

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of April 30, 2019

	<u>Apr 30, 19</u>	<u>Apr 30, 18</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	26,081	20,946	25%
10250 · NWFCU Share Account	1,557	1,369	14%
10275 · NWFCU Money Market	15,333	15,310	0%
10300 · NWFCU Certificates	37,392	37,008	1%
<b>Total Checking/Savings</b>	<u>80,364</u>	<u>74,633</u>	<u>8%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	6,000	6,000	0%
<b>Total Other Current Assets</b>	<u>6,000</u>	<u>6,000</u>	<u>0%</u>
<b>Total Current Assets</b>	86,364	80,633	7%
<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>86,364</u></b>	<b><u>80,633</u></b>	<b><u>7%</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	3,310	3,906	-15%
<b>Total Equity</b>	<u>86,364</u>	<u>80,633</u>	<u>7%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>86,364</u></b>	<b><u>80,633</u></b>	<b><u>7%</u></b>

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

	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20000 · Unit game receipts	0	0	8,869	8,869
20100 · Novice game receipts	0	0	4,416	4,416
20350 · Bridgemate Rental Income	27	0	0	27
60000 · Sectional Gross Receipts	0	35,021	0	35,021
60300 · Sandwich Sales	0	1,936	0	1,936
80000 · Membership Income	3,030	0	0	3,030
80100 · Other Income	75	0	0	75
80200 · Interest Income	147	0	0	147
<b>Total Income</b>	<u>3,279</u>	<u>36,957</u>	<u>13,285</u>	<u>53,521</u>
<b>Gross Profit</b>	3,279	36,957	13,285	53,521
<b>Expense</b>				
30000 · Unit game free plays	0	0	1,391	1,391
30100 · Novice game free plays	0	0	838	838
30200 · Unit game rent	0	0	5,226	5,226
30400 · Unit game directors and caddies	0	0	2,580	2,580
30600 · Unit Game - ACBL Fees	0	0	744	744
30800 · Unit Game Administrative Fee	0	0	240	240
30900 · Unit Game - Food & Beverage	68	0	1,004	1,072
31000 · Unit Game - Supplies	0	0	847	847
31500 · Unit Game - Birthday Party	0	0	53	53
66900 · Reconciliation Discrepancies	0	31	-6	25
70000 · Sectional - director's fees	0	7,353	0	7,353
70100 · Sectional - transportation	0	321	0	321
70200 · Sectional - per diem	0	1,121	0	1,121
70300 · Sectional surcharge	0	360	0	360
70400 · Sectional - sanction fees	0	2,645	0	2,645
70500 · Sectional caddies	0	1,140	0	1,140
70600 · Sectional - food and beverage	0	4,849	0	4,849
70701 · Sectional - Participating Club	0	2,060	0	2,060
70800 · Sectional - assistant	0	1,750	0	1,750
71000 · Sectional free plays	0	2,638	0	2,638
71200 · Sectional - supplies	0	1,965	0	1,965
71300 · Sectional - rent	0	8,840	0	8,840
71400 · Sectional - WBL rental	0	350	0	350
71700 · Sectional Ads	0	100	0	100
90100 · Misc Board expenses	92	0	0	92
90400 · Other membership expenses	458	0	0	458
90450 · Website Expense	20	0	0	20
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	636	0	0	636
91200 · Charity	0	0	118	118
<b>Total Expense</b>	<u>1,654</u>	<u>35,523</u>	<u>13,035</u>	<u>50,211</u>
<b>Net Ordinary Income</b>	<u>1,625</u>	<u>1,434</u>	<u>250</u>	<u>3,310</u>
<b>Net Income</b>	<u><u>1,625</u></u>	<u><u>1,434</u></u>	<u><u>250</u></u>	<u><u>3,310</u></u>

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

	Jan - Apr 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	8,869	9,718	-849
20100 · Novice game receipts	4,416	5,412	-996
20350 · Bridgemate Rental Income	27		
60000 · Sectional Gross Receipts	35,021	38,000	-2,979
60300 · Sandwich Sales	1,936	2,000	-64
80000 · Membership Income	3,030	2,800	230
80100 · Other Income	75		
80200 · Interest Income	147	156	-9
<b>Total Income</b>	<b>53,521</b>	<b>58,086</b>	<b>-4,565</b>
<b>Gross Profit</b>	<b>53,521</b>	<b>58,086</b>	<b>-4,565</b>
<b>Expense</b>			
30000 · Unit game free plays	1,391	1,747	-356
30100 · Novice game free plays	838	948	-110
30151 · Zero-20 Game Free Plays	0	390	-390
30200 · Unit game rent	5,226	4,375	851
30400 · Unit game directors and caddies	2,580	3,360	-780
30600 · Unit Game - ACBL Fees	744	1,020	-276
30800 · Unit Game Administrative Fee	240	240	0
30900 · Unit Game - Food & Beverage	1,072	1,560	-488
31000 · Unit Game - Supplies	847	1,040	-193
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	53	80	-27
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	25		
70000 · Sectional - director's fees	7,353	8,445	-1,092
70100 · Sectional - transportation	321	360	-39
70200 · Sectional - per diem	1,121	1,000	121
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,645	3,000	-355
70500 · Sectional caddies	1,140	1,110	30
70600 · Sectional - food and beverage	4,849	5,000	-151
70700 · Sectional - misc and fees	0	350	-350
70701 · Sectional - Participating Club	2,060	2,545	-486
70800 · Sectional - assistant	1,750	1,015	735
71000 · Sectional free plays	2,638	3,556	-918
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	1,965	1,350	615
71300 · Sectional - rent	8,840	9,100	-260
71400 · Sectional - WBL rental	350	700	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	56	-56
71700 · Sectional Ads	100	30	70
90100 · Misc Board expenses	92	288	-196
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	458	168	290
90450 · Website Expense	20		
90475 · Computer expense	0	340	-340
90500 · Newsletter printing	379		
90600 · Newsletter-layout	636	636	0
90700 · Postage	0	0	0
90750 · Marketing	0	60	-60
90800 · Education	0	250	-250
91200 · Charity	118	0	118
<b>Total Expense</b>	<b>50,211</b>	<b>54,479</b>	<b>-4,268</b>
<b>Net Ordinary Income</b>	<b>3,310</b>	<b>3,607</b>	<b>-297</b>
<b>Net Income</b>	<b>3,310</b>	<b>3,607</b>	<b>-297</b>

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 05/02/19  
 Cash Basis

## NVBA Unit Game Profit & Loss YTD Comparison January through April 2019

	Jan - Apr 19	Jan - Apr 18	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	8,869	6,762	2,107
20100 · Novice game receipts	4,416	3,676	740
<b>Total Income</b>	<u>13,285</u>	<u>10,438</u>	<u>2,847</u>
<b>Gross Profit</b>	13,285	10,438	2,847
<b>Expense</b>			
30000 · Unit game free plays	1,391	1,171	220
30100 · Novice game free plays	838	475	363
30200 · Unit game rent	5,226	5,004	222
30400 · Unit game directors and caddies	2,580	2,210	370
30600 · Unit Game - ACBL Fees	744	723	22
30800 · Unit Game Administrative Fee	240	300	-60
30900 · Unit Game - Food & Beverage	1,004	981	23
31000 · Unit Game - Supplies	847	783	64
31400 · Unit Game - Holiday Party	0	16	-16
31500 · Unit Game - Birthday Party	53	109	-56
66900 · Reconciliation Discrepancies	-6	6	-12
90400 · Other membership expenses	0	-49	49
91200 · Charity	118	0	118
<b>Total Expense</b>	<u>13,035</u>	<u>11,728</u>	<u>1,307</u>
<b>Net Ordinary Income</b>	<u>250</u>	<u>-1,290</u>	<u>1,540</u>
<b>Net Income</b>	<u><u>250</u></u>	<u><u>-1,290</u></u>	<u><u>1,540</u></u>

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

	Jan - Apr 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	8,869	9,718	-849
20100 · Novice game receipts	4,416	4,632	-216
<b>Total Income</b>	<u>13,285</u>	<u>14,350</u>	<u>-1,065</u>
<b>Gross Profit</b>	13,285	14,350	-1,065
<b>Expense</b>			
30000 · Unit game free plays	1,391	1,747	-356
30100 · Novice game free plays	838	948	-110
30200 · Unit game rent	5,226	4,375	851
30400 · Unit game directors and caddies	2,580	2,380	200
30600 · Unit Game - ACBL Fees	744	998	-254
30800 · Unit Game Administrative Fee	240	240	0
30900 · Unit Game - Food & Beverage	1,004	1,560	-556
31000 · Unit Game - Supplies	847	1,040	-193
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	53	80	-27
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	-6		
91200 · Charity	118		
<b>Total Expense</b>	<u>13,035</u>	<u>13,368</u>	<u>-333</u>
<b>Net Ordinary Income</b>	<u>250</u>	<u>982</u>	<u>-732</u>
<b>Net Income</b>	<u><u>250</u></u>	<u><u>982</u></u>	<u><u>-732</u></u>

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

	<u>Jan - Apr 19</u>	<u>Jan - Apr 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	1,050	-1,050
<b>Total Income</b>	<u>0</u>	<u>1,050</u>	<u>-1,050</u>
<b>Gross Profit</b>	0	1,050	-1,050
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	510	-510
30400 · Unit game directors and caddies	0	840	-840
30600 · Unit Game - ACBL Fees	0	21	-21
<b>Total Expense</b>	<u>0</u>	<u>1,371</u>	<u>-1,371</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**  
**Zero-20 Profit & Loss Budget Overview**  
January through April 2019

	<u>Jan - Apr 19</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	780	-780
<b>Total Income</b>	<u>0</u>	<u>780</u>	<u>-780</u>
<b>Gross Profit</b>	0	780	-780
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	390	-390
30400 · Unit game directors and caddies	0	980	-980
30600 · Unit Game - ACBL Fees	0	22	-22
<b>Total Expense</b>	<u>0</u>	<u>1,392</u>	<u>-1,392</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-612</u>	<u>612</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-612</u></u>	<u><u>612</u></u>

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**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
**January through April 2019**

	<u>Jan - Apr 19</u>	<u>Jan - Apr 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	35,021	38,421	-3,400
60300 · Sandwich Sales	1,936	1,650	286
<b>Total Income</b>	<u>36,957</u>	<u>40,071</u>	<u>-3,114</u>
<b>Gross Profit</b>	36,957	40,071	-3,114
<b>Expense</b>			
50200 · Other Special Event Expenses	0	454	-454
66900 · Reconciliation Discrepancies	31	-171	202
70000 · Sectional - director's fees	7,353	7,242	111
70100 · Sectional - transportation	321	279	42
70200 · Sectional - per diem	1,121	966	155
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,645	2,795	-150
70500 · Sectional caddies	1,140	1,480	-340
70600 · Sectional - food and beverage	4,849	4,671	178
70700 · Sectional - misc and fees	0	0	0
70701 · Sectional - Participating Club	2,060	2,070	-11
70800 · Sectional - assistant	1,750	1,560	190
71000 · Sectional free plays	2,638	2,373	265
71100 · Sectional - District 6 Fees	0	609	-609
71200 · Sectional - supplies	1,965	1,329	637
71300 · Sectional - rent	8,840	9,983	-1,143
71400 · Sectional - WBL rental	350	350	0
71600 · Sectional- prizes	0	163	-163
71700 · Sectional Ads	100	0	100
<b>Total Expense</b>	<u>35,523</u>	<u>36,513</u>	<u>-990</u>
<b>Net Ordinary Income</b>	<u>1,434</u>	<u>3,558</u>	<u>-2,124</u>
<b>Net Income</b>	<u><u>1,434</u></u>	<u><u>3,558</u></u>	<u><u>-2,124</u></u>



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

	Jan - Apr 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	35,021	38,000	-2,979
60300 · Sandwich Sales	1,936	2,000	-64
<b>Total Income</b>	<u>36,957</u>	<u>40,000</u>	<u>-3,043</u>
<b>Gross Profit</b>	36,957	40,000	-3,043
<b>Expense</b>			
66900 · Reconciliation Discrepancies	31		
70000 · Sectional - director's fees	7,353	8,445	-1,092
70100 · Sectional - transportation	321	360	-39
70200 · Sectional - per diem	1,121	1,000	121
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,645	3,000	-355
70500 · Sectional caddies	1,140	1,110	30
70600 · Sectional - food and beverage	4,849	5,000	-151
70700 · Sectional - misc and fees	0	350	-350
70701 · Sectional - Participating Club	2,060	2,545	-486
70800 · Sectional - assistant	1,750	1,015	735
71000 · Sectional free plays	2,638	3,556	-918
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	1,965	1,350	615
71300 · Sectional - rent	8,840	9,100	-260
71400 · Sectional - WBL rental	350	700	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	56	-56
71700 · Sectional Ads	100	30	70
<b>Total Expense</b>	<u>35,523</u>	<u>37,977</u>	<u>-2,454</u>
<b>Net Ordinary Income</b>	<u>1,434</u>	<u>2,023</u>	<u>-589</u>
<b>Net Income</b>	<u><u>1,434</u></u>	<u><u>2,023</u></u>	<u><u>-589</u></u>