

9:02 AM
10/04/19
Cash Basis

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

	<u>Sep 30, 19</u>	<u>Sep 30, 18</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	25,195	23,224	9%
10250 · NWFCU Share Account	1,167	2,165	-46%
10275 · NWFCU Money Market	10,341	15,320	-33%
10300 · NWFCU Certificates	42,604	37,168	15%
Total Checking/Savings	<u>79,307</u>	<u>77,877</u>	<u>2%</u>
Other Current Assets			
11000 · Prepaid	5,600	5,000	12%
Total Other Current Assets	<u>5,600</u>	<u>5,000</u>	<u>12%</u>
Total Current Assets	84,907	82,877	3%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>84,907</u>	<u>82,877</u>	<u>3%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,554	35,227	18%
Net Income	1,852	6,149	-70%
Total Equity	<u>84,907</u>	<u>82,877</u>	<u>3%</u>
TOTAL LIABILITIES & EQUITY	<u>84,907</u>	<u>82,877</u>	<u>3%</u>

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NVBA
Profit & Loss by Class
 January through September 2019

	Other	Sectional	Unit Game	TOTAL
Ordinary Income/Expense				
Income				
20000 · Unit game receipts	0	0	21,334	21,334
20100 · Novice game receipts	0	0	10,176	10,176
20350 · Bridgemate Rental Income	27	0	0	27
60000 · Sectional Gross Receipts	0	51,853	0	51,853
60300 · Sandwich Sales	0	2,738	0	2,738
80000 · Membership Income	4,562	0	0	4,562
80100 · Other Income	1,125	0	0	1,125
80200 · Interest Income	383	0	0	383
Total Income	6,098	54,591	31,510	92,199
Gross Profit	6,098	54,591	31,510	92,199
Expense				
30000 · Unit game free plays	0	0	3,873	3,873
30100 · Novice game free plays	0	0	1,944	1,944
30200 · Unit game rent	0	0	11,123	11,123
30400 · Unit game directors and caddies	0	0	6,020	6,020
30600 · Unit Game - ACBL Fees	0	0	1,978	1,978
30800 · Unit Game Administrative Fee	0	0	540	540
30900 · Unit Game - Food & Beverage	0	0	2,361	2,361
31000 · Unit Game - Supplies	0	0	2,238	2,238
31500 · Unit Game - Birthday Party	0	0	91	91
31600 · Unit Game - Annual Meeting	0	0	1,259	1,259
66900 · Reconciliation Discrepancies	0	16	-55	-39
70000 · Sectional - director's fees	0	10,631	0	10,631
70100 · Sectional - transportation	0	494	0	494
70200 · Sectional - per diem	0	1,634	0	1,634
70300 · Sectional surcharge	0	540	0	540
70400 · Sectional - sanction fees	0	3,994	0	3,994
70500 · Sectional caddies	0	1,680	0	1,680
70600 · Sectional - food and beverage	0	7,051	0	7,051
70701 · Sectional - Participating Club	0	2,592	0	2,592
70800 · Sectional - assistant	0	2,515	0	2,515
71000 · Sectional free plays	0	3,977	0	3,977
71200 · Sectional - supplies	0	2,880	0	2,880
71300 · Sectional - rent	0	14,467	0	14,467
71400 · Sectional - WBL rental	0	1,050	0	1,050
71700 · Sectional Ads	0	300	0	300
90000 · Board Matters	199	0	0	199
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	49	0	0	49
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	954	0	0	954
90800 · Education	1,519	0	0	1,519
91200 · Charity	368	0	0	368
Total Expense	4,681	53,821	31,372	89,874
Net Ordinary Income	1,417	770	138	2,325
Other Income/Expense				
Other Expense				
99000 · Dealing machine	473	0	0	473
Total Other Expense	473	0	0	473
Net Other Income	-473	0	0	-473
Net Income	944	770	138	1,852

NVBA
Profit & Loss Budget Overview
 January through September 2019

	Jan - Sep 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	21,334	22,880	-1,546
20100 · Novice game receipts	10,176	11,744	-1,568
20350 · Bridgemate Rental Income	27		
60000 · Sectional Gross Receipts	51,853	57,000	-5,147
60300 · Sandwich Sales	2,738	3,000	-262
80000 · Membership Income	4,562	4,300	262
80100 · Other Income	1,125		
80200 · Interest Income	383	351	32
Total Income	<u>92,199</u>	<u>99,275</u>	<u>-7,076</u>
Gross Profit	92,199	99,275	-7,076
Expense			
30000 · Unit game free plays	3,873	4,080	-207
30100 · Novice game free plays	1,944	2,053	-109
30151 · Zero-20 Game Free Plays	0	900	-900
30200 · Unit game rent	11,123	10,538	585
30400 · Unit game directors and caddies	6,020	7,680	-1,660
30600 · Unit Game - ACBL Fees	1,978	2,833	-855
30800 · Unit Game Administrative Fee	540	540	0
30900 · Unit Game - Food & Beverage	2,361	3,240	-879
31000 · Unit Game - Supplies	2,238	2,420	-182
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	91	180	-89
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-39		
70000 · Sectional - director's fees	10,631	10,862	-231
70100 · Sectional - transportation	494	540	-46
70200 · Sectional - per diem	1,634	1,500	134
70300 · Sectional surcharge	540	540	0
70400 · Sectional - sanction fees	3,994	4,500	-506
70500 · Sectional caddies	1,680	1,715	-35
70600 · Sectional - food and beverage	7,051	7,500	-449
70700 · Sectional - misc and fees	0	800	-800
70701 · Sectional - Participating Club	2,592	3,845	-1,254
70800 · Sectional - assistant	2,515	1,830	685
71000 · Sectional free plays	3,977	4,767	-790
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	2,880	2,025	855
71300 · Sectional - rent	14,467	14,000	467
71400 · Sectional - WBL rental	1,050	1,050	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	247	-247
71700 · Sectional Ads	300	158	142
90000 · Board Matters	199		
90100 · Misc Board expenses	464	648	-184
90200 · Insurance	398	398	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	351	378	-27
90450 · Website Expense	49		
90475 · Computer expense	0	365	-365
90500 · Newsletter printing	379		
90600 · Newsletter-layout	954	954	0
90700 · Postage	0	15	-15
90750 · Marketing	0	135	-135
90800 · Education	1,519	250	1,269
91200 · Charity	368	500	-132
Total Expense	<u>89,874</u>	<u>95,387</u>	<u>-5,513</u>
Net Ordinary Income	2,325	3,888	-1,563
Other Income/Expense			
Other Expense			
99000 · Dealing machine	473		
Total Other Expense	<u>473</u>		
Net Other Income	<u>-473</u>		
Net Income	<u><u>1,852</u></u>	<u><u>3,888</u></u>	<u><u>-2,036</u></u>

9:06 AM
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NVBA
Unit Game Profit & Loss YTD Comparison
 January through September 2019

	<u>Jan - Sep 19</u>	<u>Jan - Sep 18</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	21,334	19,516	1,818
20100 · Novice game receipts	10,176	9,516	660
Total Income	<u>31,510</u>	<u>29,032</u>	<u>2,478</u>
Gross Profit	31,510	29,032	2,478
Expense			
30000 · Unit game free plays	3,873	3,408	465
30100 · Novice game free plays	1,944	1,154	790
30200 · Unit game rent	11,123	10,056	1,067
30400 · Unit game directors and caddies	6,020	5,270	750
30600 · Unit Game - ACBL Fees	1,978	2,272	-294
30800 · Unit Game Administrative Fee	540	600	-60
30900 · Unit Game - Food & Beverage	2,361	2,185	175
31000 · Unit Game - Supplies	2,238	1,920	318
31400 · Unit Game - Holiday Party	0	106	-106
31500 · Unit Game - Birthday Party	91	128	-37
31600 · Unit Game - Annual Meeting	1,259	1,543	-284
66900 · Reconciliation Discrepancies	-55	53	-108
90400 · Other membership expenses	0	0	0
Total Expense	<u>31,372</u>	<u>28,696</u>	<u>2,676</u>
Net Ordinary Income	<u>138</u>	<u>336</u>	<u>-198</u>
Net Income	<u><u>138</u></u>	<u><u>336</u></u>	<u><u>-198</u></u>

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

	Jan - Sep 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	21,334	22,880	-1,546
20100 · Novice game receipts	10,176	9,944	232
Total Income	<u>31,510</u>	<u>32,824</u>	<u>-1,314</u>
Gross Profit	31,510	32,824	-1,314
Expense			
30000 · Unit game free plays	3,873	4,080	-207
30100 · Novice game free plays	1,944	2,053	-109
30200 · Unit game rent	11,123	10,538	585
30400 · Unit game directors and caddies	6,020	5,440	580
30600 · Unit Game - ACBL Fees	1,978	2,783	-805
30800 · Unit Game Administrative Fee	540	540	0
30900 · Unit Game - Food & Beverage	2,361	3,240	-879
31000 · Unit Game - Supplies	2,238	2,420	-182
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	91	180	-89
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-55		
Total Expense	<u>31,372</u>	<u>32,674</u>	<u>-1,302</u>
Net Ordinary Income	<u>138</u>	<u>150</u>	<u>-12</u>
Net Income	<u><u>138</u></u>	<u><u>150</u></u>	<u><u>-12</u></u>

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NVBA Sectional Profit & Loss YTD Comparison January through September 2019

	Jan - Sep 19	Jan - Sep 18	\$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	51,853	58,205	-6,352
60300 · Sandwich Sales	2,738	2,568	170
Total Income	<u>54,591</u>	<u>60,773</u>	<u>-6,182</u>
Gross Profit	54,591	60,773	-6,182
Expense			
50200 · Other Special Event Expenses	0	454	-454
66900 · Reconciliation Discrepancies	16	-187	203
70000 · Sectional - director's fees	10,631	10,704	-73
70100 · Sectional - transportation	494	436	57
70200 · Sectional - per diem	1,634	1,415	220
70300 · Sectional surcharge	540	540	0
70400 · Sectional - sanction fees	3,994	4,237	-243
70500 · Sectional caddies	1,680	2,145	-465
70600 · Sectional - food and beverage	7,051	7,003	48
70700 · Sectional - misc and fees	0	0	0
70701 · Sectional - Participating Club	2,592	3,344	-753
70800 · Sectional - assistant	2,515	2,565	-50
71000 · Sectional free plays	3,977	3,663	314
71100 · Sectional - District 6 Fees	0	930	-930
71200 · Sectional - supplies	2,880	1,804	1,077
71300 · Sectional - rent	14,467	15,250	-783
71400 · Sectional - WBL rental	1,050	1,050	0
71600 · Sectional- prizes	0	163	-163
71700 · Sectional Ads	300	15	285
Total Expense	<u>53,821</u>	<u>55,531</u>	<u>-1,710</u>
Net Ordinary Income	<u>770</u>	<u>5,242</u>	<u>-4,472</u>
Net Income	<u><u>770</u></u>	<u><u>5,242</u></u>	<u><u>-4,472</u></u>

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

	Jan - Sep 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	51,853	57,000	-5,147
60300 · Sandwich Sales	2,738	3,000	-262
Total Income	<u>54,591</u>	<u>60,000</u>	<u>-5,409</u>
Gross Profit	54,591	60,000	-5,409
Expense			
66900 · Reconciliation Discrepancies	16		
70000 · Sectional - director's fees	10,631	10,862	-231
70100 · Sectional - transportation	494	540	-46
70200 · Sectional - per diem	1,634	1,500	134
70300 · Sectional surcharge	540	540	0
70400 · Sectional - sanction fees	3,994	4,500	-506
70500 · Sectional caddies	1,680	1,715	-35
70600 · Sectional - food and beverage	7,051	7,500	-449
70700 · Sectional - misc and fees	0	800	-800
70701 · Sectional - Participating Club	2,592	3,845	-1,254
70800 · Sectional - assistant	2,515	1,830	685
71000 · Sectional free plays	3,977	4,767	-790
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	2,880	2,025	855
71300 · Sectional - rent	14,467	14,000	467
71400 · Sectional - WBL rental	1,050	1,050	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	247	-247
71700 · Sectional Ads	300	158	142
Total Expense	<u>53,821</u>	<u>55,879</u>	<u>-2,058</u>
Net Ordinary Income	<u>770</u>	<u>4,121</u>	<u>-3,351</u>
Net Income	<u><u>770</u></u>	<u><u>4,121</u></u>	<u><u>-3,351</u></u>