

NVBA
Balance Sheet Prev Year Comparison
As of September 30, 2020

	<u>Sep 30, 20</u>	<u>Sep 30, 19</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	33,633	25,195	34%
10250 · NWFCU Share Account	3,819	1,167	227%
10275 · NWFCU Money Market	11,076	10,341	7%
10300 · NWFCU Certificates	42,576	42,604	-0%
Total Checking/Savings	<u>91,103</u>	<u>79,307</u>	<u>15%</u>
Other Current Assets			
11000 · Prepaid	4,725	5,600	-16%
Total Other Current Assets	<u>4,725</u>	<u>5,600</u>	<u>-16%</u>
Total Current Assets	95,828	84,907	13%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>95,828</u>	<u>84,907</u>	<u>13%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	42,042	41,554	1%
Net Income	12,285	1,852	563%
Total Equity	<u>95,828</u>	<u>84,907</u>	<u>13%</u>
TOTAL LIABILITIES & EQUITY	<u>95,828</u>	<u>84,907</u>	<u>13%</u>

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Cash Basis

NVBA
Profit & Loss by Class
January through September 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	17,700	0	0	1,337	19,037
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	562	0	0	562
Total Income	<u>17,700</u>	<u>5,192</u>	<u>20,459</u>	<u>8,913</u>	<u>52,264</u>
Gross Profit	17,700	5,192	20,459	8,913	52,264
Expense					
30000 · Unit game free plays	65	0	0	1,017	1,082
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	7,397	0	0	1,560	8,957
30600 · Unit Game - ACBL Fees	4,701	0	0	654	5,355
30800 · Unit Game Administrative Fee	300	0	0	240	540
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
90200 · Insurance	0	398	0	0	398
90300 · Membership secretary	0	388	0	0	388
90400 · Other membership expenses	0	105	0	0	105
90450 · Website Expense	0	562	0	0	562
90475 · Computer expense	0	162	0	0	162
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>12,463</u>	<u>4,401</u>	<u>17,996</u>	<u>5,193</u>	<u>40,054</u>
Net Ordinary Income	5,236	791	2,463	3,720	12,210
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>5,236</u></u>	<u><u>866</u></u>	<u><u>2,463</u></u>	<u><u>3,720</u></u>	<u><u>12,285</u></u>

NVBA
Profit & Loss Budget Overview
 January through September 2020

	Jan - Sep 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	21,648	-16,104
20100 · Novice game receipts	2,032	8,736	-6,704
20200 · Other Unit game income	19,037		
20350 · Bridgemate Rental Income	135	177	-42
60000 · Sectional Gross Receipts	19,657	58,228	-38,571
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	2,568	-1,716
80000 · Membership Income	4,496	4,700	-204
80100 · Other Income	0	0	0
80200 · Interest Income	562	338	224
Total Income	52,264	96,395	-44,131
Gross Profit	52,264	96,395	-44,131
Expense			
30000 · Unit game free plays	1,082	3,803	-2,721
30100 · Novice game free plays	267	1,475	-1,208
30200 · Unit game rent	269	12,061	-11,792
30400 · Unit game directors and caddies	8,957	6,310	2,647
30600 · Unit Game - ACBL Fees	5,355	2,302	3,053
30800 · Unit Game Administrative Fee	540	540	0
30900 · Unit Game - Food & Beverage	636	2,097	-1,461
31000 · Unit Game - Supplies	538	1,993	-1,455
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	171	-146
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	10,725	-7,507
70100 · Sectional - transportation	212	525	-313
70200 · Sectional - per diem	494	1,800	-1,306
70300 · Sectional surcharge	180	540	-360
70400 · Sectional - sanction fees	1,303	3,719	-2,416
70500 · Sectional caddies	515	2,145	-1,630
70600 · Sectional - food and beverage	2,273	7,070	-4,797
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	4,200	-2,583
70800 · Sectional - assistant	1,185	2,663	-1,478
71000 · Sectional free plays	1,282	3,945	-2,663
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	2,275	-1,829
71300 · Sectional - rent	4,645	15,101	-10,456
71400 · Sectional - WBL rental	0	700	-700
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	515	91
90000 · Board Matters	200	600	-400
90100 · Misc Board expenses	212	580	-368
90200 · Insurance	398	398	0
90300 · Membership secretary	388	500	-112
90400 · Other membership expenses	105	310	-205
90450 · Website Expense	562	54	508
90475 · Computer expense	162		
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	100	-61
91200 · Charity	1,300		
Total Expense	40,054	92,063	-52,009
Net Ordinary Income	12,210	4,332	7,878
Other Income/Expense	75		
Net Income	12,285	4,332	7,953

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Cash Basis

NVBA
NVBA Collective Profit & Loss
May through September 2020

	<u>May 20</u>	<u>Jun 20</u>	<u>Jul 20</u>	<u>Aug 20</u>	<u>Sep 20</u>	<u>TOTAL</u>
Ordinary Income/Expense						
Income						
20200 · Other Unit game income	1,264	4,811	3,333	4,882	3,409	17,700
Total Income	<u>1,264</u>	<u>4,811</u>	<u>3,333</u>	<u>4,882</u>	<u>3,409</u>	<u>17,700</u>
Gross Profit	1,264	4,811	3,333	4,882	3,409	17,700
Expense						
30000 · Unit game free plays	0	0	20	0	45	65
30400 · Unit game directors and caddies	479	1,720	1,750	1,750	1,698	7,397
30600 · Unit Game - ACBL Fees	110	252	1,896	647	1,796	4,701
30800 · Unit Game Administrative Fee	0	120	60	60	60	300
Total Expense	<u>589</u>	<u>2,092</u>	<u>3,726</u>	<u>2,457</u>	<u>3,599</u>	<u>12,463</u>
Net Ordinary Income	<u>675</u>	<u>2,719</u>	<u>-393</u>	<u>2,425</u>	<u>-191</u>	<u>5,236</u>
Net Income	<u><u>675</u></u>	<u><u>2,719</u></u>	<u><u>-393</u></u>	<u><u>2,425</u></u>	<u><u>-191</u></u>	<u><u>5,236</u></u>

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Cash Basis

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

	Jan - Sep 20	Jan - Sep 19	\$ Change
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	21,334	-15,790
20100 · Novice game receipts	2,032	10,176	-8,144
20200 · Other Unit game income	1,337	0	1,337
Total Income	<u>8,913</u>	<u>31,510</u>	<u>-22,597</u>
Gross Profit	8,913	31,510	-22,597
Expense			
30000 · Unit game free plays	1,017	3,873	-2,856
30100 · Novice game free plays	267	1,944	-1,677
30200 · Unit game rent	269	11,123	-10,854
30400 · Unit game directors and caddies	1,560	6,020	-4,460
30600 · Unit Game - ACBL Fees	654	1,978	-1,324
30800 · Unit Game Administrative Fee	240	540	-300
30900 · Unit Game - Food & Beverage	636	2,361	-1,725
31000 · Unit Game - Supplies	538	2,238	-1,700
31400 · Unit Game - Holiday Party	9	0	9
31500 · Unit Game - Birthday Party	24	91	-67
31600 · Unit Game - Annual Meeting	0	1,259	-1,259
66900 · Reconciliation Discrepancies	-21	-55	34
Total Expense	<u>5,193</u>	<u>31,372</u>	<u>-26,178</u>
Net Ordinary Income	<u>3,720</u>	<u>138</u>	<u>3,582</u>
Net Income	<u><u>3,720</u></u>	<u><u>138</u></u>	<u><u>3,582</u></u>

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

	Jan - Sep 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	21,648	-16,104
20100 · Novice game receipts	2,032	8,736	-6,704
20200 · Other Unit game income	1,337		
Total Income	<u>8,913</u>	<u>30,384</u>	<u>-21,471</u>
Gross Profit	8,913	30,384	-21,471
Expense			
30000 · Unit game free plays	1,017	3,803	-2,786
30100 · Novice game free plays	267	1,475	-1,208
30200 · Unit game rent	269	12,061	-11,792
30400 · Unit game directors and caddies	1,560	6,310	-4,750
30600 · Unit Game - ACBL Fees	654	2,302	-1,648
30800 · Unit Game Administrative Fee	240	540	-300
30900 · Unit Game - Food & Beverage	636	2,097	-1,461
31000 · Unit Game - Supplies	538	1,993	-1,455
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	171	-146
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>32,342</u>	<u>-27,149</u>
Net Ordinary Income	<u>3,720</u>	<u>-1,958</u>	<u>5,678</u>
Net Income	<u><u>3,720</u></u>	<u><u>-1,958</u></u>	<u><u>5,678</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
January through September 2020

	<u>Jan - Sep 20</u>	<u>Jan - Sep 19</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	19,657	51,853	-32,196
60100 · Fill in Entries (Deduction)	-50	0	-50
60300 · Sandwich Sales	852	2,738	-1,886
Total Income	<u>20,459</u>	<u>54,591</u>	<u>-34,132</u>
Gross Profit	20,459	54,591	-34,132
Expense			
66900 · Reconciliation Discrepancies	0	16	-16
70000 · Sectional - director's fees	3,218	10,631	-7,413
70100 · Sectional - transportation	212	494	-281
70200 · Sectional - per diem	494	1,634	-1,140
70300 · Sectional surcharge	180	540	-360
70400 · Sectional - sanction fees	1,303	3,994	-2,691
70500 · Sectional caddies	515	1,680	-1,165
70600 · Sectional - food and beverage	2,273	7,051	-4,778
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	4,059	-2,441
70800 · Sectional - assistant	1,185	2,515	-1,330
71000 · Sectional free plays	1,282	3,977	-2,695
71200 · Sectional - supplies	446	2,880	-2,435
71300 · Sectional - rent	4,645	13,000	-8,355
71400 · Sectional - WBL rental	0	1,050	-1,050
71700 · Sectional Ads	606	300	306
Total Expense	<u>17,996</u>	<u>53,821</u>	<u>-35,825</u>
Net Ordinary Income	<u>2,463</u>	<u>770</u>	<u>1,693</u>
Net Income	<u><u>2,463</u></u>	<u><u>770</u></u>	<u><u>1,693</u></u>

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

	Jan - Sep 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	19,657	58,228	-38,571
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	2,568	-1,716
Total Income	<u>20,459</u>	<u>60,796</u>	<u>-40,337</u>
Gross Profit	20,459	60,796	-40,337
Expense			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	0	0	0
70000 · Sectional - director's fees	3,218	10,725	-7,507
70100 · Sectional - transportation	212	525	-313
70200 · Sectional - per diem	494	1,800	-1,306
70300 · Sectional surcharge	180	540	-360
70400 · Sectional - sanction fees	1,303	3,719	-2,416
70500 · Sectional caddies	515	2,145	-1,630
70600 · Sectional - food and beverage	2,273	7,070	-4,797
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	4,200	-2,583
70800 · Sectional - assistant	1,185	2,663	-1,478
71000 · Sectional free plays	1,282	3,945	-2,663
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	2,275	-1,829
71300 · Sectional - rent	4,645	15,101	-10,456
71400 · Sectional - WBL rental	0	700	-700
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	515	91
Total Expense	<u>17,996</u>	<u>55,923</u>	<u>-37,927</u>
Net Ordinary Income	<u>2,463</u>	<u>4,873</u>	<u>-2,410</u>
Net Income	<u><u>2,463</u></u>	<u><u>4,873</u></u>	<u><u>-2,410</u></u>