

11:10 AM
01/04/20
Cash Basis

NVBA
Balance Sheet Prev Year Comparison
As of December 31, 2019

	<u>Dec 31, 19</u>	<u>Dec 31, 18</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	24,460	23,417	5%
10250 · NWFCU Share Account	1,959	3,047	-36%
10275 · NWFCU Money Market	10,712	15,326	-30%
10300 · NWFCU Certificates	42,413	37,265	14%
Total Checking/Savings	<u>79,543</u>	<u>79,055</u>	<u>1%</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	83,543	83,055	1%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>83,543</u>	<u>83,055</u>	<u>1%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,554	35,227	18%
Net Income	489	6,327	-92%
Total Equity	<u>83,543</u>	<u>83,055</u>	<u>1%</u>
TOTAL LIABILITIES & EQUITY	<u>83,543</u>	<u>83,055</u>	<u>1%</u>

NVBA
Profit & Loss by Class
 January through December 2019

	Other	Sectional	Unit Game	TOTAL
Ordinary Income/Expense				
Income				
20000 · Unit game receipts	0	0	27,998	27,998
20100 · Novice game receipts	0	0	12,272	12,272
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	574	0	0	574
Total Income	7,914	72,021	40,270	120,205
Gross Profit	7,914	72,021	40,270	120,205
Expense				
30000 · Unit game free plays	0	0	5,016	5,016
30100 · Novice game free plays	0	0	2,077	2,077
30200 · Unit game rent	0	0	15,301	15,301
30400 · Unit game directors and caddies	550	0	7,900	8,450
30600 · Unit Game - ACBL Fees	0	0	2,665	2,665
30800 · Unit Game Administrative Fee	0	0	720	720
30900 · Unit Game - Food & Beverage	0	0	3,019	3,019
31000 · Unit Game - Supplies	0	0	2,602	2,602
31400 · Unit Game - Holiday Party	0	0	1,297	1,297
31500 · Unit Game - Birthday Party	0	0	110	110
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	1,400	0	1,400
71500 · Sectional - 60/40	0	1,116	0	1,116
71700 · Sectional Ads	0	472	0	472
90000 · Board Matters	418	0	0	418
90100 · Misc Board expenses	572	0	0	572
90200 · Insurance	398	0	0	398
90400 · Other membership expenses	351	0	0	351
90450 · Website Expense	67	0	0	67
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	6,388	70,948	41,906	119,243
Net Ordinary Income	1,526	1,073	-1,637	962
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	1,053	1,073	-1,637	489

NVBA
Profit & Loss Budget Overview
 January through December 2019

	Jan - Dec 19	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	27,998	29,615	-1,617
20100 · Novice game receipts	12,272	15,200	-2,928
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	574	468	106
Total Income	<u>120,205</u>	<u>131,083</u>	<u>-10,878</u>
Gross Profit	120,205	131,083	-10,878
Expense			
30000 · Unit game free plays	5,016	5,318	-302
30100 · Novice game free plays	2,077	2,678	-601
30151 · Zero-20 Game Free Plays	0	1,140	-1,140
30200 · Unit game rent	15,301	14,448	853
30400 · Unit game directors and caddies	8,450	10,990	-2,540
30600 · Unit Game - ACBL Fees	2,665	3,314	-649
30800 · Unit Game Administrative Fee	720	720	0
30900 · Unit Game - Food & Beverage	3,019	4,210	-1,191
31000 · Unit Game - Supplies	2,602	3,120	-518
31400 · Unit Game - Holiday Party	1,297	1,600	-303
31500 · Unit Game - Birthday Party	110	240	-130
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	1,400	1,400	0
71500 · Sectional - 60/40	1,116	0	1,116
71600 · Sectional- prizes	0	247	-247
71700 · Sectional Ads	472	188	283
90000 · Board Matters	418		
90100 · Misc Board expenses	572	864	-292
90200 · Insurance	398	398	0
90300 · Membership secretary	0	400	-400
90400 · Other membership expenses	351	504	-153
90450 · Website Expense	67		
90475 · Computer expense	0	380	-380
90500 · Newsletter printing	379		
90600 · Newsletter-layout	1,324	1,272	52
90700 · Postage	0	20	-20
90750 · Marketing	237	465	-228
90800 · Education	1,519	250	1,269
91200 · Charity	573	500	73
Total Expense	<u>119,243</u>	<u>126,873</u>	<u>-7,630</u>
Net Ordinary Income	962	4,210	-3,249
Other Income/Expense			
Other Expense			
99000 · Dealing machine	473		
Total Other Expense	<u>473</u>		
Net Other Income	-473		
Net Income	<u><u>489</u></u>	<u><u>4,210</u></u>	<u><u>-3,722</u></u>

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

	<u>Jan - Dec 19</u>	<u>Jan - Dec 18</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	27,998	26,788	1,210
20100 · Novice game receipts	12,272	12,236	36
Total Income	<u>40,270</u>	<u>39,024</u>	<u>1,246</u>
Gross Profit	40,270	39,024	1,246
Expense			
30000 · Unit game free plays	5,016	4,484	532
30100 · Novice game free plays	2,077	1,722	355
30200 · Unit game rent	15,301	14,016	1,285
30400 · Unit game directors and caddies	7,900	7,595	305
30600 · Unit Game - ACBL Fees	2,665	2,894	-230
30800 · Unit Game Administrative Fee	720	780	-60
30900 · Unit Game - Food & Beverage	3,019	2,903	116
31000 · Unit Game - Supplies	2,602	2,290	312
31400 · Unit Game - Holiday Party	1,297	1,015	282
31500 · Unit Game - Birthday Party	110	128	-18
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>41,906</u>	<u>39,424</u>	<u>2,482</u>
Net Ordinary Income	<u>-1,637</u>	<u>-400</u>	<u>-1,236</u>
Net Income	<u><u>-1,637</u></u>	<u><u>-400</u></u>	<u><u>-1,236</u></u>

11:20 AM

01/04/20

Cash Basis

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

	<u>Jan - Dec 19</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	27,998	29,615	-1,617
20100 · Novice game receipts	12,272	12,920	-648
Total Income	<u>40,270</u>	<u>42,535</u>	<u>-2,265</u>
Gross Profit	40,270	42,535	-2,265
Expense			
30000 · Unit game free plays	5,016	5,318	-302
30100 · Novice game free plays	2,077	2,678	-601
30200 · Unit game rent	15,301	14,448	853
30400 · Unit game directors and caddies	7,900	7,980	-80
30600 · Unit Game - ACBL Fees	2,665	3,250	-585
30800 · Unit Game Administrative Fee	720	720	0
30900 · Unit Game - Food & Beverage	3,019	4,210	-1,191
31000 · Unit Game - Supplies	2,602	3,120	-518
31400 · Unit Game - Holiday Party	1,297	1,600	-303
31500 · Unit Game - Birthday Party	110	240	-130
31600 · Unit Game - Annual Meeting	1,259	1,400	-141
66900 · Reconciliation Discrepancies	-60		
Total Expense	<u>41,906</u>	<u>44,964</u>	<u>-3,058</u>
Net Ordinary Income	<u>-1,637</u>	<u>-2,429</u>	<u>792</u>
Net Income	<u><u>-1,637</u></u>	<u><u>-2,429</u></u>	<u><u>792</u></u>

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01/04/20

Cash Basis

NVBA
Sectional Profit & Loss YTD Comparison
January through December 2019

	<u>Jan - Dec 19</u>	<u>Jan - Dec 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	550	13%
70200 · Sectional - per diem	2,167	1,947	11%
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	4,235	32%
70800 · Sectional - assistant	3,230	3,440	-6%
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	1,400	1,400	0%
71500 · Sectional - 60/40	1,116	0	100%
71600 · Sectional- prizes	0	163	-100%
71700 · Sectional Ads	472	115	310%
Total Expense	<u>70,948</u>	<u>74,208</u>	<u>-4%</u>
Net Ordinary Income	<u>1,073</u>	<u>5,998</u>	<u>-82%</u>
Net Income	<u><u>1,073</u></u>	<u><u>5,998</u></u>	<u><u>-82%</u></u>

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 01/04/20
 Cash Basis

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

	Jan - Dec 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	1,400	1,400	0
71500 · Sectional - 60/40	1,116	0	1,116
71600 · Sectional- prizes	0	247	-247
71700 · Sectional Ads	472	188	283
Total Expense	<u>70,948</u>	<u>72,642</u>	<u>-1,694</u>
Net Ordinary Income	<u>1,073</u>	<u>7,358</u>	<u>-6,285</u>
Net Income	<u><u>1,073</u></u>	<u><u>7,358</u></u>	<u><u>-6,285</u></u>