1,038	108%
<b>Total Equity</b>	<u>85,213</u>	<u>77,766</u>	<u>10%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>85,213</b></u>	<u><b>77,766</b></u>	<u><b>10%</b></u>

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

	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20000 · Unit game receipts	0	0	7,585	7,585
20100 · Novice game receipts	0	0	3,712	3,712
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
80100 · Other Income	75	0	0	75
80200 · Interest Income	110	0	0	110
<b>Total Income</b>	<u>1,622</u>	<u>19,265</u>	<u>11,297</u>	<u>32,184</u>
<b>Gross Profit</b>	1,622	19,265	11,297	32,184
<b>Expense</b>				
30000 · Unit game free plays	0	0	1,211	1,211
30100 · Novice game free plays	0	0	766	766
30200 · Unit game rent	0	0	3,677	3,677
30400 · Unit game directors and caddies	0	0	2,190	2,190
30600 · Unit Game - ACBL Fees	0	0	608	608
30800 · Unit Game Administrative Fee	0	0	180	180
30900 · Unit Game - Food & Beverage	39	0	885	924
31000 · Unit Game - Supplies	0	0	404	404
66900 · Reconciliation Discrepancies	0	8	-6	2
70000 · Sectional - director's fees	0	3,885	0	3,885
70100 · Sectional - transportation	0	177	0	177
70200 · Sectional - per diem	0	551	0	551
70300 · Sectional surcharge	0	180	0	180
70400 · Sectional - sanction fees	0	1,331	0	1,331
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	1,132	0	1,132
71300 · Sectional - rent	0	5,273	0	5,273
71700 · Sectional Ads	0	100	0	100
90100 · Misc Board expenses	92	0	0	92
90450 · Website Expense	15	0	0	15
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	318	0	0	318
91200 · Charity	0	0	118	118
<b>Total Expense</b>	<u>843</u>	<u>19,149</u>	<u>10,033</u>	<u>30,025</u>
<b>Net Ordinary Income</b>	<u>779</u>	<u>116</u>	<u>1,264</u>	<u>2,159</u>
<b>Net Income</b>	<u><u>779</u></u>	<u><u>116</u></u>	<u><u>1,264</u></u>	<u><u>2,159</u></u>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through March 2019

	Jan - Mar 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	7,585	7,545	40
20100 · Novice game receipts	3,712	4,208	-496
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
80100 · Other Income	75		
80200 · Interest Income	110	117	-7
<b>Total Income</b>	<u>32,184</u>	<u>33,170</u>	<u>-986</u>
<b>Gross Profit</b>	32,184	33,170	-986
<b>Expense</b>			
30000 · Unit game free plays	1,211	1,360	-149
30100 · Novice game free plays	766	734	32
30151 · Zero-20 Game Free Plays	0	300	-300
30200 · Unit game rent	3,677	3,192	485
30400 · Unit game directors and caddies	2,190	2,640	-450
30600 · Unit Game - ACBL Fees	608	764	-156
30800 · Unit Game Administrative Fee	180	180	0
30900 · Unit Game - Food & Beverage	924	1,130	-206
31000 · Unit Game - Supplies	404	780	-376
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	0	60	-60
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	2		
70000 · Sectional - director's fees	3,885	4,705	-820
70100 · Sectional - transportation	177	180	-3
70200 · Sectional - per diem	551	500	51
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	1,331	1,500	-169
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	1,132	675	457
71300 · Sectional - rent	5,273	4,550	723
71400 · Sectional - WBL rental	0	350	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	100	15	85
90100 · Misc Board expenses	92	216	-124
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	0	126	-126
90450 · Website Expense	15		
90475 · Computer expense	0	335	-335
90500 · Newsletter printing	379		
90600 · Newsletter-layout	318	318	0
90700 · Postage	0	0	0
90750 · Marketing	0	45	-45
90800 · Education	0	250	-250
91200 · Charity	118	0	118
<b>Total Expense</b>	<u>30,025</u>	<u>31,870</u>	<u>-1,845</u>
<b>Net Ordinary Income</b>	<u>2,159</u>	<u>1,300</u>	<u>859</u>
<b>Net Income</b>	<u><u>2,159</u></u>	<u><u>1,300</u></u>	<u><u>859</u></u>

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

	<u>Jan - Mar 19</u>	<u>Jan - Mar 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	7,585	5,379	2,206
20100 · Novice game receipts	3,712	3,052	660
<b>Total Income</b>	<u>11,297</u>	<u>8,431</u>	<u>2,866</u>
<b>Gross Profit</b>	11,297	8,431	2,866
<b>Expense</b>			
30000 · Unit game free plays	1,211	941	270
30100 · Novice game free plays	766	427	339
30200 · Unit game rent	3,677	3,021	656
30400 · Unit game directors and caddies	2,190	1,870	320
30600 · Unit Game - ACBL Fees	608	546	62
30800 · Unit Game Administrative Fee	180	240	-60
30900 · Unit Game - Food & Beverage	885	866	20
31000 · Unit Game - Supplies	404	718	-314
31400 · Unit Game - Holiday Party	0	16	-16
31500 · Unit Game - Birthday Party	0	57	-57
66900 · Reconciliation Discrepancies	-6	1	-7
91200 · Charity	118	0	118
<b>Total Expense</b>	<u>10,033</u>	<u>8,702</u>	<u>1,331</u>
<b>Net Ordinary Income</b>	<u>1,264</u>	<u>-271</u>	<u>1,535</u>
<b>Net Income</b>	<u><u>1,264</u></u>	<u><u>-271</u></u>	<u><u>1,535</u></u>

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

	Jan - Mar 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	7,585	7,545	40
20100 · Novice game receipts	3,712	3,608	104
<b>Total Income</b>	<u>11,297</u>	<u>11,153</u>	<u>144</u>
<b>Gross Profit</b>	11,297	11,153	144
<b>Expense</b>			
30000 · Unit game free plays	1,211	1,360	-149
30100 · Novice game free plays	766	734	32
30200 · Unit game rent	3,677	3,192	485
30400 · Unit game directors and caddies	2,190	1,870	320
30600 · Unit Game - ACBL Fees	608	747	-139
30800 · Unit Game Administrative Fee	180	180	0
30900 · Unit Game - Food & Beverage	885	1,130	-245
31000 · Unit Game - Supplies	404	780	-376
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	0	60	-60
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	-6		
91200 · Charity	118		
<b>Total Expense</b>	<u>10,033</u>	<u>10,053</u>	<u>-20</u>
<b>Net Ordinary Income</b>	<u>1,264</u>	<u>1,100</u>	<u>164</u>
<b>Net Income</b>	<u><u>1,264</u></u>	<u><u>1,100</u></u>	<u><u>164</u></u>

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

	<u>Jan - Mar 19</u>	<u>Jan - Mar 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	870	-870
<b>Total Income</b>	<u>0</u>	<u>870</u>	<u>-870</u>
<b>Gross Profit</b>	0	870	-870
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	445	-445
30400 · Unit game directors and caddies	0	700	-700
30600 · Unit Game - ACBL Fees	0	14	-14
<b>Total Expense</b>	<u>0</u>	<u>1,159</u>	<u>-1,159</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-289</u>	<u>289</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-289</u></u>	<u><u>289</u></u>

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

	<u>Jan - Mar 19</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	600	-600
<b>Total Income</b>	<u>0</u>	<u>600</u>	<u>-600</u>
<b>Gross Profit</b>	0	600	-600
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	300	-300
30400 · Unit game directors and caddies	0	770	-770
30600 · Unit Game - ACBL Fees	0	17	-17
<b>Total Expense</b>	<u>0</u>	<u>1,087</u>	<u>-1,087</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-487</u>	<u>487</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-487</u></u>	<u><u>487</u></u>

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

	Jan - Mar 19	Jan - Mar 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	3,885	3,860	25
70100 · Sectional - transportation	177	150	27
70200 · Sectional - per diem	551	518	34
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	1,331	1,426	-95
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	1,132	829	304
71300 · Sectional - rent	5,273	5,417	-144
71400 · Sectional - WBL rental	0	350	-350
71600 · Sectional- prizes	0	163	-163
71700 · Sectional Ads	100	0	100
<b>Total Expense</b>	<u>19,149</u>	<u>19,258</u>	<u>-109</u>
<b>Net Ordinary Income</b>	<u>116</u>	<u>900</u>	<u>-784</u>
<b>Net Income</b>	<u><u>116</u></u>	<u><u>900</u></u>	<u><u>-784</u></u>



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

	Jan - Mar 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	3,885	4,705	-820
70100 · Sectional - transportation	177	180	-3
70200 · Sectional - per diem	551	500	51
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	1,331	1,500	-169
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	1,132	675	457
71300 · Sectional - rent	5,273	4,550	723
71400 · Sectional - WBL rental	0	350	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	100	15	85
<b>Total Expense</b>	<u>19,149</u>	<u>19,440</u>	<u>-291</u>
<b>Net Ordinary Income</b>	<u>116</u>	<u>560</u>	<u>-444</u>
<b>Net Income</b>	<u><u>116</u></u>	<u><u>560</u></u>	<u><u>-444</u></u>