

8:25 AM  
11/09/19  
Cash Basis

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

	<u>Oct 31, 19</u>	<u>Oct 31, 18</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	29,069	26,207	11%
10250 · NWFCU Share Account	699	1,793	-61%
10275 · NWFCU Money Market	5,342	15,322	-65%
10300 · NWFCU Certificates	47,659	37,201	28%
<b>Total Checking/Savings</b>	<u>82,770</u>	<u>80,522</u>	<u>3%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	4,000	4,000	0%
<b>Total Other Current Assets</b>	<u>4,000</u>	<u>4,000</u>	<u>0%</u>
<b>Total Current Assets</b>	86,770	84,522	3%
<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>86,770</u></b>	<b><u>84,522</u></b>	<b><u>3%</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	3,715	7,795	-52%
<b>Total Equity</b>	<u>86,770</u>	<u>84,522</u>	<u>3%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>86,770</u></b>	<b><u>84,522</u></b>	<b><u>3%</u></b>

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 11/09/19  
 Cash Basis

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

	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20000 · Unit game receipts	0	0	23,181	23,181
20100 · Novice game receipts	0	0	10,592	10,592
20350 · Bridgemate Rental Income	84	0	0	84
60000 · Sectional Gross Receipts	0	68,595	0	68,595
60300 · Sandwich Sales	0	3,426	0	3,426
80000 · Membership Income	6,101	0	0	6,101
80100 · Other Income	1,125	0	0	1,125
80200 · Interest Income	443	0	0	443
<b>Total Income</b>	<b>7,754</b>	<b>72,021</b>	<b>33,773</b>	<b>113,547</b>
<b>Gross Profit</b>	<b>7,754</b>	<b>72,021</b>	<b>33,773</b>	<b>113,547</b>
<b>Expense</b>				
30000 · Unit game free plays	0	0	4,181	4,181
30100 · Novice game free plays	0	0	1,984	1,984
30200 · Unit game rent	-240	0	12,192	11,952
30400 · Unit game directors and caddies	0	0	6,605	6,605
30600 · Unit Game - ACBL Fees	0	0	2,411	2,411
30800 · Unit Game Administrative Fee	0	0	600	600
30900 · Unit Game - Food & Beverage	0	0	2,691	2,691
31000 · Unit Game - Supplies	0	0	2,318	2,318
31500 · Unit Game - Birthday Party	0	0	91	91
31600 · Unit Game - Annual Meeting	0	0	1,259	1,259
66900 · Reconciliation Discrepancies	0	5	-59	-54
70000 · Sectional - director's fees	0	13,959	0	13,959
70100 · Sectional - transportation	0	648	0	648
70200 · Sectional - per diem	0	2,223	0	2,223
70300 · Sectional surcharge	0	720	0	720
70400 · Sectional - sanction fees	0	5,221	0	5,221
70500 · Sectional caddies	0	2,200	0	2,200
70600 · Sectional - food and beverage	0	9,084	0	9,084
70700 · Sectional - misc and fees	0	60	0	60
70701 · Sectional - Participating Club	0	3,749	0	3,749
70800 · Sectional - assistant	0	3,230	0	3,230
71000 · Sectional free plays	0	5,099	0	5,099
71200 · Sectional - supplies	0	3,220	0	3,220
71300 · Sectional - rent	0	19,401	0	19,401
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	55	0	0	55
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	1,324	0	0	1,324
90800 · Education	1,519	0	0	1,519
91200 · Charity	468	0	0	468
<b>Total Expense</b>	<b>4,917</b>	<b>70,169</b>	<b>34,273</b>	<b>109,359</b>
<b>Net Ordinary Income</b>	<b>2,837</b>	<b>1,852</b>	<b>-500</b>	<b>4,188</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>2,364</b>	<b>1,852</b>	<b>-500</b>	<b>3,715</b>

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

	Jan - Oct 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	23,181	24,977	-1,796
20100 · Novice game receipts	10,592	12,412	-1,820
20350 · Bridgemate Rental Income	84		
60000 · Sectional Gross Receipts	68,595	76,000	-7,405
60300 · Sandwich Sales	3,426	4,000	-574
80000 · Membership Income	6,101	5,800	301
80100 · Other Income	1,125		
80200 · Interest Income	443	390	53
<b>Total Income</b>	<u>113,547</u>	<u>123,579</u>	<u>-10,032</u>
<b>Gross Profit</b>	113,547	123,579	-10,032
<b>Expense</b>			
30000 · Unit game free plays	4,181	4,434	-253
30100 · Novice game free plays	1,984	2,196	-212
30151 · Zero-20 Game Free Plays	0	930	-930
30200 · Unit game rent	11,952	11,255	697
30400 · Unit game directors and caddies	6,605	8,450	-1,845
30600 · Unit Game - ACBL Fees	2,411	3,021	-610
30800 · Unit Game Administrative Fee	600	600	0
30900 · Unit Game - Food & Beverage	2,691	3,670	-979
31000 · Unit Game - Supplies	2,318	2,640	-322
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	91	200	-109
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-54		
70000 · Sectional - director's fees	13,959	14,006	-47
70100 · Sectional - transportation	648	720	-72
70200 · Sectional - per diem	2,223	2,000	223
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,221	6,000	-779
70500 · Sectional caddies	2,200	2,274	-74
70600 · Sectional - food and beverage	9,084	10,000	-916
70700 · Sectional - misc and fees	60	975	-915
70701 · Sectional - Participating Club	3,749	5,145	-1,397
70800 · Sectional - assistant	3,230	2,070	1,160
71000 · Sectional free plays	5,099	5,897	-798
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	3,220	2,700	520
71300 · Sectional - rent	19,401	18,200	1,201
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	188	112
90000 · Board Matters	199		
90100 · Misc Board expenses	464	720	-256
90200 · Insurance	398	398	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	351	420	-69
90450 · Website Expense	55		
90475 · Computer expense	0	370	-370
90500 · Newsletter printing	379		
90600 · Newsletter-layout	1,324	1,272	52
90700 · Postage	0	20	-20
90750 · Marketing	0	435	-435
90800 · Education	1,519	250	1,269
91200 · Charity	468	500	-32
<b>Total Expense</b>	<u>109,359</u>	<u>115,373</u>	<u>-6,014</u>
<b>Net Ordinary Income</b>	4,188	8,206	-4,018
<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>	-473		
<b>Net Income</b>	<u><u>3,715</u></u>	<u><u>8,206</u></u>	<u><u>-4,491</u></u>

8:30 AM  
 11/09/19  
 Cash Basis

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

	<u>Jan - Oct 19</u>	<u>Jan - Oct 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	23,181	21,486	1,695
20100 · Novice game receipts	10,592	9,804	788
<b>Total Income</b>	<u>33,773</u>	<u>31,290</u>	<u>2,483</u>
<b>Gross Profit</b>	33,773	31,290	2,483
<b>Expense</b>			
30000 · Unit game free plays	4,181	3,738	443
30100 · Novice game free plays	1,984	1,252	732
30200 · Unit game rent	12,192	11,588	604
30400 · Unit game directors and caddies	6,605	5,610	995
30600 · Unit Game - ACBL Fees	2,411	2,652	-241
30800 · Unit Game Administrative Fee	600	660	-60
30900 · Unit Game - Food & Beverage	2,691	2,404	287
31000 · Unit Game - Supplies	2,318	1,950	367
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	-59	53	-112
90400 · Other membership expenses	0	0	0
<b>Total Expense</b>	<u>34,273</u>	<u>31,685</u>	<u>2,588</u>
<b>Net Ordinary Income</b>	<u>-500</u>	<u>-395</u>	<u>-106</u>
<b>Net Income</b>	<u><b>-500</b></u>	<u><b>-395</b></u>	<u><b>-106</b></u>

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

	Jan - Oct 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	23,181	24,977	-1,796
20100 · Novice game receipts	10,592	10,552	40
<b>Total Income</b>	<u>33,773</u>	<u>35,529</u>	<u>-1,756</u>
<b>Gross Profit</b>	33,773	35,529	-1,756
<b>Expense</b>			
30000 · Unit game free plays	4,181	4,434	-253
30100 · Novice game free plays	1,984	2,196	-212
30200 · Unit game rent	12,192	11,255	937
30400 · Unit game directors and caddies	6,605	6,000	605
30600 · Unit Game - ACBL Fees	2,411	2,968	-557
30800 · Unit Game Administrative Fee	600	600	0
30900 · Unit Game - Food & Beverage	2,691	3,670	-979
31000 · Unit Game - Supplies	2,318	2,640	-322
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	91	200	-109
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-59		
<b>Total Expense</b>	<u>34,273</u>	<u>35,363</u>	<u>-1,090</u>
<b>Net Ordinary Income</b>	<u>-500</u>	<u>166</u>	<u>-666</u>
<b>Net Income</b>	<u><u>-500</u></u>	<u><u>166</u></u>	<u><u>-666</u></u>

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

	<u>Jan - Oct 19</u>	<u>Jan - Oct 18</u>	<u>% Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	68,595	76,606	-11%
60300 · Sandwich Sales	3,426	3,600	-5%
<b>Total Income</b>	<u>72,021</u>	<u>80,206</u>	<u>-10%</u>
<b>Gross Profit</b>	72,021	80,206	-10%
<b>Expense</b>			
50200 · Other Special Event Expenses	0	938	-100%
66900 · Reconciliation Discrepancies	5	57	-91%
70000 · Sectional - director's fees	13,959	14,644	-5%
70100 · Sectional - transportation	648	531	22%
70200 · Sectional - per diem	2,223	1,833	21%
70300 · Sectional surcharge	720	720	0%
70400 · Sectional - sanction fees	5,221	5,534	-6%
70500 · Sectional caddies	2,200	2,825	-22%
70600 · Sectional - food and beverage	9,084	9,521	-5%
70700 · Sectional - misc and fees	60	0	100%
70701 · Sectional - Participating Club	3,749	3,850	-3%
70800 · Sectional - assistant	3,230	3,370	-4%
71000 · Sectional free plays	5,099	4,665	9%
71100 · Sectional - District 6 Fees	0	1,214	-100%
71200 · Sectional - supplies	3,220	2,424	33%
71300 · Sectional - rent	19,401	19,817	-2%
71400 · Sectional - WBL rental	1,050	1,050	0%
71600 · Sectional- prizes	0	163	-100%
71700 · Sectional Ads	300	15	1,900%
<b>Total Expense</b>	<u>70,169</u>	<u>73,170</u>	<u>-4%</u>
<b>Net Ordinary Income</b>	<u>1,852</u>	<u>7,036</u>	<u>-74%</u>
<b>Net Income</b>	<u><u>1,852</u></u>	<u><u>7,036</u></u>	<u><u>-74%</u></u>

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

	Jan - Oct 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	68,595	76,000	-7,405
60300 · Sandwich Sales	3,426	4,000	-574
<b>Total Income</b>	<u>72,021</u>	<u>80,000</u>	<u>-7,979</u>
<b>Gross Profit</b>	72,021	80,000	-7,979
<b>Expense</b>			
66900 · Reconciliation Discrepancies	5		
70000 · Sectional - director's fees	13,959	14,006	-47
70100 · Sectional - transportation	648	720	-72
70200 · Sectional - per diem	2,223	2,000	223
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,221	6,000	-779
70500 · Sectional caddies	2,200	2,274	-74
70600 · Sectional - food and beverage	9,084	10,000	-916
70700 · Sectional - misc and fees	60	975	-915
70701 · Sectional - Participating Club	3,749	5,145	-1,397
70800 · Sectional - assistant	3,230	2,070	1,160
71000 · Sectional free plays	5,099	5,897	-798
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	3,220	2,700	520
71300 · Sectional - rent	19,401	18,200	1,201
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	188	112
<b>Total Expense</b>	<u>70,169</u>	<u>72,192</u>	<u>-2,023</u>
<b>Net Ordinary Income</b>	<u>1,852</u>	<u>7,808</u>	<u>-5,956</u>
<b>Net Income</b>	<u><u>1,852</u></u>	<u><u>7,808</u></u>	<u><u>-5,956</u></u>