

**NVBA**  
**Balance Sheet Prev Year Comparison**  
**As of June 30, 2020**

	<u>Jun 30, 20</u>	<u>Jun 30, 19</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	32,325	25,727	26%
10250 · NWFCU Share Account	4,086	2,736	49%
10275 · NWFCU Money Market	11,074	10,337	7%
10300 · NWFCU Certificates	42,433	42,459	-0%
<b>Total Checking/Savings</b>	<u>89,919</u>	<u>81,259</u>	<u>11%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	4,675	6,000	-22%
<b>Total Other Current Assets</b>	<u>4,675</u>	<u>6,000</u>	<u>-22%</u>
<b>Total Current Assets</b>	94,594	87,259	8%
<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>94,594</u></b>	<b><u>87,259</u></b>	<b><u>8%</u></b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	42,042	41,554	1%
Net Income	11,051	4,205	163%
<b>Total Equity</b>	<u>94,594</u>	<u>87,259</u>	<u>8%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>94,594</u></b>	<b><u>87,259</u></b>	<b><u>8%</u></b>

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Cash Basis

**NVBA**  
**Profit & Loss by Class**  
January through June 2020

	NVBA Collective	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
20000 · Unit game receipts	0	0	0	5,544	5,544
20100 · Novice game receipts	0	0	0	2,032	2,032
20200 · Other Unit game income	6,269	0	0	661	6,930
20350 · Bridgemate Rental Income	0	135	0	0	135
60000 · Sectional Gross Receipts	0	0	19,657	0	19,657
60100 · Fill in Entries (Deduction)	0	0	-50	0	-50
60300 · Sandwich Sales	0	0	852	0	852
80000 · Membership Income	0	2,956	0	0	2,956
80200 · Interest Income	0	406	0	0	406
<b>Total Income</b>	<b>6,269</b>	<b>3,497</b>	<b>20,459</b>	<b>8,237</b>	<b>38,462</b>
<b>Gross Profit</b>	<b>6,269</b>	<b>3,497</b>	<b>20,459</b>	<b>8,237</b>	<b>38,462</b>
<b>Expense</b>					
30000 · Unit game free plays	0	0	0	1,017	1,017
30100 · Novice game free plays	0	0	0	267	267
30200 · Unit game rent	0	0	0	269	269
30400 · Unit game directors and caddies	2,199	0	0	1,560	3,759
30600 · Unit Game - ACBL Fees	362	0	0	654	1,017
30800 · Unit Game Administrative Fee	120	0	0	240	360
30900 · Unit Game - Food & Beverage	0	0	0	636	636
31000 · Unit Game - Supplies	0	0	0	538	538
31400 · Unit Game - Holiday Party	0	0	0	9	9
31500 · Unit Game - Birthday Party	0	0	0	24	24
66900 · Reconciliation Discrepancies	0	0	0	-21	-21
70000 · Sectional - director's fees	0	0	3,218	0	3,218
70100 · Sectional - transportation	0	0	212	0	212
70200 · Sectional - per diem	0	0	494	0	494
70300 · Sectional surcharge	0	0	180	0	180
70400 · Sectional - sanction fees	0	0	1,303	0	1,303
70500 · Sectional caddies	0	0	515	0	515
70600 · Sectional - food and beverage	0	0	2,273	0	2,273
70700 · Sectional - misc and fees	0	0	20	0	20
70701 · Sectional - Participating Club	0	0	1,618	0	1,618
70800 · Sectional - assistant	0	0	1,185	0	1,185
71000 · Sectional free plays	0	0	1,282	0	1,282
71200 · Sectional - supplies	0	0	446	0	446
71300 · Sectional - rent	0	0	4,645	0	4,645
71700 · Sectional Ads	0	0	606	0	606
90000 · Board Matters	0	200	0	0	200
90100 · Misc Board expenses	0	144	0	0	144
90300 · Membership secretary	0	388	0	0	388
90400 · Other membership expenses	0	105	0	0	105
90450 · Website Expense	0	36	0	0	36
90600 · Newsletter-layout	0	636	0	0	636
90700 · Postage	0	68	0	0	68
90900 · Cheer and Sympathy	0	39	0	0	39
<b>Total Expense</b>	<b>2,681</b>	<b>1,615</b>	<b>17,996</b>	<b>5,193</b>	<b>27,486</b>
<b>Net Ordinary Income</b>	<b>3,588</b>	<b>1,882</b>	<b>2,463</b>	<b>3,044</b>	<b>10,976</b>
<b>Other Income/Expense</b>					
<b>Other Income</b>					
99100 · Member donation	0	75	0	0	75
<b>Total Other Income</b>	<b>0</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>75</b>
<b>Net Other Income</b>	<b>0</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>75</b>
<b>Net Income</b>	<b>3,588</b>	<b>1,957</b>	<b>2,463</b>	<b>3,044</b>	<b>11,051</b>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through June 2020

	Jan - Jun 20	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	5,544	14,525	-8,981
20100 · Novice game receipts	2,032	5,728	-3,696
20200 · Other Unit game income	6,930		
20350 · Bridgemate Rental Income	135	99	36
60000 · Sectional Gross Receipts	19,657	39,508	-19,851
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	1,650	-798
80000 · Membership Income	2,956	3,100	-144
80100 · Other Income	0	0	0
80200 · Interest Income	406	227	179
<b>Total Income</b>	<b>38,462</b>	<b>64,837</b>	<b>-26,375</b>
<b>Gross Profit</b>	<b>38,462</b>	<b>64,837</b>	<b>-26,375</b>
<b>Expense</b>			
30000 · Unit game free plays	1,017	2,599	-1,582
30100 · Novice game free plays	267	964	-697
30200 · Unit game rent	269	8,269	-8,000
30400 · Unit game directors and caddies	3,759	4,290	-531
30600 · Unit Game - ACBL Fees	1,017	1,337	-320
30800 · Unit Game Administrative Fee	360	360	0
30900 · Unit Game - Food & Beverage	636	1,398	-762
31000 · Unit Game - Supplies	538	1,406	-868
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	114	-89
31600 · Unit Game - Annual Meeting	0	1,500	-1,500
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-21	0	-21
70000 · Sectional - director's fees	3,218	7,525	-4,307
70100 · Sectional - transportation	212	350	-138
70200 · Sectional - per diem	494	1,200	-706
70300 · Sectional surcharge	180	360	-180
70400 · Sectional - sanction fees	1,303	2,526	-1,223
70500 · Sectional caddies	515	1,480	-965
70600 · Sectional - food and beverage	2,273	4,570	-2,297
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	2,800	-1,183
70800 · Sectional - assistant	1,185	1,903	-718
71000 · Sectional free plays	1,282	2,700	-1,418
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	1,560	-1,114
71300 · Sectional - rent	4,645	9,834	-5,189
71400 · Sectional - WBL rental	0	350	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	500	106
90000 · Board Matters	200	200	0
90100 · Misc Board expenses	144	460	-316
90200 · Insurance	0	0	0
90300 · Membership secretary	388	500	-112
90400 · Other membership expenses	105	310	-205
90450 · Website Expense	36	36	0
90500 · Newsletter printing	0	80	-80
90600 · Newsletter-layout	636	688	-52
90699 · Directory Printing	0	0	0
90700 · Postage	68		
90750 · Marketing	0	0	0
90800 · Education	0	170	-170
90900 · Cheer and Sympathy	39	0	39
<b>Total Expense</b>	<b>27,486</b>	<b>62,429</b>	<b>-34,943</b>
<b>Net Ordinary Income</b>	<b>10,976</b>	<b>2,408</b>	<b>8,568</b>
<b>Other Income/Expense</b>	<b>75</b>		
<b>Net Income</b>	<b>11,051</b>	<b>2,408</b>	<b>8,643</b>

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**NVBA**  
**NVBA Collective Profit & Loss**  
January through June 2020

	<u>TOTAL</u>
Ordinary Income/Expense	
Income	
20200 · Other Unit game income	6,269
Total Income	<u>6,269</u>
Gross Profit	6,269
Expense	
30400 · Unit game directors and caddies	2,199
30600 · Unit Game - ACBL Fees	362
30800 · Unit Game Administrative Fee	120
Total Expense	<u>2,681</u>
Net Ordinary Income	<u>3,588</u>
Net Income	<u><u>3,588</u></u>

**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
**January through June 2020**

	<u>Jan - Jun 20</u>	<u>Jan - Jun 19</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	5,544	13,991	-8,447
20100 · Novice game receipts	2,032	6,512	-4,480
20200 · Other Unit game income	661	0	661
<b>Total Income</b>	<u>8,237</u>	<u>20,503</u>	<u>-12,266</u>
<b>Gross Profit</b>	8,237	20,503	-12,266
<b>Expense</b>			
30000 · Unit game free plays	1,017	2,465	-1,448
30100 · Novice game free plays	267	1,246	-979
30200 · Unit game rent	269	6,771	-6,502
30400 · Unit game directors and caddies	1,560	3,945	-2,385
30600 · Unit Game - ACBL Fees	654	1,157	-502
30800 · Unit Game Administrative Fee	240	360	-120
30900 · Unit Game - Food & Beverage	636	1,575	-940
31000 · Unit Game - Supplies	538	1,705	-1,167
31400 · Unit Game - Holiday Party	9	0	9
31500 · Unit Game - Birthday Party	24	72	-48
31600 · Unit Game - Annual Meeting	0	1,259	-1,259
66900 · Reconciliation Discrepancies	-21	-43	22
<b>Total Expense</b>	<u>5,193</u>	<u>20,512</u>	<u>-15,319</u>
<b>Net Ordinary Income</b>	<u>3,044</u>	<u>-9</u>	<u>3,053</u>
<b>Net Income</b>	<u><u>3,044</u></u>	<u><u>-9</u></u>	<u><u>3,053</u></u>

**NVBA**  
**Unit Game Profit & Loss Budget Overview**  
 January through June 2020

	Jan - Jun 20	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	5,544	14,525	-8,981
20100 · Novice game receipts	2,032	5,728	-3,696
20200 · Other Unit game income	661		
<b>Total Income</b>	<u>8,237</u>	<u>20,253</u>	<u>-12,016</u>
<b>Gross Profit</b>	8,237	20,253	-12,016
<b>Expense</b>			
30000 · Unit game free plays	1,017	2,599	-1,582
30100 · Novice game free plays	267	964	-697
30200 · Unit game rent	269	8,269	-8,000
30400 · Unit game directors and caddies	1,560	4,290	-2,730
30600 · Unit Game - ACBL Fees	654	1,337	-683
30800 · Unit Game Administrative Fee	240	360	-120
30900 · Unit Game - Food & Beverage	636	1,398	-762
31000 · Unit Game - Supplies	538	1,406	-868
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	114	-89
31600 · Unit Game - Annual Meeting	0	1,500	-1,500
66900 · Reconciliation Discrepancies	-21	0	-21
90400 · Other membership expenses	0	0	0
<b>Total Expense</b>	<u>5,193</u>	<u>22,327</u>	<u>-17,133</u>
<b>Net Ordinary Income</b>	<u>3,044</u>	<u>-2,074</u>	<u>5,117</u>
<b>Net Income</b>	<u><u>3,044</u></u>	<u><u>-2,074</u></u>	<u><u>5,117</u></u>

**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
**January through May 2020**

	<u>Jan - May 20</u>	<u>Jan - May 19</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	19,657	36,363	-16,706
60100 · Fill in Entries (Deduction)	-50	0	-50
60300 · Sandwich Sales	852	1,936	-1,084
<b>Total Income</b>	<u>20,459</u>	<u>38,299</u>	<u>-17,840</u>
<b>Gross Profit</b>	20,459	38,299	-17,840
<b>Expense</b>			
66900 · Reconciliation Discrepancies	0	31	-31
70000 · Sectional - director's fees	3,218	7,478	-4,260
70100 · Sectional - transportation	212	321	-109
70200 · Sectional - per diem	494	1,121	-627
70300 · Sectional surcharge	180	360	-180
70400 · Sectional - sanction fees	1,303	2,645	-1,342
70500 · Sectional caddies	515	1,140	-625
70600 · Sectional - food and beverage	2,273	4,986	-2,713
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	2,800	-1,182
70800 · Sectional - assistant	1,185	1,820	-635
71000 · Sectional free plays	1,282	2,792	-1,510
71200 · Sectional - supplies	446	2,305	-1,859
71300 · Sectional - rent	4,645	8,100	-3,455
71400 · Sectional - WBL rental	0	700	-700
71700 · Sectional Ads	606	100	506
<b>Total Expense</b>	<u>17,996</u>	<u>36,699</u>	<u>-18,703</u>
<b>Net Ordinary Income</b>	<u>2,463</u>	<u>1,600</u>	<u>863</u>
<b>Net Income</b>	<u><u>2,463</u></u>	<u><u>1,600</u></u>	<u><u>863</u></u>

**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
**January through June 2020**

	Jan - Jun 20	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	19,657	39,508	-19,851
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	1,650	-798
<b>Total Income</b>	<u>20,459</u>	<u>41,158</u>	<u>-20,699</u>
<b>Gross Profit</b>	20,459	41,158	-20,699
<b>Expense</b>			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	0	0	0
70000 · Sectional - director's fees	3,218	7,525	-4,307
70100 · Sectional - transportation	212	350	-138
70200 · Sectional - per diem	494	1,200	-706
70300 · Sectional surcharge	180	360	-180
70400 · Sectional - sanction fees	1,303	2,526	-1,223
70500 · Sectional caddies	515	1,480	-965
70600 · Sectional - food and beverage	2,273	4,570	-2,297
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	2,800	-1,183
70800 · Sectional - assistant	1,185	1,903	-718
71000 · Sectional free plays	1,282	2,700	-1,418
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	1,560	-1,114
71300 · Sectional - rent	4,645	9,834	-5,189
71400 · Sectional - WBL rental	0	350	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	500	106
<b>Total Expense</b>	<u>17,996</u>	<u>37,658</u>	<u>-19,662</u>
<b>Net Ordinary Income</b>	<u>2,463</u>	<u>3,500</u>	<u>-1,037</u>
<b>Net Income</b>	<u><u>2,463</u></u>	<u><u>3,500</u></u>	<u><u>-1,037</u></u>