

NVBA
Balance Sheet Prev Year Comparison
 As of September 30, 2023

	Sep 30, 23	Sep 30, 22	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	32,184	40,757	-21%
10250 · NWFCU Share Account	3,448	3,446	0%
10275 · NWFCU Money Market	11,184	11,120	1%
10300 · NWFCU Certificates	43,292	42,973	1%
Total Checking/Savings	90,107	98,297	-8%
Other Current Assets			
11000 · Prepaid	352	1,240	-72%
Total Other Current Assets	352	1,240	-72%
Total Current Assets	90,459	99,537	-9%
Fixed Assets			
21000 · Fixed Assets	722	903	-20%
Total Fixed Assets	722	903	-20%
TOTAL ASSETS	<u>91,181</u>	<u>100,440</u>	<u>-9%</u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	147	510	-71%
Total Other Current Liabilities	147	510	-71%
Total Current Liabilities	147	510	-71%
Total Liabilities	147	510	-71%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	56,167	64,058	-12%
Net Income	-6,634	-5,629	-18%
Total Equity	91,034	99,930	-9%
TOTAL LIABILITIES & EQUITY	<u>91,181</u>	<u>100,440</u>	<u>-9%</u>

NVBA
Profit & Loss by Class
January through September 2023

	F2F Game	Online	Other	Sectional	SYC	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	8,765	0	0	0	0	8,765
20200 · Other Unit game income	0	2,880	0	0	166	3,045
60000 · Sectional Gross Receipts	0	0	0	23,000	0	23,000
60300 · Sandwich Sales	0	0	0	1,520	0	1,520
80000 · Membership Income	0	0	3,911	0	0	3,911
80100 · Other Income	0	87	132	672	0	891
80200 · Interest Income	0	0	401	0	0	401
Total Income	8,765	2,966	4,444	25,192	166	41,532
Gross Profit	8,765	2,966	4,444	25,192	166	41,532
Expense						
30000 · Unit game free plays	954	0	0	54	0	1,008
30200 · Unit game rent	13,224	0	0	0	0	13,224
30400 · Unit game directors and caddies	3,000	1,300	0	0	0	4,300
30600 · Unit Game - ACBL Fees	417	342	0	0	0	759
30800 · Unit Game Administrative Fee	0	480	0	0	0	480
30900 · Unit Game - Food & Beverage	273	0	0	0	0	273
31000 · Unit Game - Supplies	500	0	22	0	0	522
31600 · Unit Game - Annual Meeting	362	0	0	0	0	362
70000 · Sectional - director's fees	0	0	0	2,520	0	2,520
70100 · Sectional - transportation	0	0	0	314	0	314
70200 · Sectional - per diem	0	0	0	395	0	395
70300 · Sectional surcharge	0	0	0	360	0	360
70400 · Sectional - sanction fees	0	0	0	1,244	0	1,244
70500 · Sectional caddies	0	0	0	1,000	0	1,000
70600 · Sectional - food and beverage	0	0	0	2,632	0	2,632
70700 · Sectional - misc and fees	0	0	0	20	0	20
70800 · Sectional - assistant	0	0	0	2,010	0	2,010
71000 · Sectional free plays	0	0	0	1,946	0	1,946
71200 · Sectional - supplies	0	0	0	978	0	978
71300 · Sectional - rent	0	0	0	8,080	0	8,080
71700 · Sectional Ads	0	0	0	558	0	558
90100 · Misc Board expenses	0	0	499	0	0	499
90200 · Insurance	0	0	398	0	0	398
90300 · Membership secretary	0	0	344	0	0	344
90400 · Other membership expenses	0	0	15	0	0	15
90450 · Website Expense	0	0	160	0	0	160
90475 · Computer expense	0	0	1,546	0	0	1,546
90480 · Square Credit Card Fees	8	0	929	0	0	937
90600 · Newsletter-layout	0	0	681	0	0	681
91200 · Charity	0	0	600	0	0	600
Total Expense	18,738	2,122	5,194	22,111	0	48,166
Net Ordinary Income	-9,974	844	-751	3,081	166	-6,634
Net Income	-9,974	844	-751	3,081	166	-6,634

NVBA
Profit & Loss Budget Overview
 January through September 2023

	Jan - Sep 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	8,765	4,520	4,245
20200 · Other Unit game income	3,045	4,738	-1,693
60000 · Sectional Gross Receipts	23,000	22,000	1,000
60300 · Sandwich Sales	1,520	1,400	120
80000 · Membership Income	3,911	3,900	11
80100 · Other Income	891	600	291
80200 · Interest Income	401	108	293
Total Income	41,532	37,266	4,266
Gross Profit	41,532	37,266	4,266
Expense			
30000 · Unit game free plays	1,008	614	394
30200 · Unit game rent	13,224	6,926	6,298
30400 · Unit game directors and caddies	4,300	2,925	1,375
30600 · Unit Game - ACBL Fees	759	1,111	-352
30800 · Unit Game Administrative Fee	480	540	-60
30900 · Unit Game - Food & Beverage	273	48	225
31000 · Unit Game - Supplies	522	290	232
31600 · Unit Game - Annual Meeting	362		
70000 · Sectional - director's fees	2,520	3,260	-740
70100 · Sectional - transportation	314	389	-75
70200 · Sectional - per diem	395	398	-3
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	1,244	1,283	-39
70500 · Sectional caddies	1,000	1,000	0
70600 · Sectional - food and beverage	2,632	2,545	87
70700 · Sectional - misc and fees	20		
70800 · Sectional - assistant	2,010	1,615	395
71000 · Sectional free plays	1,946	2,104	-158
71200 · Sectional - supplies	978	900	78
71300 · Sectional - rent	8,080	7,890	190
71700 · Sectional Ads	558	379	179
90100 · Misc Board expenses	499	378	121
90200 · Insurance	398	398	0
90300 · Membership secretary	344	150	194
90400 · Other membership expenses	15		
90450 · Website Expense	160	178	-18
90475 · Computer expense	1,546	821	725
90480 · Square Credit Card Fees	937	530	407
90600 · Newsletter-layout	681	603	78
90750 · Marketing	0	0	0
90900 · Cheer and Sympathy	0	0	0
91200 · Charity	600	1,300	-700
Total Expense	48,166	38,934	9,232
Net Ordinary Income	-6,634	-1,668	-4,966
Net Income	-6,634	-1,668	-4,966

NVBA
Online Unit Game YTD Comparison
January through September 2023

	<u>Jan - Sep 23</u>	<u>Jan - Sep 22</u>
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	2,880	11,938
80100 · Other Income	87	0
Total Income	<u>2,966</u>	<u>11,938</u>
Gross Profit	2,966	11,938
Expense		
30000 · Unit game free plays	0	1,050
30400 · Unit game directors and caddies	1,300	3,700
30600 · Unit Game - ACBL Fees	342	2,932
30800 · Unit Game Administrative Fee	480	540
Total Expense	<u>2,122</u>	<u>8,222</u>
Net Ordinary Income	<u>844</u>	<u>3,716</u>
Net Income	<u><u>844</u></u>	<u><u>3,716</u></u>

NVBA
Online Profit & Loss Budget Overview
January through September 2023

	<u>Jan - Sep 23</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20200 · Other Unit game income	2,880	4,468	-1,589
80100 · Other Income	87		
Total Income	<u>2,966</u>	<u>4,468</u>	<u>-1,502</u>
Gross Profit	2,966	4,468	-1,502
Expense			
30400 · Unit game directors and caddies	1,300	1,300	0
30600 · Unit Game - ACBL Fees	342	840	-497
30800 · Unit Game Administrative Fee	480	540	-60
Total Expense	<u>2,122</u>	<u>2,680</u>	<u>-557</u>
Net Ordinary Income	<u>844</u>	<u>1,789</u>	<u>-944</u>
Net Income	<u><u>844</u></u>	<u><u>1,789</u></u>	<u><u>-944</u></u>

NVBA
F2F Unit Game Profit & Loss by Month
 January through September 2023

	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	TOTAL
Ordinary Income/Expense										
Income										
20000 · Unit game receipts	600	460	440	500	893	2,051	1,060	1,060	1,700	8,765
Total Income	600	460	440	500	893	2,051	1,060	1,060	1,700	8,765
Gross Profit	600	460	440	500	893	2,051	1,060	1,060	1,700	8,765
Expense										
30000 · Unit game free plays	112	130	82	50	174	140	112	60	94	954
30200 · Unit game rent	1,050	1,179	1,327	962	966	2,533	1,543	1,664	2,000	13,224
30400 · Unit game directors and caddies	250	250	250	250	250	500	375	375	500	3,000
30600 · Unit Game - ACBL Fees	25	5	49	41	21	19	31	133	95	417
30900 · Unit Game - Food & Beverage	0	8	0	7	7	65	45	64	77	273
31000 · Unit Game - Supplies	40	40	40	40	60	100	60	60	60	500
31600 · Unit Game - Annual Meeting	0	0	0	0	362	0	0	0	0	362
90480 · Square Credit Card Fees	0	0	0	0	0	1	0	7	0	8
Total Expense	1,477	1,612	1,748	1,350	1,840	3,357	2,165	2,363	2,826	18,738
Net Ordinary Income	-877	-1,152	-1,308	-850	-947	-1,306	-1,105	-1,303	-1,126	-9,974
Net Income	-877	-1,152	-1,308	-850	-947	-1,306	-1,105	-1,303	-1,126	-9,974

NVBA
F2F Unit Game Profit & Loss Budget Overview
 January through September 2023

	<u>Jan - Sep 23</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	8,765	4,520	4,245
Total Income	<u>8,765</u>	<u>4,520</u>	<u>4,245</u>
Gross Profit	8,765	4,520	4,245
Expense			
30000 · Unit game free plays	954	614	340
30200 · Unit game rent	13,224	6,926	6,298
30400 · Unit game directors and caddies	3,000	1,625	1,375
30600 · Unit Game - ACBL Fees	417	272	145
30900 · Unit Game - Food & Beverage	273	48	225
31000 · Unit Game - Supplies	500	290	210
31600 · Unit Game - Annual Meeting	362		
90480 · Square Credit Card Fees	8		
Total Expense	<u>18,738</u>	<u>9,774</u>	<u>8,964</u>
Net Ordinary Income	<u>-9,974</u>	<u>-5,254</u>	<u>-4,720</u>
Net Income	<u><u>-9,974</u></u>	<u><u>-5,254</u></u>	<u><u>-4,720</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
 January through September 2023

	Jan - Sep 23	Jan - Sep 22
Ordinary Income/Expense		
Income		
60000 · Sectional Gross Receipts	23,000	16,674
60300 · Sandwich Sales	1,520	1,400
80100 · Other Income	672	0
Total Income	25,192	18,074
Gross Profit	25,192	18,074
Expense		
30000 · Unit game free plays	54	0
70000 · Sectional - director's fees	2,520	3,960
70100 · Sectional - transportation	314	159
70200 · Sectional - per diem	395	869
70201 · Sectional - Lodging	0	680
70300 · Sectional surcharge	360	360
70400 · Sectional - sanction fees	1,244	961
70500 · Sectional caddies	1,000	900
70600 · Sectional - food and beverage	2,632	2,187
70700 · Sectional - misc and fees	20	90
70800 · Sectional - assistant	2,010	685
71000 · Sectional free plays	1,946	3,511
71200 · Sectional - supplies	978	512
71300 · Sectional - rent	8,080	8,295
71700 · Sectional Ads	558	460
Total Expense	22,111	23,628
Net Ordinary Income	3,081	-5,554
Net Income	3,081	-5,554

NVBA
Sectional Profit & Loss Budget to Actual
January through September 2023

	Jan - Sep 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	23,000	22,000	1,000
60300 · Sandwich Sales	1,520	1,400	120
80100 · Other Income	672		
Total Income	<u>25,192</u>	<u>23,400</u>	<u>1,792</u>
Gross Profit	25,192	23,400	1,792
Expense			
30000 · Unit game free plays	54		
70000 · Sectional - director's fees	2,520	3,260	-740
70100 · Sectional - transportation	314	389	-75
70200 · Sectional - per diem	395	398	-3
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	1,244	1,283	-39
70500 · Sectional caddies	1,000	1,000	0
70600 · Sectional - food and beverage	2,632	2,545	87
70700 · Sectional - misc and fees	20		
70800 · Sectional - assistant	2,010	1,615	395
71000 · Sectional free plays	1,946	2,104	-158
71200 · Sectional - supplies	978	900	78
71300 · Sectional - rent	8,080	7,890	190
71700 · Sectional Ads	558	379	179
Total Expense	<u>22,111</u>	<u>22,123</u>	<u>-12</u>
Net Ordinary Income	<u>3,081</u>	<u>1,277</u>	<u>1,804</u>
Net Income	<u><u>3,081</u></u>	<u><u>1,277</u></u>	<u><u>1,804</u></u>