

NVBA
Balance Sheet Prev Year Comparison
 As of June 30, 2019

	<u>Jun 30, 19</u>	<u>Jun 30, 18</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	25,727	19,172	34%
10250 · NWFCU Share Account	2,736	1,992	37%
10275 · NWFCU Money Market	10,337	15,314	-33%
10300 · NWFCU Certificates	42,459	37,072	15%
Total Checking/Savings	<u>81,259</u>	<u>73,550</u>	<u>11%</u>
Other Current Assets			
11000 · Prepaid	6,000	6,000	0%
Total Other Current Assets	<u>6,000</u>	<u>6,000</u>	<u>0%</u>
Total Current Assets	87,259	79,550	10%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>87,259</u>	<u>79,550</u>	<u>10%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,554	35,227	18%
Net Income	4,205	2,823	49%
Total Equity	<u>87,259</u>	<u>79,550</u>	<u>10%</u>
TOTAL LIABILITIES & EQUITY	<u>87,259</u>	<u>79,550</u>	<u>10%</u>

NVBA
Profit & Loss by Class
 January through June 2019

	Other	Sectional	Unit Game	TOTAL
Ordinary Income/Expense				
Income				
20000 · Unit game receipts	0	0	13,991	13,991
20100 · Novice game receipts	0	0	6,512	6,512
20350 · Bridgemate Rental Income	27	0	0	27
60000 · Sectional Gross Receipts	0	36,363	0	36,363
60300 · Sandwich Sales	0	1,936	0	1,936
80000 · Membership Income	3,030	0	0	3,030
80100 · Other Income	1,125	0	0	1,125
80200 · Interest Income	225	0	0	225
Total Income	<u>4,407</u>	<u>38,299</u>	<u>20,503</u>	<u>63,209</u>
Gross Profit	4,407	38,299	20,503	63,209
Expense				
30000 · Unit game free plays	0	0	2,465	2,465
30100 · Novice game free plays	0	0	1,246	1,246
30200 · Unit game rent	0	0	6,771	6,771
30400 · Unit game directors and caddies	0	0	3,945	3,945
30600 · Unit Game - ACBL Fees	0	0	1,157	1,157
30800 · Unit Game Administrative Fee	0	0	360	360
30900 · Unit Game - Food & Beverage	68	0	1,546	1,614
31000 · Unit Game - Supplies	0	0	1,705	1,705
31500 · Unit Game - Birthday Party	19	0	53	72
31600 · Unit Game - Annual Meeting	0	0	1,259	1,259
66900 · Reconciliation Discrepancies	0	31	-43	-12
70000 · Sectional - director's fees	0	7,478	0	7,478
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	2,737	0	2,737
70500 · Sectional caddies	0	1,140	0	1,140
70600 · Sectional - food and beverage	0	4,986	0	4,986
70701 · Sectional - Participating Club	0	2,060	0	2,060
70800 · Sectional - assistant	0	1,820	0	1,820
71000 · Sectional free plays	0	2,792	0	2,792
71200 · Sectional - supplies	0	2,305	0	2,305
71300 · Sectional - rent	0	8,840	0	8,840
71400 · Sectional - WBL rental	0	700	0	700
71700 · Sectional Ads	0	100	0	100
90100 · Misc Board expenses	130	0	0	130
90400 · Other membership expenses	318	0	0	318
90450 · Website Expense	31	0	0	31
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	636	0	0	636
90800 · Education	50	0	0	50
91200 · Charity	0	0	118	118
Total Expense	<u>1,632</u>	<u>36,791</u>	<u>20,582</u>	<u>59,004</u>
Net Ordinary Income	<u>2,775</u>	<u>1,508</u>	<u>-79</u>	<u>4,205</u>
Net Income	<u><u>2,775</u></u>	<u><u>1,508</u></u>	<u><u>-79</u></u>	<u><u>4,205</u></u>

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NVBA Profit & Loss Budget Overview January through June 2019

	Jan - Jun 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	13,991	14,717	-726
20100 · Novice game receipts	6,512	7,468	-956
20350 · Bridgemate Rental Income	27		
60000 · Sectional Gross Receipts	36,363	38,000	-1,637
60300 · Sandwich Sales	1,936	2,000	-64
80000 · Membership Income	3,030	2,800	230
80100 · Other Income	1,125		
80200 · Interest Income	225	234	-9
Total Income	<u>63,209</u>	<u>65,219</u>	<u>-2,010</u>
Gross Profit	63,209	65,219	-2,010
Expense			
30000 · Unit game free plays	2,465	2,672	-207
30100 · Novice game free plays	1,246	1,318	-72
30151 · Zero-20 Game Free Plays	0	570	-570
30200 · Unit game rent	6,771	6,288	483
30400 · Unit game directors and caddies	3,945	5,040	-1,095
30600 · Unit Game - ACBL Fees	1,157	1,916	-759
30800 · Unit Game Administrative Fee	360	360	0
30900 · Unit Game - Food & Beverage	1,614	2,270	-656
31000 · Unit Game - Supplies	1,705	1,600	105
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	72	120	-48
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-12		
70000 · Sectional - director's fees	7,478	8,445	-967
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	2,737	3,000	-263
70500 · Sectional caddies	1,140	1,110	30
70600 · Sectional - food and beverage	4,986	5,000	-14
70700 · Sectional - misc and fees	0	450	-450
70701 · Sectional - Participating Club	2,060	2,545	-486
70800 · Sectional - assistant	1,820	1,015	805
71000 · Sectional free plays	2,792	3,556	-764
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	2,305	1,350	955
71300 · Sectional - rent	8,840	9,100	-260
71400 · Sectional - WBL rental	700	700	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	56	-56
71700 · Sectional Ads	100	158	-58
90100 · Misc Board expenses	130	432	-302
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	318	252	66
90450 · Website Expense	31		
90475 · Computer expense	0	350	-350
90500 · Newsletter printing	379		
90600 · Newsletter-layout	636	636	0
90700 · Postage	0	0	0
90750 · Marketing	0	90	-90
90800 · Education	50	250	-200
91200 · Charity	118	500	-382
Total Expense	<u>59,004</u>	<u>64,269</u>	<u>-5,265</u>
Net Ordinary Income	<u>4,205</u>	<u>950</u>	<u>3,255</u>
Net Income	<u><u>4,205</u></u>	<u><u>950</u></u>	<u><u>3,255</u></u>

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NVBA
Unit Game Profit & Loss YTD Comparison
 January through June 2019

	<u>Jan - Jun 19</u>	<u>Jan - Jun 18</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	13,991	12,093	1,898
20100 · Novice game receipts	6,512	5,740	772
Total Income	<u>20,503</u>	<u>17,833</u>	<u>2,670</u>
Gross Profit	20,503	17,833	2,670
Expense			
30000 · Unit game free plays	2,465	2,119	346
30100 · Novice game free plays	1,246	717	529
30200 · Unit game rent	6,771	6,477	294
30400 · Unit game directors and caddies	3,945	3,400	545
30600 · Unit Game - ACBL Fees	1,157	1,324	-167
30800 · Unit Game Administrative Fee	360	420	-60
30900 · Unit Game - Food & Beverage	1,546	1,587	-41
31000 · Unit Game - Supplies	1,705	1,397	308
31400 · Unit Game - Holiday Party	0	106	-106
31500 · Unit Game - Birthday Party	53	109	-56
31600 · Unit Game - Annual Meeting	1,259	1,543	-284
66900 · Reconciliation Discrepancies	-43	1	-44
90400 · Other membership expenses	0	0	0
91200 · Charity	118	0	118
Total Expense	<u>20,582</u>	<u>19,200</u>	<u>1,382</u>
Net Ordinary Income	<u>-79</u>	<u>-1,367</u>	<u>1,288</u>
Net Income	<u><u>-79</u></u>	<u><u>-1,367</u></u>	<u><u>1,288</u></u>

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NVBA Unit Game Profit & Loss Budget Overview January through June 2019

	Jan - Jun 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	13,991	14,717	-726
20100 · Novice game receipts	6,512	6,328	184
Total Income	<u>20,503</u>	<u>21,045</u>	<u>-542</u>
Gross Profit	20,503	21,045	-542
Expense			
30000 · Unit game free plays	2,465	2,672	-207
30100 · Novice game free plays	1,246	1,318	-72
30200 · Unit game rent	6,771	6,288	483
30400 · Unit game directors and caddies	3,945	3,570	375
30600 · Unit Game - ACBL Fees	1,157	1,884	-727
30800 · Unit Game Administrative Fee	360	360	0
30900 · Unit Game - Food & Beverage	1,546	2,270	-724
31000 · Unit Game - Supplies	1,705	1,600	105
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	53	120	-67
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-43		
91200 · Charity	118		
Total Expense	<u>20,582</u>	<u>21,482</u>	<u>-900</u>
Net Ordinary Income	<u>-79</u>	<u>-437</u>	<u>358</u>
Net Income	<u><u>-79</u></u>	<u><u>-437</u></u>	<u><u>358</u></u>

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

	<u>Jan - Jun 19</u>	<u>Jan - Jun 18</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	0	1,430	-1,430
Total Income	<u>0</u>	<u>1,430</u>	<u>-1,430</u>
Gross Profit	0	1,430	-1,430
Expense			
30151 · Zero-20 Game Free Plays	0	644	-644
30400 · Unit game directors and caddies	0	1,260	-1,260
30600 · Unit Game - ACBL Fees	0	34	-34
Total Expense	<u>0</u>	<u>1,938</u>	<u>-1,938</u>
Net Ordinary Income	<u>0</u>	<u>-508</u>	<u>508</u>
Net Income	<u><u>0</u></u>	<u><u>-508</u></u>	<u><u>508</u></u>

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

	<u>Jan - Jun 19</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	0	1,140	-1,140
Total Income	<u>0</u>	<u>1,140</u>	<u>-1,140</u>
Gross Profit	0	1,140	-1,140
Expense			
30151 · Zero-20 Game Free Plays	0	570	-570
30400 · Unit game directors and caddies	0	1,470	-1,470
30600 · Unit Game - ACBL Fees	0	32	-32
Total Expense	<u>0</u>	<u>2,072</u>	<u>-2,072</u>
Net Ordinary Income	<u>0</u>	<u>-932</u>	<u>932</u>
Net Income	<u>0</u>	<u>-932</u>	<u>932</u>

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NVBA
Sectional Profit & Loss YTD Comparison
 January through June 2019

	<u>Jan - Jun 19</u>	<u>Jan - Jun 18</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	36,363	38,421	-2,058
60300 · Sandwich Sales	1,936	1,650	286
Total Income	<u>38,299</u>	<u>40,071</u>	<u>-1,772</u>
Gross Profit	38,299	40,071	-1,772
Expense			
50200 · Other Special Event Expenses	0	454	-454
66900 · Reconciliation Discrepancies	31	-171	202
70000 · Sectional - director's fees	7,478	7,242	236
70100 · Sectional - transportation	321	279	42
70200 · Sectional - per diem	1,121	966	155
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,737	2,795	-58
70500 · Sectional caddies	1,140	1,480	-340
70600 · Sectional - food and beverage	4,986	4,671	315
70700 · Sectional - misc and fees	0	0	0
70701 · Sectional - Participating Club	2,060	2,070	-11
70800 · Sectional - assistant	1,820	1,560	260
71000 · Sectional free plays	2,792	2,373	419
71100 · Sectional - District 6 Fees	0	609	-609
71200 · Sectional - supplies	2,305	1,329	977
71300 · Sectional - rent	8,840	9,983	-1,143
71400 · Sectional - WBL rental	700	700	0
71600 · Sectional- prizes	0	163	-163
71700 · Sectional Ads	100	0	100
Total Expense	<u>36,791</u>	<u>36,863</u>	<u>-72</u>
Net Ordinary Income	<u>1,508</u>	<u>3,208</u>	<u>-1,700</u>
Net Income	<u><u>1,508</u></u>	<u><u>3,208</u></u>	<u><u>-1,700</u></u>

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NVBA
Sectional Profit & Loss Budget to Actual
 January through June 2019

	Jan - Jun 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	36,363	38,000	-1,637
60300 · Sandwich Sales	1,936	2,000	-64
Total Income	<u>38,299</u>	<u>40,000</u>	<u>-1,701</u>
Gross Profit	38,299	40,000	-1,701
Expense			
66900 · Reconciliation Discrepancies	31		
70000 · Sectional - director's fees	7,478	8,445	-967
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	2,737	3,000	-263
70500 · Sectional caddies	1,140	1,110	30
70600 · Sectional - food and beverage	4,986	5,000	-14
70700 · Sectional - misc and fees	0	450	-450
70701 · Sectional - Participating Club	2,060	2,545	-486
70800 · Sectional - assistant	1,820	1,015	805
71000 · Sectional free plays	2,792	3,556	-764
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	2,305	1,350	955
71300 · Sectional - rent	8,840	9,100	-260
71400 · Sectional - WBL rental	700	700	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	56	-56
71700 · Sectional Ads	100	158	-58
Total Expense	<u>36,791</u>	<u>38,205</u>	<u>-1,414</u>
Net Ordinary Income	<u>1,508</u>	<u>1,795</u>	<u>-287</u>
Net Income	<u><u>1,508</u></u>	<u><u>1,795</u></u>	<u><u>-287</u></u>