

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

	<u>Dec 31, 20</u>	<u>Dec 31, 19</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	37,695	24,460	54%
10250 · NWFCU Share Account	1,622	1,959	-17%
10275 · NWFCU Money Market	11,077	10,712	3%
10300 · NWFCU Certificates	42,666	42,413	1%
Total Checking/Savings	<u>93,060</u>	<u>79,543</u>	<u>17%</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	97,785	83,543	17%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>97,785</u>	<u>83,543</u>	<u>17%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	42,042	41,554	1%
Net Income	14,242	489	2,815%
Total Equity	<u>97,785</u>	<u>83,543</u>	<u>17%</u>
TOTAL LIABILITIES & EQUITY	<u>97,785</u>	<u>83,543</u>	<u>17%</u>

NVBA
Profit & Loss by Class
January through December 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	29,760	0	0	1,746	31,505
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	665	0	0	665
Total Income	29,760	6,637	20,459	9,322	66,177
Gross Profit	29,760	6,637	20,459	9,322	66,177
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	13,033	500	0	1,560	15,093
30600 · Unit Game - ACBL Fees	7,597	0	0	654	8,251
30800 · Unit Game Administrative Fee	480	0	0	240	720
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	1,024	0	0	1,024
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	580	0	0	580
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	21,220	7,601	17,996	5,193	52,010
Net Ordinary Income	8,540	-964	2,463	4,128	14,167
Other Income/Expense					
Other Income					
99100 · Member donation	0	75	0	0	75
Total Other Income	0	75	0	0	75
Net Other Income	0	75	0	0	75
Net Income	8,540	-889	2,463	4,128	14,242

NVBA
Profit & Loss Budget Overview
 January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	27,311	-21,767
20100 · Novice game receipts	2,032	10,848	-8,816
20200 · Other Unit game income	31,505		
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	665	448	217
Total Income	66,177	125,052	-58,875
Gross Profit	66,177	125,052	-58,875
Expense			
30000 · Unit game free plays	1,127	4,884	-3,757
30100 · Novice game free plays	267	1,834	-1,567
30200 · Unit game rent	269	15,518	-15,249
30400 · Unit game directors and caddies	15,093	8,910	6,183
30600 · Unit Game - ACBL Fees	8,251	2,884	5,367
30800 · Unit Game Administrative Fee	720	720	0
30900 · Unit Game - Food & Beverage	636	2,796	-2,160
31000 · Unit Game - Supplies	538	2,501	-1,963
31400 · Unit Game - Holiday Party	9	1,590	-1,581
31500 · Unit Game - Birthday Party	24	228	-203
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	1,050	-1,050
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	515	91
90000 · Board Matters	200	800	-600
90100 · Misc Board expenses	1,024	580	444
90200 · Insurance	398	398	0
90300 · Membership secretary	388	500	-112
90400 · Other membership expenses	105	375	-270
90450 · Website Expense	580	72	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	52,010	121,540	-69,530
Net Ordinary Income	14,167	3,512	10,655
Other Income/Expense	75		
Net Income	14,242	3,512	10,730

NVBA
NVBA Collective Profit & Loss
May through December 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>Dec 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	3,633	29,760
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>3,633</u>	<u>29,760</u>
Gross Profit	1,264	4,811	3,333	4,882	3,409	4,531	3,897	3,633	29,760
Expense									
30000 · Unit game free plays	0	0	20	0	45	0	45	0	110
30400 · Unit game directors and caddies	479	1,720	1,750	1,750	1,698	1,906	2,107	1,622	13,033
30600 · Unit Game - ACBL Fees	110	252	1,896	647	1,796	662	1,535	700	7,597
30800 · Unit Game Administrative Fee	0	120	60	60	60	60	60	60	480
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>2,382</u>	<u>21,220</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>1,251</u>	<u>8,540</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>1,251</u>	<u>8,540</u>

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

	<u>Jan - Dec 20</u>	<u>Jan - Dec 19</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	27,998	-22,454
20100 · Novice game receipts	2,032	12,272	-10,240
20200 · Other Unit game income	1,746	0	1,746
Total Income	<u>9,322</u>	<u>40,270</u>	<u>-30,948</u>
Gross Profit	9,322	40,270	-30,948
Expense			
30000 · Unit game free plays	1,017	5,016	-3,999
30100 · Novice game free plays	267	2,077	-1,810
30200 · Unit game rent	269	15,301	-15,032
30400 · Unit game directors and caddies	1,560	8,450	-6,890
30600 · Unit Game - ACBL Fees	654	2,665	-2,011
30800 · Unit Game Administrative Fee	240	720	-480
30900 · Unit Game - Food & Beverage	636	3,019	-2,383
31000 · Unit Game - Supplies	538	2,602	-2,064
31400 · Unit Game - Holiday Party	9	1,297	-1,288
31500 · Unit Game - Birthday Party	24	110	-85
31600 · Unit Game - Annual Meeting	0	1,259	-1,259
66900 · Reconciliation Discrepancies	-21	-60	39
Total Expense	<u>5,193</u>	<u>42,456</u>	<u>-37,263</u>
Net Ordinary Income	<u>4,128</u>	<u>-2,187</u>	<u>6,315</u>
Net Income	<u><u>4,128</u></u>	<u><u>-2,187</u></u>	<u><u>6,315</u></u>

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

	<u>Jan - Dec 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,544	27,311	-21,767
20100 · Novice game receipts	2,032	10,848	-8,816
20200 · Other Unit game income	1,746		
Total Income	<u>9,322</u>	<u>38,159</u>	<u>-28,837</u>
Gross Profit	9,322	38,159	-28,837
Expense			
30000 · Unit game free plays	1,017	4,884	-3,867
30100 · Novice game free plays	267	1,834	-1,567
30200 · Unit game rent	269	15,518	-15,249
30400 · Unit game directors and caddies	1,560	8,910	-7,350
30600 · Unit Game - ACBL Fees	654	2,884	-2,230
30800 · Unit Game Administrative Fee	240	720	-480
30900 · Unit Game - Food & Beverage	636	2,796	-2,160
31000 · Unit Game - Supplies	538	2,501	-1,963
31400 · Unit Game - Holiday Party	9	1,590	-1,581
31500 · Unit Game - Birthday Party	24	228	-203
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>43,365</u>	<u>-38,171</u>
Net Ordinary Income	<u>4,128</u>	<u>-5,206</u>	<u>9,334</u>
Net Income	<u><u>4,128</u></u>	<u><u>-5,206</u></u>	<u><u>9,334</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
January through December 2020

	<u>Jan - Dec 20</u>	<u>Jan - Dec 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	1,400	-1,400
71500 · Sectional - 60/40	0	1,116	-1,116
71700 · Sectional Ads	606	472	134
Total Expense	<u>17,996</u>	<u>70,948</u>	<u>-52,952</u>
Net Ordinary Income	<u>2,463</u>	<u>1,073</u>	<u>1,390</u>
Net Income	<u><u>2,463</u></u>	<u><u>1,073</u></u>	<u><u>1,390</u></u>

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

	Jan - Dec 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	1,050	-1,050
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>73,436</u>	<u>-55,440</u>
Net Ordinary Income	<u>2,463</u>	<u>6,632</u>	<u>-4,169</u>
Net Income	<u><u>2,463</u></u>	<u><u>6,632</u></u>	<u><u>-4,169</u></u>