

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

|                                       | <u>Aug 31, 19</u>    | <u>Aug 31, 18</u>    | <u>% Change</u>  |
|---------------------------------------|----------------------|----------------------|------------------|
| <b>ASSETS</b>                         |                      |                      |                  |
| <b>Current Assets</b>                 |                      |                      |                  |
| <b>Checking/Savings</b>               |                      |                      |                  |
| 10200 · NWFCU Draft                   | 23,941               | 18,176               | 32%              |
| 10250 · NWFCU Share Account           | 1,555                | 2,420                | -36%             |
| 10275 · NWFCU Money Market            | 10,340               | 15,318               | -33%             |
| 10300 · NWFCU Certificates            | 42,554               | 37,137               | 15%              |
| <b>Total Checking/Savings</b>         | <u>78,390</u>        | <u>73,051</u>        | <u>7%</u>        |
| <b>Other Current Assets</b>           |                      |                      |                  |
| 11000 · Prepaid                       | 6,000                | 6,600                | -9%              |
| <b>Total Other Current Assets</b>     | <u>6,000</u>         | <u>6,600</u>         | <u>-9%</u>       |
| <b>Total Current Assets</b>           | 84,390               | 79,651               | 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>                   | <u><b>84,390</b></u> | <u><b>79,651</b></u> | <u><b>6%</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                            | 1,335                | 2,923                | -54%             |
| <b>Total Equity</b>                   | <u>84,390</u>        | <u>79,651</u>        | <u>6%</u>        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b> | <u><b>84,390</b></u> | <u><b>79,651</b></u> | <u><b>6%</b></u> |

11:33 AM

09/02/19

Cash Basis

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

|   | Other        | Sectional     | Unit Game     | TOTAL         |
|---|--------------|---------------|---------------|---------------|
| <b>Ordinary Income/Expense</b>          |              |               |               |               |
| <b>Income</b>                           |              |               |               |               |
| 20000 · Unit game receipts              | 0            | 0             | 18,753        | 18,753        |
| 20100 · Novice game receipts            | 0            | 0             | 9,360         | 9,360         |
| 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               | 4,562        | 0             | 0             | 4,562         |
| 80100 · Other Income                    | 1,125        | 0             | 0             | 1,125         |
| 80200 · Interest Income                 | 329          | 0             | 0             | 329           |
| <b>Total Income</b>                     | <b>6,043</b> | <b>38,299</b> | <b>28,113</b> | <b>72,455</b> |
| <b>Gross Profit</b>                     | <b>6,043</b> | <b>38,299</b> | <b>28,113</b> | <b>72,455</b> |
| <b>Expense</b>                          |              |               |               |               |
| 30000 · Unit game free plays            | 0            | 0             | 3,451         | 3,451         |
| 30100 · Novice game free plays          | 0            | 0             | 1,816         | 1,816         |
| 30200 · Unit game rent                  | 0            | 0             | 9,940         | 9,940         |
| 30400 · Unit game directors and caddies | 0            | 0             | 5,435         | 5,435         |
| 30600 · Unit Game - ACBL Fees           | 0            | 0             | 1,766         | 1,766         |
| 30800 · Unit Game Administrative Fee    | 0            | 0             | 480           | 480           |
| 30900 · Unit Game - Food & Beverage     | 0            | 0             | 2,107         | 2,107         |
| 31000 · Unit Game - Supplies            | 0            | 0             | 2,093         | 2,093         |
| 31500 · Unit Game - Birthday Party      | 0            | 0             | 72            | 72            |
| 31600 · Unit Game - Annual Meeting      | 0            | 0             | 1,259         | 1,259         |
| 66900 · Reconciliation Discrepancies    | 0            | 31            | -55           | -24           |
| 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            | 2,527         | 0             | 2,527         |
| 71300 · Sectional - rent                | 0            | 9,550         | 0             | 9,550         |
| 71400 · Sectional - WBL rental          | 0            | 700           | 0             | 700           |
| 71700 · Sectional Ads                   | 0            | 300           | 0             | 300           |
| 90000 · Board Matters                   | 116          | 0             | 0             | 116           |
| 90100 · Misc Board expenses             | 464          | 0             | 0             | 464           |
| 90200 · Insurance                       | 398          | 0             | 0             | 398           |
| 90400 · Other membership expenses       | 351          | 0             | 0             | 351           |
| 90450 · Website Expense                 | 43           | 0             | 0             | 43            |
| 90500 · Newsletter printing             | 379          | 0             | 0             | 379           |
| 90600 · Newsletter-layout               | 954          | 0             | 0             | 954           |
| 90800 · Education                       | 1,288        | 0             | 0             | 1,288         |
| 91200 · Charity                         | 368          | 0             | 0             | 368           |
| <b>Total Expense</b>                    | <b>4,361</b> | <b>37,923</b> | <b>28,363</b> | <b>70,647</b> |
| <b>Net Ordinary Income</b>              | <b>1,682</b> | <b>376</b>    | <b>-250</b>   | <b>1,808</b>  |
| <b>Other Income/Expense</b>             |              |               |               |               |
| <b>Other Expense</b>                    |              |               |               |               |
| 99000 · Dealing machine                 | 473          | 0             | 0             | 473           |
| <b>Total Other Expense</b>              | <b>473</b>   | <b>0</b>      | <b>0</b>      | <b>473</b>    |
| <b>Net Other Income</b>                 | <b>-473</b>  | <b>0</b>      | <b>0</b>      | <b>-473</b>   |
| <b>Net Income</b>                       | <b>1,209</b> | <b>376</b>    | <b>-250</b>   | <b>1,335</b>  |

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

|   | Jan - Aug 19        | Budget              | \$ Over Budget     |
|---|---------------------|---------------------|--------------------|
| <b>Ordinary Income/Expense</b>          |                     |                     |                    |
| <b>Income</b>                           |                     |                     |                    |
| 20000 · Unit game receipts              | 18,753              | 20,911              | -2,158             |
| 20100 · Novice game receipts            | 9,360               | 10,508              | -1,148             |
| 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               | 4,562               | 4,300               | 262                |
| 80100 · Other Income                    | 1,125               |                     |                    |
| 80200 · Interest Income                 | 329                 | 312                 | 17                 |
| <b>Total Income</b>                     | <u>72,455</u>       | <u>76,031</u>       | <u>-3,576</u>      |
| <b>Gross Profit</b>                     | 72,455              | 76,031              | -3,576             |
| <b>Expense</b>                          |                     |                     |                    |
| 30000 · Unit game free plays            | 3,451               | 3,720               | -269               |
| 30100 · Novice game free plays          | 1,816               | 1,833               | -17                |
| 30151 · Zero-20 Game Free Plays         | 0                   | 810                 | -810               |
| 30200 · Unit game rent                  | 9,940               | 9,331               | 609                |
| 30400 · Unit game directors and caddies | 5,435               | 6,960               | -1,525             |
| 30600 · Unit Game - ACBL Fees           | 1,766               | 2,634               | -868               |
| 30800 · Unit Game Administrative Fee    | 480                 | 480                 | 0                  |
| 30900 · Unit Game - Food & Beverage     | 2,107               | 2,970               | -863               |
| 31000 · Unit Game - Supplies            | 2,093               | 2,200               | -107               |
| 31400 · Unit Game - Holiday Party       | 0                   | 0                   | 0                  |
| 31500 · Unit Game - Birthday Party      | 72                  | 160                 | -88                |
| 31600 · Unit Game - Annual Meeting      | 1,259               | 1,400               | -141               |
| 66900 · Reconciliation Discrepancies    | -24                 |                     |                    |
| 70000 · Sectional - director's fees     | 7,478               | 7,689               | -211               |
| 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                   | 625                 | -625               |
| 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            | 2,527               | 1,350               | 1,177              |
| 71300 · Sectional - rent                | 9,550               | 9,450               | 100                |
| 71400 · Sectional - WBL rental          | 700                 | 700                 | 0                  |
| 71500 · Sectional - 60/40               | 0                   | 0                   | 0                  |
| 71600 · Sectional- prizes               | 0                   | 247                 | -247               |
| 71700 · Sectional Ads                   | 300                 | 158                 | 142                |
| 90000 · Board Matters                   | 116                 |                     |                    |
| 90100 · Misc Board expenses             | 464                 | 576                 | -112               |
| 90200 · Insurance                       | 398                 | 398                 | 0                  |
| 90300 · Membership secretary            | 0                   | 0                   | 0                  |
| 90400 · Other membership expenses       | 351                 | 336                 | 15                 |
| 90450 · Website Expense                 | 43                  |                     |                    |
| 90475 · Computer expense                | 0                   | 360                 | -360               |
| 90500 · Newsletter printing             | 379                 |                     |                    |
| 90600 · Newsletter-layout               | 954                 | 954                 | 0                  |
| 90700 · Postage                         | 0                   | 15                  | -15                |
| 90750 · Marketing                       | 0                   | 120                 | -120               |
| 90800 · Education                       | 1,288               | 250                 | 1,038              |
| 91200 · Charity                         | 368                 | 500                 | -132               |
| <b>Total Expense</b>                    | <u>70,647</u>       | <u>74,173</u>       | <u>-3,526</u>      |
| <b>Net Ordinary Income</b>              | 1,808               | 1,858               | -50                |
| <b>Other Income/Expense</b>             |                     |                     |                    |
| <b>Other Expense</b>                    |                     |                     |                    |
| 99000 · Dealing machine                 | 473                 |                     |                    |
| <b>Total Other Expense</b>              | <u>473</u>          |                     |                    |
| <b>Net Other Income</b>                 | <u>-473</u>         |                     |                    |
| <b>Net Income</b>                       | <u><u>1,335</u></u> | <u><u>1,858</u></u> | <u><u>-523</u></u> |

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 09/02/19  
 Cash Basis

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

|   | <u>Jan - Aug 19</u> | <u>Jan - Aug 18</u> | <u>\$ Change</u>  |
|---|---------------------|---------------------|-------------------|
| <b>Ordinary Income/Expense</b>          |                     |                     |                   |
| <b>Income</b>                           |                     |                     |                   |
| 20000 · Unit game receipts              | 18,753              | 17,404              | 1,349             |
| 20100 · Novice game receipts            | 9,360               | 8,556               | 804               |
| <b>Total Income</b>                     | <u>28,113</u>       | <u>25,960</u>       | <u>2,153</u>      |
| <b>Gross Profit</b>                     | 28,113              | 25,960              | 2,153             |
| <b>Expense</b>                          |                     |                     |                   |
| 30000 · Unit game free plays            | 3,451               | 3,105               | 346               |
| 30100 · Novice game free plays          | 1,816               | 1,098               | 718               |
| 30200 · Unit game rent                  | 9,940               | 9,420               | 520               |
| 30400 · Unit game directors and caddies | 5,435               | 4,760               | 675               |
| 30600 · Unit Game - ACBL Fees           | 1,766               | 2,041               | -275              |
| 30800 · Unit Game Administrative Fee    | 480                 | 540                 | -60               |
| 30900 · Unit Game - Food & Beverage     | 2,107               | 1,992               | 115               |
| 31000 · Unit Game - Supplies            | 2,093               | 1,821               | 272               |
| 31400 · Unit Game - Holiday Party       | 0                   | 106                 | -106              |
| 31500 · Unit Game - Birthday Party      | 72                  | 128                 | -56               |
| 31600 · Unit Game - Annual Meeting      | 1,259               | 1,543               | -284              |
| 66900 · Reconciliation Discrepancies    | -55                 | -3                  | -52               |
| 90400 · Other membership expenses       | 0                   | 0                   | 0                 |
| <b>Total Expense</b>                    | <u>28,363</u>       | <u>26,550</u>       | <u>1,813</u>      |
| <b>Net Ordinary Income</b>              | <u>-250</u>         | <u>-590</u>         | <u>340</u>        |
| <b>Net Income</b>                       | <u><u>-250</u></u>  | <u><u>-590</u></u>  | <u><u>340</u></u> |

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 09/02/19  
 Cash Basis

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

|   | Jan - Aug 19       | Budget            | \$ Over Budget     |
|---|--------------------|-------------------|--------------------|
| <b>Ordinary Income/Expense</b>          |                    |                   |                    |
| <b>Income</b>                           |                    |                   |                    |
| 20000 · Unit game receipts              | 18,753             | 20,911            | -2,158             |
| 20100 · Novice game receipts            | 9,360              | 8,888             | 472                |
| <b>Total Income</b>                     | <u>28,113</u>      | <u>29,799</u>     | <u>-1,686</u>      |
| <b>Gross Profit</b>                     | 28,113             | 29,799            | -1,686             |
| <b>Expense</b>                          |                    |                   |                    |
| 30000 · Unit game free plays            | 3,451              | 3,720             | -269               |
| 30100 · Novice game free plays          | 1,816              | 1,833             | -17                |
| 30200 · Unit game rent                  | 9,940              | 9,331             | 609                |
| 30400 · Unit game directors and caddies | 5,435              | 4,930             | 505                |
| 30600 · Unit Game - ACBL Fees           | 1,766              | 2,589             | -823               |
| 30800 · Unit Game Administrative Fee    | 480                | 480               | 0                  |
| 30900 · Unit Game - Food & Beverage     | 2,107              | 2,970             | -863               |
| 31000 · Unit Game - Supplies            | 2,093              | 2,200             | -107               |
| 31400 · Unit Game - Holiday Party       | 0                  | 0                 | 0                  |
| 31500 · Unit Game - Birthday Party      | 72                 | 160               | -88                |
| 31600 · Unit Game - Annual Meeting      | 1,259              | 1,400             | -141               |
| 66900 · Reconciliation Discrepancies    | -55                |                   |                    |
| <b>Total Expense</b>                    | <u>28,363</u>      | <u>29,613</u>     | <u>-1,250</u>      |
| <b>Net Ordinary Income</b>              | <u>-250</u>        | <u>186</u>        | <u>-436</u>        |
| <b>Net Income</b>                       | <u><u>-250</u></u> | <u><u>186</u></u> | <u><u>-436</u></u> |

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 09/02/19  
 Cash Basis

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

|  | Jan - Aug 19      | Jan - Aug 18        | \$ Change            |
|--|-------------------|---------------------|----------------------|
| <b>Ordinary Income/Expense</b>         |                   |                     |                      |
| <b>Income</b>                          |                   |                     |                      |
| 60000 · Sectional Gross Receipts       | 36,363            | 38,421              | -2,058               |
| 60300 · Sandwich Sales                 | 1,936             | 1,650               | 286                  |
| <b>Total Income</b>                    | <u>38,299</u>     | <u>40,071</u>       | <u>-1,772</u>        |
| <b>Gross Profit</b>                    | 38,299            | 40,071              | -1,772               |
| <b>Expense</b>                         |                   |                     |                      |
| 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           | 2,527             | 1,329               | 1,198                |
| 71300 · Sectional - rent               | 9,550             | 10,333              | -783                 |
| 71400 · Sectional - WBL rental         | 700               | 700                 | 0                    |
| 71600 · Sectional- prizes              | 0                 | 163                 | -163                 |
| 71700 · Sectional Ads                  | 300               | 15                  | 285                  |
| <b>Total Expense</b>                   | <u>37,923</u>     | <u>37,228</u>       | <u>694</u>           |
| <b>Net Ordinary Income</b>             | <u>376</u>        | <u>2,843</u>        | <u>-2,466</u>        |
| <b>Net Income</b>                      | <u><u>376</u></u> | <u><u>2,843</u></u> | <u><u>-2,466</u></u> |

11:30 AM  
 09/02/19  
 Cash Basis

## NVBA Sectional Profit & Loss Budget to Actual January through August 2019

|  | Jan - Aug 19      | Budget              | \$ Over Budget       |
|--|-------------------|---------------------|----------------------|
| <b>Ordinary Income/Expense</b>         |                   |                     |                      |
| <b>Income</b>                          |                   |                     |                      |
| 60000 · Sectional Gross Receipts       | 36,363            | 38,000              | -1,637               |
| 60300 · Sandwich Sales                 | 1,936             | 2,000               | -64                  |
| <b>Total Income</b>                    | <u>38,299</u>     | <u>40,000</u>       | <u>-1,701</u>        |
| <b>Gross Profit</b>                    | 38,299            | 40,000              | -1,701               |
| <b>Expense</b>                         |                   |                     |                      |
| 66900 · Reconciliation Discrepancies   | 31                |                     |                      |
| 70000 · Sectional - director's fees    | 7,478             | 7,689               | -211                 |
| 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                 | 625                 | -625                 |
| 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           | 2,527             | 1,350               | 1,177                |
| 71300 · Sectional - rent               | 9,550             | 9,450               | 100                  |
| 71400 · Sectional - WBL rental         | 700               | 700                 | 0                    |
| 71500 · Sectional - 60/40              | 0                 | 0                   | 0                    |
| 71600 · Sectional- prizes              | 0                 | 247                 | -247                 |
| 71700 · Sectional Ads                  | 300               | 158                 | 142                  |
| <b>Total Expense</b>                   | <u>37,923</u>     | <u>38,165</u>       | <u>-243</u>          |
| <b>Net Ordinary Income</b>             | <u>376</u>        | <u>1,835</u>        | <u>-1,458</u>        |
| <b>Net Income</b>                      | <u><u>376</u></u> | <u><u>1,835</u></u> | <u><u>-1,458</u></u> |