

**NVBA**  
**Balance Sheet Prev Year Comparison**  
**As of November 30, 2021**

	Nov 30, 21	Nov 30, 20	% Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	43,626	37,972	15%
10250 · NWFCU Share Account	3,444	1,327	160%
10275 · NWFCU Money Market	11,080	11,076	0%
10300 · NWFCU Certificates	42,877	42,639	1%
<b>Total Checking/Savings</b>	<b>101,028</b>	<b>93,014</b>	<b>9%</b>
<b>Other Current Assets</b>			
11000 · Prepaid	4,725	4,725	0%
<b>Total Other Current Assets</b>	<b>4,725</b>	<b>4,725</b>	<b>0%</b>
<b>Total Current Assets</b>	<b>105,753</b>	<b>97,739</b>	<b>8%</b>
<b>Fixed Assets</b>			
21000 · Fixed Assets	0	0	0%
<b>Total Fixed Assets</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b>TOTAL ASSETS</b>	<b><u>105,753</u></b>	<b><u>97,739</u></b>	<b><u>8%</u></b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	56,284	42,042	34%
Net Income	7,968	14,196	-44%
<b>Total Equity</b>	<b>105,753</b>	<b>97,739</b>	<b>8%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>105,753</u></b>	<b><u>97,739</u></b>	<b><u>8%</u></b>

**NVBA**  
**Profit & Loss by Class**  
 January through November 2021

	NVBA Collective	Other	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20200 · Other Unit game income	36,340	61	746	37,147
80000 · Membership Income	0	5,508	0	5,508
80100 · Other Income	0	15	0	15
80200 · Interest Income	0	226	0	226
<b>Total Income</b>	<u>36,340</u>	<u>5,810</u>	<u>746</u>	<u>42,896</u>
<b>Gross Profit</b>	36,340	5,810	746	42,896
<b>Expense</b>				
30000 · Unit game free plays	580	0	0	580
30400 · Unit game directors and caddies	15,191	100	0	15,291
30600 · Unit Game - ACBL Fees	12,400	0	0	12,400
30800 · Unit Game Administrative Fee	660	0	0	660
31000 · Unit Game - Supplies	0	100	0	100
90100 · Misc Board expenses	0	394	0	394
90200 · Insurance	0	398	0	398
90300 · Membership secretary	0	450	0	450
90450 · Website Expense	0	516	0	516
90475 · Computer expense	0	694	0	694
90600 · Newsletter-layout	0	882	0	882
90900 · Cheer and Sympathy	0	47	0	47
91200 · Charity	0	2,517	0	2,517
<b>Total Expense</b>	<u>28,831</u>	<u>6,098</u>	<u>0</u>	<u>34,929</u>
<b>Net Ordinary Income</b>	<u>7,509</u>	<u>-287</u>	<u>746</u>	<u>7,968</u>
<b>Net Income</b>	<u><u>7,509</u></u>	<u><u>-287</u></u>	<u><u>746</u></u>	<u><u>7,968</u></u>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through November 2021

	Jan - Nov 21	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20200 · Other Unit game income	37,147	44,450	-7,303
80000 · Membership Income	5,508	5,700	-192
80100 · Other Income	15	0	15
80200 · Interest Income	226	275	-49
<b>Total Income</b>	<u>42,896</u>	<u>50,425</u>	<u>-7,529</u>
<b>Gross Profit</b>	42,896	50,425	-7,529
<b>Expense</b>			
30000 · Unit game free plays	580	240	340
30400 · Unit game directors and caddies	15,291	22,000	-6,709
30600 · Unit Game - ACBL Fees	12,400	13,250	-850
30800 · Unit Game Administrative Fee	660	660	0
31000 · Unit Game - Supplies	100		
90100 · Misc Board expenses	394	1,150	-757
90200 · Insurance	398	398	0
90300 · Membership secretary	450	550	-100
90400 · Other membership expenses	0	0	0
90450 · Website Expense	516	616	-100
90475 · Computer expense	694	0	694
90500 · Newsletter printing	0	0	0
90600 · Newsletter-layout	882	1,200	-318
90750 · Marketing	0	284	-284
90800 · Education	0	0	0
90900 · Cheer and Sympathy	47		
91200 · Charity	2,517	1,800	717
<b>Total Expense</b>	<u>34,929</u>	<u>42,148</u>	<u>-7,219</u>
<b>Net Ordinary Income</b>	7,968	8,277	-309
<b>Other Income/Expense</b>			
<b>Other Expense</b>			
99000 · Dealing machine	0	0	0
<b>Total Other Expense</b>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Other Income</b>	0	0	0
<b>Net Income</b>	<u><u>7,968</u></u>	<u><u>8,277</u></u>	<u><u>-309</u></u>

**NVBA**  
**NVBA Collective Profit & Loss**  
 January through November 2021

	Jan 21	Feb 21	Mar 21	Apr 21	May 21	Jun 21	Jul 21	Aug 21	Sep 21	Oct 21	Nov 21	TOTAL
<b>Ordinary Income/Expense</b>												
<b>Income</b>												
20200 · Other Unit game income	2,961	4,409	4,057	4,070	3,252	3,343	3,372	3,682	2,721	2,893	1,580	36,340
<b>Total Income</b>	2,961	4,409	4,057	4,070	3,252	3,343	3,372	3,682	2,721	2,893	1,580	36,340
<b>Gross Profit</b>	2,961	4,409	4,057	4,070	3,252	3,343	3,372	3,682	2,721	2,893	1,580	36,340
<b>Expense</b>												
30000 · Unit game free plays	30	0	0	-110	0	0	530	80	0	50	0	580
30400 · Unit game directors and caddies	1,514	1,688	1,645	1,599	1,549	1,497	1,250	1,400	1,200	1,200	650	15,191
30600 · Unit Game - ACBL Fees	1,104	572	1,476	1,381	2,319	0	995	1,343	1,418	870	923	12,400
30800 · Unit Game Administrative Fee	60	60	60	60	60	60	60	60	60	60	60	660
<b>Total Expense</b>	2,708	2,319	3,181	2,930	3,927	1,557	2,835	2,883	2,678	2,180	1,633	28,831
<b>Net Ordinary Income</b>	253	2,089	877	1,139	-675	1,786	537	799	43	713	-53	7,509
<b>Net Income</b>	<b>253</b>	<b>2,089</b>	<b>877</b>	<b>1,139</b>	<b>-675</b>	<b>1,786</b>	<b>537</b>	<b>799</b>	<b>43</b>	<b>713</b>	<b>-53</b>	<b>7,509</b>

**NVBA**  
**NVBA Collective Profit & Loss Budget Overview**  
 January through November 2021

	Jan - Nov 21	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20200 · Other Unit game income	36,339.89	42,800.00	-6,460.11
<b>Total Income</b>	<u>36,339.89</u>	<u>42,800.00</u>	<u>-6,460.11</u>
<b>Gross Profit</b>	36,339.89	42,800.00	-6,460.11
<b>Expense</b>			
30000 · Unit game free plays	580.00	240.00	340.00
30400 · Unit game directors and caddies	15,190.90	22,000.00	-6,809.10
30600 · Unit Game - ACBL Fees	12,400.40	13,250.00	-849.60
30800 · Unit Game Administrative Fee	660.00	660.00	0.00
<b>Total Expense</b>	<u>28,831.30</u>	<u>36,150.00</u>	<u>-7,318.70</u>
<b>Net Ordinary Income</b>	<u>7,508.59</u>	<u>6,650.00</u>	<u>858.59</u>
<b>Net Income</b>	<u><u>7,508.59</u></u>	<u><u>6,650.00</u></u>	<u><u>858.59</u></u>

**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
**January through November 2021**

12/01/21

Cash Basis

	Jan - Nov 21	Jan - Nov 20	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	0	5,544	-5,544
20100 · Novice game receipts	0	2,032	-2,032
20200 · Other Unit game income	746	1,665	-918
<b>Total Income</b>	746	9,241	-8,494
<b>Gross Profit</b>	746	9,241	-8,494
<b>Expense</b>			
30000 · Unit game free plays	0	1,017	-1,017
30100 · Novice game free plays	0	267	-267
30200 · Unit game rent	0	269	-269
30400 · Unit game directors and caddies	0	1,560	-1,560
30600 · Unit Game - ACBL Fees	0	654	-654
30800 · Unit Game Administrative Fee	0	240	-240
30900 · Unit Game - Food & Beverage	0	636	-636
31000 · Unit Game - Supplies	0	538	-538
31400 · Unit Game - Holiday Party	0	9	-9
31500 · Unit Game - Birthday Party	0	24	-24
66900 · Reconciliation Discrepancies	0	-21	21
<b>Total Expense</b>	0	5,193	-5,193
<b>Net Ordinary Income</b>	746	4,047	-3,301
<b>Net Income</b>	<b>746</b>	<b>4,047</b>	<b>-3,301</b>

**NVBA**  
**Unit Game Profit & Loss Budget Overview**  
January through November 2021

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	<u>Jan - Nov 21</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20200 - Other Unit game income	746	1,650	-904
<b>Total Income</b>	<u>746</u>	<u>1,650</u>	<u>-904</u>
<b>Gross Profit</b>	<u>746</u>	<u>1,650</u>	<u>-904</u>
<b>Net Ordinary Income</b>	<u>746</u>	<u>1,650</u>	<u>-904</u>
<b>Net Income</b>	<u><u>746</u></u>	<u><u>1,650</u></u>	<u><u>-904</u></u>