

NVBA
Balance Sheet Prev Year Comparison
As of July 31, 2020

	<u>Jul 31, 20</u>	<u>Jul 31, 19</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	31,126	24,206	29%
10250 · NWFCU Share Account	4,834	2,457	97%
10275 · NWFCU Money Market	11,075	10,338	7%
10300 · NWFCU Certificates	42,488	42,505	0%
Total Checking/Savings	<u>89,523</u>	<u>79,506</u>	<u>13%</u>
Other Current Assets			
11000 · Prepaid	4,725	6,000	-21%
Total Other Current Assets	<u>4,725</u>	<u>6,000</u>	<u>-21%</u>
Total Current Assets	94,248	85,506	10%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>94,248</u>	<u>85,506</u>	<u>10%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	42,042	41,554	1%
Net Income	10,705	2,451	337%
Total Equity	<u>94,248</u>	<u>85,506</u>	<u>10%</u>
TOTAL LIABILITIES & EQUITY	<u>94,248</u>	<u>85,506</u>	<u>10%</u>

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Cash Basis

NVBA
Profit & Loss by Class
January through July 2020

	NVBA Collective	Other	Sectional	Unit Game	TOTAL
Ordinary Income/Expense					
Income					
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	9,620	0	0	797	10,417
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	4,496	0	0	4,496
80200 · Interest Income	0	465	0	0	465
Total Income	<u>9,620</u>	<u>5,096</u>	<u>20,459</u>	<u>8,373</u>	<u>43,547</u>
Gross Profit	9,620	5,096	20,459	8,373	43,547
Expense					
30000 · Unit game free plays	20	0	0	1,017	1,037
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	3,949	0	0	1,560	5,509
30600 · Unit Game - ACBL Fees	2,258	0	0	654	2,913
30800 · Unit Game Administrative Fee	180	0	0	240	420
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	212	0	0	212
90300 · Membership secretary	0	388	0	0	388
90400 · Other membership expenses	0	105	0	0	105
90450 · Website Expense	0	42	0	0	42
90600 · Newsletter-layout	0	967	0	0	967
90700 · Postage	0	68	0	0	68
90900 · Cheer and Sympathy	0	39	0	0	39
91200 · Charity	0	1,300	0	0	1,300
Total Expense	<u>6,407</u>	<u>3,321</u>	<u>17,996</u>	<u>5,193</u>	<u>32,917</u>
Net Ordinary Income	3,212	1,775	2,463	3,180	10,630
Other Income/Expense					
Other Income					
99100 · Member donation	0	75	0	0	75
Total Other Income	<u>0</u>	<u>75</u>	<u>0</u>	<u>0</u>	<u>75</u>
Net Other Income	0	75	0	0	75
Net Income	<u><u>3,212</u></u>	<u><u>1,850</u></u>	<u><u>2,463</u></u>	<u><u>3,180</u></u>	<u><u>10,705</u></u>

NVBA Profit & Loss Budget Overview

January through July 2020

	Jan - Jul 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	17,136	-11,592
20100 · Novice game receipts	2,032	6,880	-4,848
20200 · Other Unit game income	10,417		
20350 · Bridgmate 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	4,496	4,700	-204
80100 · Other Income	0	0	0
80200 · Interest Income	465	265	200
Total Income	43,547	70,238	-26,691
Gross Profit	43,547	70,238	-26,691
Expense			
30000 · Unit game free plays	1,037	3,041	-2,004
30100 · Novice game free plays	267	1,160	-893
30200 · Unit game rent	269	9,761	-9,492
30400 · Unit game directors and caddies	5,509	5,070	439
30600 · Unit Game - ACBL Fees	2,913	1,788	1,125
30800 · Unit Game Administrative Fee	420	420	0
30900 · Unit Game - Food & Beverage	636	1,631	-995
31000 · Unit Game - Supplies	538	1,628	-1,090
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	133	-108
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	212	580	-368
90200 · Insurance	0	0	0
90300 · Membership secretary	388	500	-112
90400 · Other membership expenses	105	310	-205
90450 · Website Expense	42	42	0
90500 · Newsletter printing	0	80	-80
90600 · Newsletter-layout	967	1,006	-39
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
91200 · Charity	1,300		
Total Expense	32,917	66,768	-33,851
Net Ordinary Income	10,630	3,470	7,160
Other Income/Expense			
Other Income			
99100 · Member donation	75		
Total Other Income	75		
Net Other Income	75		
Net Income	10,705	3,470	7,235

NVBA
Unit Game Profit & Loss YTD Comparison
 January through July 2020

	Jan - Jul 20	Jan - Jul 19	\$ Change
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	15,741	-10,197
20100 · Novice game receipts	2,032	7,568	-5,536
20200 · Other Unit game income	797	0	797
Total Income	<u>8,373</u>	<u>23,309</u>	<u>-14,936</u>
Gross Profit	8,373	23,309	-14,936
Expense			
30000 · Unit game free plays	1,017	2,775	-1,758
30100 · Novice game free plays	267	1,438	-1,171
30200 · Unit game rent	269	9,034	-8,765
30400 · Unit game directors and caddies	1,560	4,530	-2,970
30600 · Unit Game - ACBL Fees	654	1,398	-744
30800 · Unit Game Administrative Fee	240	420	-180
30900 · Unit Game - Food & Beverage	636	1,768	-1,133
31000 · Unit Game - Supplies	538	1,808	-1,270
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	-54	33
Total Expense	<u>5,193</u>	<u>24,449</u>	<u>-19,255</u>
Net Ordinary Income	<u>3,180</u>	<u>-1,139</u>	<u>4,319</u>
Net Income	<u><u>3,180</u></u>	<u><u>-1,139</u></u>	<u><u>4,319</u></u>

NVBA Unit Game Profit & Loss Budget Overview January through July 2020

	Jan - Jul 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	17,136	-11,592
20100 · Novice game receipts	2,032	6,880	-4,848
20200 · Other Unit game income	797		
Total Income	<u>8,373</u>	<u>24,016</u>	<u>-15,643</u>
Gross Profit	8,373	24,016	-15,643
Expense			
30000 · Unit game free plays	1,017	3,041	-2,024
30100 · Novice game free plays	267	1,160	-893
30200 · Unit game rent	269	9,761	-9,492
30400 · Unit game directors and caddies	1,560	5,070	-3,510
30600 · Unit Game - ACBL Fees	654	1,788	-1,134
30800 · Unit Game Administrative Fee	240	420	-180
30900 · Unit Game - Food & Beverage	636	1,631	-995
31000 · Unit Game - Supplies	538	1,628	-1,090
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	133	-108
31600 · Unit Game - Annual Meeting	0	1,500	-1,500
66900 · Reconciliation Discrepancies	-21	0	-21
90400 · Other membership expenses	0	0	0
Total Expense	<u>5,193</u>	<u>26,222</u>	<u>-21,029</u>
Net Ordinary Income	<u>3,180</u>	<u>-2,206</u>	<u>5,386</u>
Net Income	<u><u>3,180</u></u>	<u><u>-2,206</u></u>	<u><u>5,386</u></u>

NVBA
NVBA Collective Profit & Loss
January through July 2020

	<u>TOTAL</u>
Ordinary Income/Expense	
Income	
20200 · Other Unit game income	9,620
Total Income	<u>9,620</u>
Gross Profit	9,620
Expense	
30000 · Unit game free plays	20
30400 · Unit game directors and caddies	3,949
30600 · Unit Game - ACBL Fees	2,258
30800 · Unit Game Administrative Fee	180
Total Expense	<u>6,407</u>
Net Ordinary Income	3,212
Net Income	<u><u>3,212</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
 January through July 2020

	Jan - Jul 20	Jan - Jul 19	\$ Change
Ordinary Income/Expense			
Income			
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
Total Income	<u>20,459</u>	<u>38,299</u>	<u>-17,840</u>
Gross Profit	20,459	38,299	-17,840
Expense			
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	2,737	-1,434
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	300	306
Total Expense	<u>17,996</u>	<u>36,991</u>	<u>-18,995</u>
Net Ordinary Income	<u>2,463</u>	<u>1,308</u>	<u>1,155</u>
Net Income	<u><u>2,463</u></u>	<u><u>1,308</u></u>	<u><u>1,155</u></u>

NVBA
Sectional Profit & Loss Budget to Actual
 January through July 2020

	Jan - Jul 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	19,657	39,508	-19,851
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	1,650	-798
Total Income	<u>20,459</u>	<u>41,158</u>	<u>-20,699</u>
Gross Profit	20,459	41,158	-20,699
Expense			
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
Total Expense	<u>17,996</u>	<u>37,658</u>	<u>-19,662</u>
Net Ordinary Income	<u>2,463</u>	<u>3,500</u>	<u>-1,037</u>
Net Income	<u><u>2,463</u></u>	<u><u>3,500</u></u>	<u><u>-1,037</u></u>