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12/14/19
Cash Basis

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

	<u>Nov 30, 19</u>	<u>Nov 30, 18</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	26,493	24,561	8%
10250 · NWFCU Share Account	2,092	3,205	-35%
10275 · NWFCU Money Market	8,031	15,324	-48%
10300 · NWFCU Certificates	45,031	37,233	21%
Total Checking/Savings	<u>81,647</u>	<u>80,323</u>	<u>2%</u>
Other Current Assets			
11000 · Prepaid	4,000	4,000	0%
Total Other Current Assets	<u>4,000</u>	<u>4,000</u>	<u>0%</u>
Total Current Assets	85,647	84,323	2%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>85,647</u>	<u>84,323</u>	<u>2%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,554	35,227	18%
Net Income	2,593	7,595	-66%
Total Equity	<u>85,647</u>	<u>84,323</u>	<u>2%</u>
TOTAL LIABILITIES & EQUITY	<u>85,647</u>	<u>84,323</u>	<u>2%</u>

NVBA
Profit & Loss by Class
 January through November 2019

	Other	Sectional	Unit Game	TOTAL
Ordinary Income/Expense				
Income				
20000 · Unit game receipts	0	0	25,191	25,191
20100 · Novice game receipts	0	0	11,360	11,360
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	6,131	0	0	6,131
80100 · Other Income	1,125	0	0	1,125
80200 · Interest Income	508	0	0	508
Total Income	7,848	72,021	36,551	116,420
Gross Profit	7,848	72,021	36,551	116,420
Expense				
30000 · Unit game free plays	0	0	4,531	4,531
30100 · Novice game free plays	0	0	2,048	2,048
30200 · Unit game rent	0	0	13,660	13,660
30400 · Unit game directors and caddies	0	0	7,120	7,120
30600 · Unit Game - ACBL Fees	0	0	2,568	2,568
30800 · Unit Game Administrative Fee	0	0	660	660
30900 · Unit Game - Food & Beverage	0	0	2,844	2,844
31000 · Unit Game - Supplies	0	0	2,482	2,482
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	-60	-55
70000 · Sectional - director's fees	0	13,422	0	13,422
70100 · Sectional - transportation	0	624	0	624
70200 · Sectional - per diem	0	2,167	0	2,167
70300 · Sectional surcharge	0	720	0	720
70400 · Sectional - sanction fees	0	4,873	0	4,873
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	166	0	166
70701 · Sectional - Participating Club	0	5,590	0	5,590
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	17,560	0	17,560
71400 · Sectional - WBL rental	0	1,050	0	1,050
71500 · Sectional - 60/40	0	1,116	0	1,116
71700 · Sectional Ads	0	300	0	300
90000 · Board Matters	418	0	0	418
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	61	0	0	61
90500 · Newsletter printing	379	0	0	379
90600 · Newsletter-layout	1,324	0	0	1,324
90750 · Marketing	237	0	0	237
90800 · Education	1,519	0	0	1,519
91200 · Charity	573	0	0	573
Total Expense	5,724	70,427	37,204	113,354
Net Ordinary Income	2,124	1,594	-653	3,066
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	1,651	1,594	-653	2,593

NVBA Profit & Loss Budget Overview January through November 2019

	Jan - Nov 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	25,191	26,866	-1,675
20100 · Novice game receipts	11,360	13,584	-2,224
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	6,131	5,800	331
80100 · Other Income	1,125		
80200 · Interest Income	508	429	79
Total Income	<u>116,420</u>	<u>126,679</u>	<u>-10,259</u>
Gross Profit	116,420	126,679	-10,259
Expense			
30000 · Unit game free plays	4,531	4,781	-250
30100 · Novice game free plays	2,048	2,404	-356
30151 · Zero-20 Game Free Plays	0	1,020	-1,020
30200 · Unit game rent	13,660	12,899	761
30400 · Unit game directors and caddies	7,120	9,410	-2,290
30600 · Unit Game - ACBL Fees	2,568	3,251	-683
30800 · Unit Game Administrative Fee	660	660	0
30900 · Unit Game - Food & Beverage	2,844	3,940	-1,096
31000 · Unit Game - Supplies	2,482	2,860	-378
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	91	220	-129
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-55		
70000 · Sectional - director's fees	13,422	14,006	-584
70100 · Sectional - transportation	624	720	-96
70200 · Sectional - per diem	2,167	2,000	167
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	4,873	6,000	-1,127
70500 · Sectional caddies	2,200	2,274	-74
70600 · Sectional - food and beverage	9,084	10,000	-916
70700 · Sectional - misc and fees	166	1,075	-909
70701 · Sectional - Participating Club	5,590	5,145	445
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	17,560	18,200	-640
71400 · Sectional - WBL rental	1,050	1,050	0
71500 · Sectional - 60/40	1,116	0	1,116
71600 · Sectional- prizes	0	247	-247
71700 · Sectional Ads	300	188	112
90000 · Board Matters	418		
90100 · Misc Board expenses	464	792	-328
90200 · Insurance	398	398	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	351	462	-111
90450 · Website Expense	61		
90475 · Computer expense	0	375	-375
90500 · Newsletter printing	379		
90600 · Newsletter-layout	1,324	1,272	52
90700 · Postage	0	20	-20
90750 · Marketing	237	450	-213
90800 · Education	1,519	250	1,269
91200 · Charity	573	500	73
Total Expense	<u>113,354</u>	<u>119,656</u>	<u>-6,302</u>
Net Ordinary Income	3,066	7,023	-3,957
Other Income/Expense			
Other Expense			
99000 · Dealing machine	473		
Total Other Expense	<u>473</u>		
Net Other Income	-473		
Net Income	<u><u>2,593</u></u>	<u><u>7,023</u></u>	<u><u>-4,430</u></u>

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Cash Basis

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

	<u>Jan - Nov 19</u>	<u>Jan - Nov 18</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	25,191	23,878	1,313
20100 · Novice game receipts	11,360	11,004	356
Total Income	<u>36,551</u>	<u>34,882</u>	<u>1,669</u>
Gross Profit	36,551	34,882	1,669
Expense			
30000 · Unit game free plays	4,531	4,129	402
30100 · Novice game free plays	2,048	1,492	556
30200 · Unit game rent	13,660	13,042	618
30400 · Unit game directors and caddies	7,120	6,290	830
30600 · Unit Game - ACBL Fees	2,568	2,875	-307
30800 · Unit Game Administrative Fee	660	720	-60
30900 · Unit Game - Food & Beverage	2,844	2,660	184
31000 · Unit Game - Supplies	2,482	2,160	322
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	-60	53	-113
90400 · Other membership expenses	0	0	0
Total Expense	<u>37,204</u>	<u>35,198</u>	<u>2,005</u>
Net Ordinary Income	<u>-653</u>	<u>-317</u>	<u>-336</u>
Net Income	<u><u>-653</u></u>	<u><u>-317</u></u>	<u><u>-336</u></u>

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 Cash Basis

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

	Jan - Nov 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	25,191	26,866	-1,675
20100 · Novice game receipts	11,360	11,544	-184
Total Income	<u>36,551</u>	<u>38,410</u>	<u>-1,859</u>
Gross Profit	36,551	38,410	-1,859
Expense			
30000 · Unit game free plays	4,531	4,781	-250
30100 · Novice game free plays	2,048	2,404	-356
30200 · Unit game rent	13,660	12,899	761
30400 · Unit game directors and caddies	7,120	6,680	440
30600 · Unit Game - ACBL Fees	2,568	3,193	-625
30800 · Unit Game Administrative Fee	660	660	0
30900 · Unit Game - Food & Beverage	2,844	3,940	-1,096
31000 · Unit Game - Supplies	2,482	2,860	-378
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	91	220	-129
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-60		
Total Expense	<u>37,204</u>	<u>39,037</u>	<u>-1,833</u>
Net Ordinary Income	<u>-653</u>	<u>-627</u>	<u>-26</u>
Net Income	<u><u>-653</u></u>	<u><u>-627</u></u>	<u><u>-26</u></u>

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Cash Basis

NVBA
Sectional Profit & Loss YTD Comparison
January through November 2019

	<u>Jan - Nov 19</u>	<u>Jan - Nov 18</u>	<u>% Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	68,595	76,606	-11%
60300 · Sandwich Sales	3,426	3,600	-5%
Total Income	<u>72,021</u>	<u>80,206</u>	<u>-10%</u>
Gross Profit	72,021	80,206	-10%
Expense			
50200 · Other Special Event Expenses	0	938	-100%
66900 · Reconciliation Discrepancies	5	57	-91%
70000 · Sectional - director's fees	13,422	14,644	-8%
70100 · Sectional - transportation	624	531	18%
70200 · Sectional - per diem	2,167	1,833	18%
70300 · Sectional surcharge	720	720	0%
70400 · Sectional - sanction fees	4,873	5,534	-12%
70500 · Sectional caddies	2,200	2,825	-22%
70600 · Sectional - food and beverage	9,084	9,521	-5%
70700 · Sectional - misc and fees	166	0	100%
70701 · Sectional - Participating Club	5,590	3,850	45%
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	17,560	19,817	-11%
71400 · Sectional - WBL rental	1,050	1,050	0%
71500 · Sectional - 60/40	1,116	0	100%
71600 · Sectional- prizes	0	163	-100%
71700 · Sectional Ads	300	15	1,900%
Total Expense	<u>70,427</u>	<u>73,170</u>	<u>-4%</u>
Net Ordinary Income	<u>1,594</u>	<u>7,036</u>	<u>-77%</u>
Net Income	<u><u>1,594</u></u>	<u><u>7,036</u></u>	<u><u>-77%</u></u>

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Cash Basis

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

	Jan - Nov 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	68,595	76,000	-7,405
60300 · Sandwich Sales	3,426	4,000	-574
Total Income	<u>72,021</u>	<u>80,000</u>	<u>-7,979</u>
Gross Profit	72,021	80,000	-7,979
Expense			
66900 · Reconciliation Discrepancies	5		
70000 · Sectional - director's fees	13,422	14,006	-584
70100 · Sectional - transportation	624	720	-96
70200 · Sectional - per diem	2,167	2,000	167
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	4,873	6,000	-1,127
70500 · Sectional caddies	2,200	2,274	-74
70600 · Sectional - food and beverage	9,084	10,000	-916
70700 · Sectional - misc and fees	166	1,075	-909
70701 · Sectional - Participating Club	5,590	5,145	445
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	17,560	18,200	-640
71400 · Sectional - WBL rental	1,050	1,050	0
71500 · Sectional - 60/40	1,116	0	1,116
71600 · Sectional- prizes	0	247	-247
71700 · Sectional Ads	300	188	112
Total Expense	<u>70,427</u>	<u>72,292</u>	<u>-1,865</u>
Net Ordinary Income	<u>1,594</u>	<u>7,708</u>	<u>-6,114</u>
Net Income	<u><u>1,594</u></u>	<u><u>7,708</u></u>	<u><u>-6,114</u></u>