

NVBA
Balance Sheet Prev Year Comparison
As of December 31, 2023

	Dec 31, 23	Dec 31, 22	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	25,464	38,695	-34%
10250 · NWFCU Share Account	3,448	3,446	0%
10275 · NWFCU Money Market	11,202	11,132	1%
10300 · NWFCU Certificates	43,641	42,996	2%
Total Checking/Savings	83,755	96,270	-13%
Other Current Assets			
11000 · Prepaid	3,072	1,000	207%
Total Other Current Assets	3,072	1,000	207%
Total Current Assets	86,827	97,270	-11%
Fixed Assets			
21000 · Fixed Assets	542	722	-25%
Total Fixed Assets	542	722	-25%
TOTAL ASSETS	87,369	97,992	-11%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	154	324	-52%
Total Other Current Liabilities	154	324	-52%
Total Current Liabilities	154	324	-52%
Total Liabilities	154	324	-52%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	56,167	64,058	-12%
Net Income	-10,454	-7,891	-33%
Total Equity	87,214	97,668	-11%
TOTAL LIABILITIES & EQUITY	87,369	97,992	-11%

NVBA
Profit & Loss by Class
 January through December 2023

	F2F Game	Online	Other	Sectional	SYC	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	13,240	0	0	0	0	13,240
20200 · Other Unit game income	0	2,880	0	0	203	3,082
60000 · Sectional Gross Receipts	0	0	0	32,912	0	32,912
60300 · Sandwich Sales	0	0	0	2,700	0	2,700
80000 · Membership Income	0	0	4,984	0	0	4,984
80100 · Other Income	0	87	172	672	0	931
80200 · Interest Income	0	0	787	0	0	787
Total Income	13,240	2,966	5,943	36,284	203	58,637
Gross Profit	13,240	2,966	5,943	36,284	203	58,637
Expense						
30000 · Unit game free plays	1,450	0	0	54	0	1,504
30200 · Unit game rent	19,252	0	0	0	0	19,252
30400 · Unit game directors and caddies	4,500	1,300	50	0	0	5,850
30600 · Unit Game - ACBL Fees	564	342	0	0	0	906
30800 · Unit Game Administrative Fee	180	480	0	0	0	660
30900 · Unit Game - Food & Beverage	516	0	0	0	0	516
31000 · Unit Game - Supplies	850	0	0	0	0	850
31001 · RSVP Bridge Expense	0	0	35	0	0	35
31600 · Unit Game - Annual Meeting	362	0	0	0	0	362
70000 · Sectional - director's fees	0	0	0	3,927	0	3,927
70100 · Sectional - transportation	0	0	0	440	0	440
70200 · Sectional - per diem	0	0	0	593	0	593
70300 · Sectional surcharge	0	0	0	550	0	550
70400 · Sectional - sanction fees	0	0	0	1,966	0	1,966
70500 · Sectional caddies	0	0	0	1,500	0	1,500
70600 · Sectional - food and beverage	0	0	0	4,488	0	4,488
70700 · Sectional - misc and fees	0	0	0	20	0	20
70800 · Sectional - assistant	0	0	0	3,080	0	3,080
71000 · Sectional free plays	0	0	0	2,631	0	2,631
71200 · Sectional - supplies	0	0	0	1,148	0	1,148
71300 · Sectional - rent	0	0	0	11,480	0	11,480
71700 · Sectional Ads	0	0	0	558	0	558
90100 · Misc Board expenses	0	0	567	0	0	567
90200 · Insurance	0	0	398	0	0	398
90300 · Membership secretary	0	0	649	0	0	649
90400 · Other membership expenses	0	0	15	0	0	15
90450 · Website Expense	0	0	198	0	0	198
90475 · Computer expense	0	0	1,546	0	0	1,546
90480 · Square Credit Card Fees	0	0	1,429	0	0	1,429
90600 · Newsletter-layout	0	0	908	0	0	908
90750 · Marketing	0	0	284	0	0	284
91000 · Depreciation	0	0	181	0	0	181
91200 · Charity	0	0	600	0	0	600
Total Expense	27,675	2,122	6,859	32,435	0	69,090
Net Ordinary Income	-14,435	844	-916	3,849	203	-10,454
Net Income	-14,435	844	-916	3,849	203	-10,454

NVBA
Profit & Loss Budget Overview
 January through December 2023

	Jan - Dec 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	13,240	4,520	8,720
20200 · Other Unit game income	3,082	4,828	-1,746
60000 · Sectional Gross Receipts	32,912	33,000	-88
60300 · Sandwich Sales	2,700	2,100	600
80000 · Membership Income	4,984	5,097	-113
80100 · Other Income	931	600	331
80200 · Interest Income	787	144	643
Total Income	58,637	50,289	8,347
Gross Profit	58,637	50,289	8,347
Expense			
30000 · Unit game free plays	1,504	614	890
30200 · Unit game rent	19,252	6,926	12,326
30400 · Unit game directors and caddies	5,850	3,525	2,325
30600 · Unit Game - ACBL Fees	906	1,111	-205
30800 · Unit Game Administrative Fee	660	720	-60
30900 · Unit Game - Food & Beverage	516	48	468
31000 · Unit Game - Supplies	850	290	560
31001 · RSVP Bridge Expense	35		
31600 · Unit Game - Annual Meeting	362		
66900 · Reconciliation Discrepancies	0		
70000 · Sectional - director's fees	3,927	5,260	-1,333
70100 · Sectional - transportation	440	589	-149
70200 · Sectional - per diem	593	598	-6
70300 · Sectional surcharge	550	540	10
70400 · Sectional - sanction fees	1,966	1,933	33
70500 · Sectional caddies	1,500	1,500	0
70600 · Sectional - food and beverage	4,488	3,845	643
70700 · Sectional - misc and fees	20		
70800 · Sectional - assistant	3,080	2,415	665
71000 · Sectional free plays	2,631	3,104	-473
71200 · Sectional - supplies	1,148	1,400	-252
71300 · Sectional - rent	11,480	11,850	-370
71700 · Sectional Ads	558	579	-21
90100 · Misc Board expenses	567	394	173
90200 · Insurance	398	398	0
90300 · Membership secretary	649	150	499
90400 · Other membership expenses	15		
90450 · Website Expense	198	216	-18
90475 · Computer expense	1,546	841	705
90480 · Square Credit Card Fees	1,429	780	649
90600 · Newsletter-layout	908	804	104
90750 · Marketing	284	284	0
90900 · Cheer and Sympathy	0	0	0
91000 · Depreciation	181		
91200 · Charity	600	1,300	-700
Total Expense	69,091	52,013	17,077
Net Ordinary Income	-10,454	-1,724	-8,730
Net Income	-10,454	-1,724	-8,730

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

	<u>Jan 23</u>	<u>Feb 23</u>	<u>Mar 23</u>	<u>Apr 23</u>	<u>May 23</u>	<u>Jun 23</u>	<u>Jul 23</u>	<u>Aug 23</u>	<u>Sep 23</u>	<u>Oct 23</u>	<u>Nov 23</u>	<u>Dec 23</u>	<u>TOTAL</u>
Ordinary Income/Expense													
Income													
20000 · Unit game receipts	600	460	440	500	893	2,051	1,060	1,060	1,700	1,176	1,560	1,740	13,240
Total Income	<u>600</u>	<u>460</u>	<u>440</u>	<u>500</u>	<u>893</u>	<u>2,051</u>	<u>1,060</u>	<u>1,060</u>	<u>1,700</u>	<u>1,176</u>	<u>1,560</u>	<u>1,740</u>	<u>13,240</u>
Gross Profit	600	460	440	500	893	2,051	1,060	1,060	1,700	1,176	1,560	1,740	13,240
Expense													
30000 · Unit game free plays	112	130	82	50	174	140	112	60	94	134	172	190	1,450
30200 · Unit game rent	1,050	1,179	1,327	962	966	2,533	1,543	1,664	2,000	2,008	2,028	1,992	19,252
30400 · Unit game directors and caddies	250	250	250	250	250	500	375	375	500	500	500	500	4,500
30600 · Unit Game - ACBL Fees	25	5	49	41	21	19	31	133	95	65	47	35	564
30800 · Unit Game Administrative Fee	0	0	0	0	0	0	0	0	0	0	60	120	180
30900 · Unit Game - Food & Beverage	0	8	0	7	7	65	45	64	77	21	42	181	516
31000 · Unit Game - Supplies	40	62	40	40	60	100	60	60	60	80	55	193	850
31600 · Unit Game - Annual Meeting	0	0	0	0	362	0	0	0	0	0	0	0	362
Total Expense	<u>1,477</u>	<u>1,634</u>	<u>1,748</u>	<u>1,350</u>	<u>1,840</u>	<u>3,356</u>	<u>2,165</u>	<u>2,356</u>	<u>2,826</u>	<u>2,808</u>	<u>2,904</u>	<u>3,210</u>	<u>27,675</u>
Net Ordinary Income	<u>-877</u>	<u>-1,174</u>	<u>-1,308</u>	<u>-850</u>	<u>-947</u>	<u>-1,305</u>	<u>-1,105</u>	<u>-1,296</u>	<u>-1,126</u>	<u>-1,632</u>	<u>-1,344</u>	<u>-1,470</u>	<u>-14,435</u>
Net Income	<u><u>-877</u></u>	<u><u>-1,174</u></u>	<u><u>-1,308</u></u>	<u><u>-850</u></u>	<u><u>-947</u></u>	<u><u>-1,305</u></u>	<u><u>-1,105</u></u>	<u><u>-1,296</u></u>	<u><u>-1,126</u></u>	<u><u>-1,632</u></u>	<u><u>-1,344</u></u>	<u><u>-1,470</u></u>	<u><u>-14,435</u></u>

NVBA
F2F Profit & Loss Budget Overview
 January through December 2023

	<u>Jan - Dec 23</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	13,240	4,520	8,720
Total Income	<u>13,240</u>	<u>4,520</u>	<u>8,720</u>
Gross Profit	13,240	4,520	8,720
Expense			
30000 · Unit game free plays	1,450	614	836
30200 · Unit game rent	19,252	6,926	12,326
30400 · Unit game directors and caddies	4,500	1,625	2,875
30600 · Unit Game - ACBL Fees	564	272	292
30800 · Unit Game Administrative Fee	180		
30900 · Unit Game - Food & Beverage	516	48	468
31000 · Unit Game - Supplies	850	290	560
31600 · Unit Game - Annual Meeting	362		
Total Expense	<u>27,675</u>	<u>9,774</u>	<u>17,900</u>
Net Ordinary Income	<u>-14,435</u>	<u>-5,254</u>	<u>-9,180</u>
Net Income	<u><u>-14,435</u></u>	<u><u>-5,254</u></u>	<u><u>-9,180</u></u>

NVBA
Online Unit Game YTD Comparison
January through December 2023

	<u>Jan - Dec 23</u>	<u>Jan - Dec 22</u>
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	2,880	13,080
80100 · Other Income	87	0
Total Income	<u>2,966</u>	<u>13,080</u>
Gross Profit	2,966	13,080
Expense		
30000 · Unit game free plays	0	1,050
30400 · Unit game directors and caddies	1,300	4,160
30600 · Unit Game - ACBL Fees	342	3,249
30800 · Unit Game Administrative Fee	480	660
Total Expense	<u>2,122</u>	<u>9,119</u>
Net Ordinary Income	<u>844</u>	<u>3,961</u>
Net Income	<u><u>844</u></u>	<u><u>3,961</u></u>

NVBA
Online Profit & Loss Budget Overview
 January through December 2023

	<u>Jan - Dec 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	720	-240
Total Expense	<u>2,122</u>	<u>2,860</u>	<u>-737</u>
Net Ordinary Income	<u>844</u>	<u>1,609</u>	<u>-764</u>
Net Income	<u><u>844</u></u>	<u><u>1,609</u></u>	<u><u>-764</u></u>

NVBA
Sectional Profit & Loss by Quarter
January through December 2023

	Jan - Mar 23	Apr - Jun 23	Jul - Sep 23	Oct - Dec 23	TOTAL
Ordinary Income/Expense					
Income					
60000 · Sectional Gross Receipts	11,072	11,200	728	9,912	32,912
60300 · Sandwich Sales	784	736	0	1,180	2,700
80100 · Other Income	672	0	0	0	672
Total Income	<u>12,528</u>	<u>11,936</u>	<u>728</u>	<u>11,092</u>	<u>36,284</u>
Gross Profit	12,528	11,936	728	11,092	36,284
Expense					
30000 · Unit game free plays	0	0	54	0	54
70000 · Sectional - director's fees	1,260	1,260	0	1,407	3,927
70100 · Sectional - transportation	189	126	0	126	440
70200 · Sectional - per diem	198	198	0	198	593
70300 · Sectional surcharge	180	180	0	190	550
70400 · Sectional - sanction fees	633	611	0	722	1,966
70500 · Sectional caddies	500	500	0	500	1,500
70600 · Sectional - food and beverage	1,245	1,347	39	1,856	4,488
70700 · Sectional - misc and fees	20	0	0	0	20
70800 · Sectional - assistant	815	1,195	0	1,070	3,080
71000 · Sectional free plays	1,104	842	0	685	2,631
71200 · Sectional - supplies	400	466	113	170	1,148
71300 · Sectional - rent	3,930	3,790	360	3,400	11,480
71700 · Sectional Ads	179	200	179	0	558
Total Expense	<u>10,653</u>	<u>10,714</u>	<u>745</u>	<u>10,323</u>	<u>32,435</u>
Net Ordinary Income	<u>1,875</u>	<u>1,222</u>	<u>-17</u>	<u>769</u>	<u>3,849</u>
Net Income	<u><u>1,875</u></u>	<u><u>1,222</u></u>	<u><u>-17</u></u>	<u><u>769</u></u>	<u><u>3,849</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
January through December 2023

	Jan - Dec 23	Jan - Dec 22	\$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	32,912	16,674	16,238
60300 · Sandwich Sales	2,700	1,400	1,300
80100 · Other Income	672	0	672
Total Income	<u>36,284</u>	<u>18,074</u>	<u>18,210</u>
Gross Profit	36,284	18,074	18,210
Expense			
30000 · Unit game free plays	54	0	54
70000 · Sectional - director's fees	3,927	3,960	-33
70100 · Sectional - transportation	440	159	281
70200 · Sectional - per diem	593	869	-277
70201 · Sectional - Lodging	0	680	-680
70300 · Sectional surcharge	550	360	190
70400 · Sectional - sanction fees	1,966	995	971
70500 · Sectional caddies	1,500	900	600
70600 · Sectional - food and beverage	4,488	2,187	2,301
70700 · Sectional - misc and fees	20	90	-70
70800 · Sectional - assistant	3,080	685	2,395
71000 · Sectional free plays	2,631	3,511	-880
71200 · Sectional - supplies	1,148	512	637
71300 · Sectional - rent	11,480	8,295	3,185
71700 · Sectional Ads	558	460	98
Total Expense	<u>32,435</u>	<u>23,662</u>	<u>8,772</u>
Net Ordinary Income	<u>3,849</u>	<u>-5,588</u>	<u>9,438</u>
Net Income	<u><u>3,849</u></u>	<u><u>-5,588</u></u>	<u><u>9,438</u></u>

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

	Jan - Dec 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	32,912	33,000	-88
60300 · Sandwich Sales	2,700	2,100	600
80100 · Other Income	672		
Total Income	<u>36,284</u>	<u>35,100</u>	<u>1,184</u>
Gross Profit	36,284	35,100	1,184
Expense			
30000 · Unit game free plays	54		
70000 · Sectional - director's fees	3,927	5,260	-1,333
70100 · Sectional - transportation	440	589	-149
70200 · Sectional - per diem	593	598	-6
70300 · Sectional surcharge	550	540	10
70400 · Sectional - sanction fees	1,966	1,933	33
70500 · Sectional caddies	1,500	1,500	0
70600 · Sectional - food and beverage	4,488	3,845	643
70700 · Sectional - misc and fees	20		
70800 · Sectional - assistant	3,080	2,415	665
71000 · Sectional free plays	2,631	3,104	-473
71200 · Sectional - supplies	1,148	1,400	-252
71300 · Sectional - rent	11,480	11,850	-370
71700 · Sectional Ads	558	579	-21
Total Expense	<u>32,435</u>	<u>33,613</u>	<u>-1,178</u>
Net Ordinary Income	<u>3,849</u>	<u>1,487</u>	<u>2,362</u>
Net Income	<u><u>3,849</u></u>	<u><u>1,487</u></u>	<u><u>2,362</u></u>