

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

	<u>Oct 31, 20</u>	<u>Oct 31, 19</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	36,180	29,069	25%
10250 · NWFCU Share Account	3,152	699	351%
10275 · NWFCU Money Market	11,076	5,342	107%
10300 · NWFCU Certificates	42,612	47,659	-11%
Total Checking/Savings	<u>93,019</u>	<u>82,770</u>	<u>12%</u>
Other Current Assets			
11000 · Prepaid	4,725	4,000	18%
Total Other Current Assets	<u>4,725</u>	<u>4,000</u>	<u>18%</u>
Total Current Assets	97,744	86,770	13%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>97,744</u>	<u>86,770</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	14,201	3,715	282%
Total Equity	<u>97,744</u>	<u>86,770</u>	<u>13%</u>
TOTAL LIABILITIES & EQUITY	<u>97,744</u>	<u>86,770</u>	<u>13%</u>

10:32 AM
 11/06/20
 Cash Basis

NVBA
Profit & Loss by Class
 January through October 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	22,230	0	0	1,523	23,754
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	5,837	0	0	5,837
80200 · Interest Income	0	602	0	0	602
Total Income	<u>22,230</u>	<u>6,574</u>	<u>20,459</u>	<u>9,099</u>	<u>58,362</u>
Gross Profit	22,230	6,574	20,459	9,099	58,362
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	9,304	0	0	1,560	10,864
30600 · Unit Game - ACBL Fees	5,363	0	0	654	6,017
30800 · Unit Game Administrative Fee	360	0	0	240	600
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	568	0	0	568
90475 · Computer expense	0	162	0	0	162
90600 · Newsletter-layout	0	1,181	0	0	1,181
90700 · Postage	0	68	0	0	68
90900 · Cheer and Sympathy	0	39	0	0	39
91200 · Charity	0	2,634	0	0	2,634
Total Expense	<u>15,092</u>	<u>5,955</u>	<u>17,996</u>	<u>5,193</u>	<u>44,236</u>
Net Ordinary Income	7,139	618	2,463	3,906	14,126
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>7,139</u></u>	<u><u>693</u></u>	<u><u>2,463</u></u>	<u><u>3,906</u></u>	<u><u>14,201</u></u>

10:36 AM

11/06/20

Cash Basis

NVBA
Profit & Loss Budget Overview
 January through October 2020

	Jan - Oct 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	23,438	-17,894
20100 · Novice game receipts	2,032	9,280	-7,248
20200 · Other Unit game income	23,754		
20350 · Bridgemate Rental Income	135	177	-42
60000 · Sectional Gross Receipts	19,657	76,468	-56,811
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	3,600	-2,748
80000 · Membership Income	5,837	6,200	-363
80100 · Other Income	0	0	0
80200 · Interest Income	602	375	227
Total Income	58,362	119,538	-61,176
Gross Profit	58,362	119,538	-61,176
Expense			
30000 · Unit game free plays	1,082	4,136	-3,054
30100 · Novice game free plays	267	1,568	-1,301
30200 · Unit game rent	269	13,340	-13,071
30400 · Unit game directors and caddies	10,864	7,020	3,844
30600 · Unit Game - ACBL Fees	6,017	2,473	3,544
30800 · Unit Game Administrative Fee	600	600	0
30900 · Unit Game - Food & Beverage	636	2,330	-1,694
31000 · Unit Game - Supplies	538	2,216	-1,678
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	190	-165
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	13,925	-10,707
70100 · Sectional - transportation	212	700	-488
70200 · Sectional - per diem	494	2,400	-1,906
70300 · Sectional surcharge	180	720	-540
70400 · Sectional - sanction fees	1,303	4,882	-3,579
70500 · Sectional caddies	515	2,825	-2,310
70600 · Sectional - food and beverage	2,273	9,485	-7,212
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	5,600	-3,983
70800 · Sectional - assistant	1,185	3,436	-2,251
71000 · Sectional free plays	1,282	5,160	-3,878
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	3,070	-2,624
71300 · Sectional - rent	4,645	19,668	-15,023
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	568	60	508
90475 · Computer expense	162		
90500 · Newsletter printing	0	80	-80
90600 · Newsletter-layout	1,181	1,428	-247
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	2,634		
Total Expense	44,236	112,775	-68,538
Net Ordinary Income	14,126	6,763	7,363
Other Income/Expense	75		
Net Income	14,201	6,763	7,438

10:40 AM
11/06/20
Cash Basis

NVBA
NVBA Collective Profit & Loss
May through October 2020

	<u>May 20</u>	<u>Jun 20</u>	<u>Jul 20</u>	<u>Aug 20</u>	<u>Sep 20</u>	<u>Oct 20</u>	<u>TOTAL</u>
Ordinary Income/Expense							
Income							
20200 · Other Unit game income	1,264	4,811	3,333	4,882	3,409	4,531	22,230
Total Income	<u>1,264</u>	<u>4,811</u>	<u>3,333</u>	<u>4,882</u>	<u>3,409</u>	<u>4,531</u>	<u>22,230</u>
Gross Profit	1,264	4,811	3,333	4,882	3,409	4,531	22,230
Expense							
30000 · Unit game free plays	0	0	20	0	45	0	65
30400 · Unit game directors and caddies	479	1,720	1,750	1,750	1,698	1,906	9,304
30600 · Unit Game - ACBL Fees	110	252	1,896	647	1,796	662	5,363
30800 · Unit Game Administrative Fee	0	120	60	60	60	60	360
Total Expense	<u>589</u>	<u>2,092</u>	<u>3,726</u>	<u>2,457</u>	<u>3,599</u>	<u>2,628</u>	<u>15,092</u>
Net Ordinary Income	<u>675</u>	<u>2,719</u>	<u>-393</u>	<u>2,425</u>	<u>-191</u>	<u>1,902</u>	<u>7,139</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>1,902</u></u>	<u><u>7,139</u></u>

10:41 AM
 11/06/20
 Cash Basis

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

	<u>Jan - Oct 20</u>	<u>Jan - Oct 19</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	23,181	-17,637
20100 · Novice game receipts	2,032	10,592	-8,560
20200 · Other Unit game income	1,523	0	1,523
Total Income	<u>9,099</u>	<u>33,773</u>	<u>-24,674</u>
Gross Profit	9,099	33,773	-24,674
Expense			
30000 · Unit game free plays	1,017	4,181	-3,164
30100 · Novice game free plays	267	1,984	-1,717
30200 · Unit game rent	269	11,952	-11,683
30400 · Unit game directors and caddies	1,560	6,605	-5,045
30600 · Unit Game - ACBL Fees	654	2,411	-1,757
30800 · Unit Game Administrative Fee	240	600	-360
30900 · Unit Game - Food & Beverage	636	2,691	-2,056
31000 · Unit Game - Supplies	538	2,318	-1,780
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	-59	38
Total Expense	<u>5,193</u>	<u>34,033</u>	<u>-28,840</u>
Net Ordinary Income	<u>3,906</u>	<u>-260</u>	<u>4,166</u>
Net Income	<u><u>3,906</u></u>	<u><u>-260</u></u>	<u><u>4,166</u></u>

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

	<u>Jan - Oct 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	23,438	-17,894
20100 · Novice game receipts	2,032	9,280	-7,248
20200 · Other Unit game income	1,523		
Total Income	<u>9,099</u>	<u>32,718</u>	<u>-23,619</u>
Gross Profit	9,099	32,718	-23,619
Expense			
30000 · Unit game free plays	1,017	4,136	-3,119
30100 · Novice game free plays	267	1,568	-1,301
30200 · Unit game rent	269	13,340	-13,071
30400 · Unit game directors and caddies	1,560	7,020	-5,460
30600 · Unit Game - ACBL Fees	654	2,473	-1,819
30800 · Unit Game Administrative Fee	240	600	-360
30900 · Unit Game - Food & Beverage	636	2,330	-1,694
31000 · Unit Game - Supplies	538	2,216	-1,678
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	190	-165
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>35,463</u>	<u>-30,269</u>
Net Ordinary Income	<u>3,906</u>	<u>-2,745</u>	<u>6,651</u>
Net Income	<u><u>3,906</u></u>	<u><u>-2,745</u></u>	<u><u>6,651</u></u>

10:42 AM
 11/06/20
 Cash Basis

NVBA Sectional Profit & Loss YTD Comparison January through October 2020

	Jan - Oct 20	Jan - Oct 19	\$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	19,657	68,595	-48,938
60100 · Fill in Entries (Deduction)	-50	0	-50
60300 · Sandwich Sales	852	3,426	-2,574
Total Income	<u>20,459</u>	<u>72,021</u>	<u>-51,562</u>
Gross Profit	20,459	72,021	-51,562
Expense			
66900 · Reconciliation Discrepancies	0	5	-5
70000 · Sectional - director's fees	3,218	13,959	-10,741
70100 · Sectional - transportation	212	648	-436
70200 · Sectional - per diem	494	2,223	-1,729
70300 · Sectional surcharge	180	720	-540
70400 · Sectional - sanction fees	1,303	5,221	-3,918
70500 · Sectional caddies	515	2,200	-1,685
70600 · Sectional - food and beverage	2,273	9,084	-6,812
70700 · Sectional - misc and fees	20	60	-40
70701 · Sectional - Participating Club	1,618	5,950	-4,332
70800 · Sectional - assistant	1,185	3,230	-2,045
71000 · Sectional free plays	1,282	5,099	-3,817
71200 · Sectional - supplies	446	3,220	-2,775
71300 · Sectional - rent	4,645	17,200	-12,555
71400 · Sectional - WBL rental	0	1,050	-1,050
71700 · Sectional Ads	606	300	306
Total Expense	<u>17,996</u>	<u>70,169</u>	<u>-52,173</u>
Net Ordinary Income	<u>2,463</u>	<u>1,852</u>	<u>611</u>
Net Income	<u><u>2,463</u></u>	<u><u>1,852</u></u>	<u><u>611</u></u>

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

	Jan - Oct 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	19,657	76,468	-56,811
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	3,600	-2,748
Total Income	<u>20,459</u>	<u>80,068</u>	<u>-59,609</u>
Gross Profit	20,459	80,068	-59,609
Expense			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	0	0	0
70000 · Sectional - director's fees	3,218	13,925	-10,707
70100 · Sectional - transportation	212	700	-488
70200 · Sectional - per diem	494	2,400	-1,906
70300 · Sectional surcharge	180	720	-540
70400 · Sectional - sanction fees	1,303	4,882	-3,579
70500 · Sectional caddies	515	2,825	-2,310
70600 · Sectional - food and beverage	2,273	9,485	-7,212
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	5,600	-3,983
70800 · Sectional - assistant	1,185	3,436	-2,251
71000 · Sectional free plays	1,282	5,160	-3,878
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	3,070	-2,624
71300 · Sectional - rent	4,645	19,668	-15,023
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>73,086</u>	<u>-55,090</u>
Net Ordinary Income	<u>2,463</u>	<u>6,982</u>	<u>-4,519</u>
Net Income	<u><u>2,463</u></u>	<u><u>6,982</u></u>	<u><u>-4,519</u></u>