

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

	<u>Nov 30, 20</u>	<u>Nov 30, 19</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	37,972	26,493	43%
10250 · NWFCU Share Account	1,327	2,092	-37%
10275 · NWFCU Money Market	11,076	8,031	38%
10300 · NWFCU Certificates	42,639	45,031	-5%
Total Checking/Savings	<u>93,014</u>	<u>81,647</u>	<u>14%</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	97,739	85,647	14%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>97,739</u>	<u>85,647</u>	<u>14%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	42,042	41,554	1%
Net Income	14,196	2,593	448%
Total Equity	<u>97,739</u>	<u>85,647</u>	<u>14%</u>
TOTAL LIABILITIES & EQUITY	<u>97,739</u>	<u>85,647</u>	<u>14%</u>

NVBA
Profit & Loss by Class
 January through November 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	26,127	0	0	1,665	27,792
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	633	0	0	633
Total Income	<u>26,127</u>	<u>6,605</u>	<u>20,459</u>	<u>9,241</u>	<u>62,431</u>
Gross Profit	26,127	6,605	20,459	9,241	62,431
Expense					
30000 · Unit game free plays	110	0	0	1,017	1,127
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	11,410	0	0	1,560	12,970
30600 · Unit Game - ACBL Fees	6,898	0	0	654	7,552
30800 · Unit Game Administrative Fee	420	0	0	240	660
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	574	0	0	574
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
90750 · Marketing	0	284	0	0	284
90900 · Cheer and Sympathy	0	39	0	0	39
91200 · Charity	0	2,672	0	0	2,672
Total Expense	<u>18,838</u>	<u>6,283</u>	<u>17,996</u>	<u>5,193</u>	<u>48,311</u>
Net Ordinary Income	7,289	322	2,463	4,047	14,121
Other Income/Expense	0	75	0	0	75
Net Income	<u><u>7,289</u></u>	<u><u>397</u></u>	<u><u>2,463</u></u>	<u><u>4,047</u></u>	<u><u>14,196</u></u>

NVBA
Profit & Loss Budget Overview
 January through November 2020

	Jan - Nov 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	25,258	-19,714
20100 · Novice game receipts	2,032	10,016	-7,984
20200 · Other Unit game income	27,792		
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	633	411	222
Total Income	<u>62,431</u>	<u>122,130</u>	<u>-59,698</u>
Gross Profit	62,431	122,130	-59,698
Expense			
30000 · Unit game free plays	1,127	4,462	-3,335
30100 · Novice game free plays	267	1,693	-1,426
30200 · Unit game rent	269	14,497	-14,228
30400 · Unit game directors and caddies	12,970	7,675	5,295
30600 · Unit Game - ACBL Fees	7,552	2,653	4,899
30800 · Unit Game Administrative Fee	660	660	0
30900 · Unit Game - Food & Beverage	636	2,563	-1,927
31000 · Unit Game - Supplies	538	2,358	-1,820
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	209	-184
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	574	66	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	284	237	47
90800 · Education	0	170	-170
90900 · Cheer and Sympathy	39	100	-61
91200 · Charity	2,672		
Total Expense	<u>48,311</u>	<u>115,915</u>	<u>-67,604</u>
Net Ordinary Income	14,121	6,215	7,906
Other Income/Expense	75		
Net Income	<u><u>14,196</u></u>	<u><u>6,215</u></u>	<u><u>7,981</u></u>

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 Cash Basis

NVBA
NVBA Collective Profit & Loss
 May through November 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>Nov 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	3,897	26,127
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>3,897</u>	<u>26,127</u>
Gross Profit	1,264	4,811	3,333	4,882	3,409	4,531	3,897	26,127
Expense								
30000 · Unit game free plays	0	0	20	0	45	0	45	110
30400 · Unit game directors and caddies	479	1,720	1,750	1,750	1,698	1,906	2,107	11,410
30600 · Unit Game - ACBL Fees	110	252	1,896	647	1,796	662	1,535	6,898
30800 · Unit Game Administrative Fee	0	120	60	60	60	60	60	420
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>3,746</u>	<u>18,838</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>150</u>	<u>7,289</u>
Net Income	<u>675</u>	<u>2,719</u>	<u>-393</u>	<u>2,425</u>	<u>-191</u>	<u>1,902</u>	<u>150</u>	<u>7,289</u>

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

	<u>Jan - Nov 20</u>	<u>Jan - Nov 19</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	25,191	-19,647
20100 · Novice game receipts	2,032	11,360	-9,328
20200 · Other Unit game income	1,665	0	1,665
Total Income	<u>9,241</u>	<u>36,551</u>	<u>-27,310</u>
Gross Profit	9,241	36,551	-27,310
Expense			
30000 · Unit game free plays	1,017	4,531	-3,514
30100 · Novice game free plays	267	2,048	-1,781
30200 · Unit game rent	269	13,660	-13,391
30400 · Unit game directors and caddies	1,560	7,120	-5,560
30600 · Unit Game - ACBL Fees	654	2,568	-1,914
30800 · Unit Game Administrative Fee	240	660	-420
30900 · Unit Game - Food & Beverage	636	2,844	-2,209
31000 · Unit Game - Supplies	538	2,482	-1,944
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	-60	39
Total Expense	<u>5,193</u>	<u>37,204</u>	<u>-32,010</u>
Net Ordinary Income	<u>4,047</u>	<u>-653</u>	<u>4,700</u>
Net Income	<u><u>4,047</u></u>	<u><u>-653</u></u>	<u><u>4,700</u></u>

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

	<u>Jan - Nov 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	25,258	-19,714
20100 · Novice game receipts	2,032	10,016	-7,984
20200 · Other Unit game income	1,665		
Total Income	<u>9,241</u>	<u>35,274</u>	<u>-26,033</u>
Gross Profit	9,241	35,274	-26,033
Expense			
30000 · Unit game free plays	1,017	4,462	-3,445
30100 · Novice game free plays	267	1,693	-1,426
30200 · Unit game rent	269	14,497	-14,228
30400 · Unit game directors and caddies	1,560	7,675	-6,115
30600 · Unit Game - ACBL Fees	654	2,653	-1,999
30800 · Unit Game Administrative Fee	240	660	-420
30900 · Unit Game - Food & Beverage	636	2,563	-1,927
31000 · Unit Game - Supplies	538	2,358	-1,820
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	209	-184
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>38,360</u>	<u>-33,167</u>
Net Ordinary Income	<u>4,047</u>	<u>-3,086</u>	<u>7,134</u>
Net Income	<u><u>4,047</u></u>	<u><u>-3,086</u></u>	<u><u>7,134</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
January through November 2020

	<u>Jan - Nov 20</u>	<u>Jan - Nov 19</u>	<u>\$ Change</u>
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	13,422	-10,204
70100 · Sectional - transportation	212	624	-412
70200 · Sectional - per diem	494	2,167	-1,673
70300 · Sectional surcharge	180	720	-540
70400 · Sectional - sanction fees	1,303	4,873	-3,570
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	166	-146
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
71500 · Sectional - 60/40	0	1,116	-1,116
71700 · Sectional Ads	606	300	306
Total Expense	<u>17,996</u>	<u>70,427</u>	<u>-52,431</u>
Net Ordinary Income	<u>2,463</u>	<u>1,594</u>	<u>869</u>
Net Income	<u><u>2,463</u></u>	<u><u>1,594</u></u>	<u><u>869</u></u>

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

	Jan - Nov 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>