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11/17/24

Cash Basis

NVBA
Balance Sheet Prev Year Comparison
As of October 31, 2024

	Oct 31, 24	Oct 31, 23	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	22,193	32,375	-32%
10250 · NWFCU Share Account	3,449	3,448	0%
10275 · NWFCU Money Market	11,262	11,190	1%
10300 · NWFCU Certificates	45,125	43,392	4%
Total Checking/Savings	82,029	90,404	-9%
Other Current Assets			
11000 · Prepaid	3,085	-1,127	374%
Total Other Current Assets	3,085	-1,127	374%
Total Current Assets	85,114	89,277	-5%
Fixed Assets			
21000 · Fixed Assets	542	722	-25%
Total Fixed Assets	542	722	-25%
TOTAL ASSETS	85,656	90,000	-5%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	342	320	7%
Total Other Current Liabilities	342	320	7%
Total Current Liabilities	342	320	7%
Total Liabilities	342	320	7%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	45,713	56,167	-19%
Net Income	-1,900	-7,988	76%
Total Equity	85,314	89,680	-5%
TOTAL LIABILITIES & EQUITY	85,656	90,000	-5%

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Cash Basis

NVBA
Profit & Loss by Class
 January through October 2024

	F2F Game	Online	Other	Sectional	SYC	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	16,374	0	0	0	0	16,374
20200 · Other Unit game income	0	3,363	0	0	53	3,416
20350 · Bridgemate Rental Income	0	0	21	0	0	21
60000 · Sectional Gross Receipts	0	0	0	37,185	0	37,185
60300 · Sandwich Sales	0	0	0	4,250	0	4,250
80000 · Membership Income	0	0	4,264	0	0	4,264
80100 · Other Income	0	0	60	0	0	60
80200 · Interest Income	0	0	1,646	0	0	1,646
Total Income	16,374	3,363	5,991	41,435	53	67,216
Gross Profit	16,374	3,363	5,991	41,435	53	67,216
Expense						
30000 · Unit game free plays	576	0	0	0	0	576
30200 · Unit game rent	18,669	0	-296	0	0	18,373
30400 · Unit game directors and caddies	4,625	125	0	0	0	4,750
30600 · Unit Game - ACBL Fees	1,227	20	0	0	0	1,247
30800 · Unit Game Administrative Fee	660	0	0	0	0	660
30900 · Unit Game - Food & Beverage	1,041	0	0	0	0	1,041
31000 · Unit Game - Supplies	959	0	-18	0	0	941
31001 · RSVP Bridge Expense	151	0	0	0	0	151
31600 · Unit Game - Annual Meeting	317	0	0	0	0	317
70000 · Sectional - director's fees	0	0	0	4,287	0	4,287
70100 · Sectional - transportation	0	0	0	386	0	386
70200 · Sectional - per diem	0	0	0	593	0	593
70300 · Sectional surcharge	0	0	0	640	0	640
70400 · Sectional - sanction fees	0	0	0	2,506	0	2,506
70500 · Sectional caddies	0	0	0	1,400	0	1,400
70600 · Sectional - food and beverage	0	0	0	7,005	0	7,005
70700 · Sectional - misc and fees	0	0	0	4	0	4
70800 · Sectional - assistant	0	0	0	3,155	0	3,155
71000 · Sectional free plays	0	0	0	2,289	0	2,289
71200 · Sectional - supplies	0	0	0	691	0	691
71300 · Sectional - rent	0	0	0	11,911	0	11,911
71700 · Sectional Ads	0	0	0	540	0	540
90100 · Misc Board expenses	0	0	578	0	0	578
90200 · Insurance	0	0	398	0	0	398
90400 · Other membership expenses	0	0	15	0	0	15
90450 · Website Expense	0	0	66	0	0	66
90475 · Computer expense	0	0	817	0	0	817
90480 · Square Credit Card Fees	0	0	658	1,207	0	1,865
90600 · Newsletter-layout	0	0	921	0	0	921
90750 · Marketing	0	0	250	0	0	250
90800 · Education	0	0	5	0	0	5
90900 · Cheer and Sympathy	0	0	43	0	0	43
91200 · Charity	0	0	696	0	0	696
Total Expense	28,225	145	4,132	36,613	0	69,116
Net Ordinary Income	-11,852	3,218	1,859	4,822	53	-1,900
Net Income	-11,852	3,218	1,859	4,822	53	-1,900

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Cash Basis

NVBA
Profit & Loss Budget Overview
 January through October 2024

	Jan - Oct 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	16,374	15,005	1,369
20200 · Other Unit game income	3,416	1,642	1,774
20350 · Bridgemate Rental Income	21		
60000 · Sectional Gross Receipts	37,185	34,680	2,505
60300 · Sandwich Sales	4,250	3,300	950
80000 · Membership Income	4,264	3,600	664
80100 · Other Income	60		
80200 · Interest Income	1,646	130	1,516
Total Income	67,216	58,357	8,859
Gross Profit	67,216	58,357	8,859
Expense			
30000 · Unit game free plays	576	0	576
30200 · Unit game rent	18,373	18,605	-232
30400 · Unit game directors and caddies	4,750	4,625	125
30600 · Unit Game - ACBL Fees	1,247	1,030	218
30800 · Unit Game Administrative Fee	660	600	60
30900 · Unit Game - Food & Beverage	1,041	1,200	-159
31000 · Unit Game - Supplies	941	980	-39
31001 · RSVP Bridge Expense	151	150	1
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
70000 · Sectional - director's fees	4,287	4,851	-564
70100 · Sectional - transportation	386	390	-4
70200 · Sectional - per diem	593	600	-8
70300 · Sectional surcharge	640	570	70
70400 · Sectional - sanction fees	2,506	2,100	406
70500 · Sectional caddies	1,400	1,500	-100
70600 · Sectional - food and beverage	7,005	5,400	1,605
70700 · Sectional - misc and fees	4	90	-86
70800 · Sectional - assistant	3,155	3,250	-95
71000 · Sectional free plays	2,289	2,800	-511
71200 · Sectional - supplies	691	1,220	-529
71300 · Sectional - rent	11,911	14,150	-2,239
71700 · Sectional Ads	540	600	-60
90100 · Misc Board expenses	578	480	98
90200 · Insurance	398	398	0
90300 · Membership secretary	0	250	-250
90400 · Other membership expenses	15		
90450 · Website Expense	66	60	6
90475 · Computer expense	817	706	111
90480 · Square Credit Card Fees	1,865	2,544	-679
90600 · Newsletter-layout	921	681	240
90750 · Marketing	250	0	250
90800 · Education	5		
90900 · Cheer and Sympathy	43		
91000 · Depreciation	0	0	0
91200 · Charity	696	0	696
Total Expense	69,116	70,330	-1,214
Net Ordinary Income	-1,900	-11,973	10,073
Net Income	-1,900	-11,973	10,073

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Cash Basis

NVBA
F2F Unit Game Profit & Loss by Month
 January through October 2024

	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	TOTAL
Ordinary Income/Expense											
Income											
20000 · Unit game receipts	1,338	1,580	1,580	1,640	1,640	1,996	1,180	1,800	1,860	1,760	16,374
Total Income	1,338	1,580	1,580	1,640	1,640	1,996	1,180	1,800	1,860	1,760	16,374
Gross Profit	1,338	1,580	1,580	1,640	1,640	1,996	1,180	1,800	1,860	1,760	16,374
Expense											
30000 · Unit game free plays	0	46	70	146	176	22	64	22	10	20	576
30200 · Unit game rent	1,471	2,024	2,024	2,012	1,884	2,080	1,509	1,934	1,584	2,147	18,669
30400 · Unit game directors and caddies	375	500	500	500	500	500	375	500	375	500	4,625
30600 · Unit Game - ACBL Fees	77	44	115	95	81	99	180	246	0	290	1,227
30800 · Unit Game Administrative Fee	120	60	60	60	60	60	0	120	60	60	660
30900 · Unit Game - Food & Beverage	46	159	137	112	95	50	164	99	125	54	1,041
31000 · Unit Game - Supplies	157	40	120	80	70	80	60	164	60	128	959
31001 · RSVP Bridge Expense	15	16	15	15	15	15	15	15	15	15	151
31600 · Unit Game - Annual Meeting	0	0	0	0	317	0	0	0	0	0	317
Total Expense	2,260	2,890	3,041	3,020	3,198	2,907	2,367	3,100	2,229	3,214	28,225
Net Ordinary Income	-923	-1,310	-1,461	-1,380	-1,558	-911	-1,187	-1,300	-369	-1,454	-11,852
Net Income	-923	-1,310	-1,461	-1,380	-1,558	-911	-1,187	-1,300	-369	-1,454	-11,852

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Cash Basis

NVBA
F2F Unit Game Profit & Loss YTD Comparison
 January through October 2024

	Jan - Oct 24	Jan - Oct 23	\$ Change
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	16,374	9,940	6,434
Total Income	16,374	9,940	6,434
Gross Profit	16,374	9,940	6,434
Expense			
30000 · Unit game free plays	576	1,088	-512
30200 · Unit game rent	18,669	15,232	3,437
30400 · Unit game directors and caddies	4,625	3,500	1,125
30600 · Unit Game - ACBL Fees	1,227	482	745
30800 · Unit Game Administrative Fee	660	0	660
30900 · Unit Game - Food & Beverage	1,041	294	747
31000 · Unit Game - Supplies	959	602	357
31001 · RSVP Bridge Expense	151	0	151
31600 · Unit Game - Annual Meeting	317	362	-45
Total Expense	28,225	21,560	6,665
Net Ordinary Income	-11,852	-11,620	-231
Net Income	-11,852	-11,620	-231

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Cash Basis

NVBA
F2F Profit & Loss Budget Overview
 January through October 2024

	Jan - Oct 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	16,374	15,005	1,369
Total Income	16,374	15,005	1,369
Gross Profit	16,374	15,005	1,369
Expense			
30000 · Unit game free plays	576	0	576
30200 · Unit game rent	18,669	18,605	64
30400 · Unit game directors and caddies	4,625	4,625	0
30600 · Unit Game - ACBL Fees	1,227	1,030	198
30800 · Unit Game Administrative Fee	660	600	60
30900 · Unit Game - Food & Beverage	1,041	1,200	-159
31000 · Unit Game - Supplies	959	980	-21
31001 · RSVP Bridge Expense	151	150	1
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
Total Expense	28,225	27,690	536
Net Ordinary Income	-11,852	-12,685	833
Net Income	-11,852	-12,685	833

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Cash Basis

NVBA
Online Profit & Loss Budget Overview
January through October 2024

	Jan - Oct 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20200 · Other Unit game income	3,363	1,392	1,971
Total Income	3,363	1,392	1,971
Gross Profit	3,363	1,392	1,971
Expense			
30400 · Unit game directors and caddies	125		
30600 · Unit Game - ACBL Fees	20		
Total Expense	145		
Net Ordinary Income	3,218	1,392	1,826
Net Income	3,218	1,392	1,826

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Cash Basis

NVBA
Sectional Profit & Loss by Quarter
 January through October 2024

	Jan - Mar 24	Apr - Jun 24	Jul - Sep 24	Oct 24	TOTAL
Ordinary Income/Expense					
Income					
60000 · Sectional Gross Receipts	13,168	11,242	11,767	1,008	37,185
60300 · Sandwich Sales	1,500	1,300	1,450	0	4,250
Total Income	<u>14,668</u>	<u>12,542</u>	<u>13,217</u>	<u>1,008</u>	<u>41,435</u>
Gross Profit	14,668	12,542	13,217	1,008	41,435
Expense					
70000 · Sectional - director's fees	1,407	1,440	1,440	0	4,287
70100 · Sectional - transportation	129	129	129	0	386
70200 · Sectional - per diem	198	198	198	0	593
70300 · Sectional surcharge	190	225	225	0	640
70400 · Sectional - sanction fees	796	788	850	72	2,506
70500 · Sectional caddies	500	500	400	0	1,400
70600 · Sectional - food and beverage	2,319	2,270	2,397	18	7,005
70700 · Sectional - misc and fees	4	0	0	0	4
70800 · Sectional - assistant	1,055	930	1,045	125	3,155
71000 · Sectional free plays	1,006	451	780	52	2,289
71200 · Sectional - supplies	260	211	190	30	691
71300 · Sectional - rent	4,298	3,853	3,760	0	11,911
71700 · Sectional Ads	218	218	105	0	540
90480 · Square Credit Card Fees	435	343	387	42	1,207
Total Expense	<u>12,814</u>	<u>11,555</u>	<u>11,905</u>	<u>339</u>	<u>36,613</u>
Net Ordinary Income	<u>1,854</u>	<u>987</u>	<u>1,312</u>	<u>669</u>	<u>4,822</u>
Net Income	<u><u>1,854</u></u>	<u><u>987</u></u>	<u><u>1,312</u></u>	<u><u>669</u></u>	<u><u>4,822</u></u>

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Cash Basis

NVBA
Sectional Profit & Loss YTD Comparison
January through October 2024

	Jan - Oct 24	Jan - Oct 23	\$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	37,185	32,912	4,273
60300 · Sandwich Sales	4,250	2,700	1,550
80100 · Other Income	0	672	-672
Total Income	41,435	36,284	5,151
Gross Profit	41,435	36,284	5,151
Expense			
30000 · Unit game free plays	0	54	-54
70000 · Sectional - director's fees	4,287	3,927	360
70100 · Sectional - transportation	386	440	-54
70200 · Sectional - per diem	593	593	0
70300 · Sectional surcharge	640	550	90
70400 · Sectional - sanction fees	2,506	1,966	540
70500 · Sectional caddies	1,400	1,500	-100
70600 · Sectional - food and beverage	7,005	4,488	2,517
70700 · Sectional - misc and fees	4	20	-16
70800 · Sectional - assistant	3,155	3,080	75
71000 · Sectional free plays	2,289	2,631	-342
71200 · Sectional - supplies	691	1,148	-457
71300 · Sectional - rent	11,911	11,480	431
71700 · Sectional Ads	540	558	-18
90480 · Square Credit Card Fees	1,207	0	1,207
Total Expense	36,613	32,435	4,179
Net Ordinary Income	4,822	3,849	972
Net Income	4,822	3,849	972

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Cash Basis

NVBA
Sectional Profit & Loss Budget to Actual
January through October 2024

	Jan - Oct 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	37,185	34,680	2,505
60300 · Sandwich Sales	4,250	3,300	950
Total Income	41,435	37,980	3,455
Gross Profit	41,435	37,980	3,455
Expense			
70000 · Sectional - director's fees	4,287	4,851	-564
70100 · Sectional - transportation	386	390	-4
70200 · Sectional - per diem	593	600	-8
70300 · Sectional surcharge	640	570	70
70400 · Sectional - sanction fees	2,506	2,100	406
70500 · Sectional caddies	1,400	1,500	-100
70600 · Sectional - food and beverage	7,005	5,400	1,605
70700 · Sectional - misc and fees	4	90	-86
70800 · Sectional - assistant	3,155	3,250	-95
71000 · Sectional free plays	2,289	2,800	-511
71200 · Sectional - supplies	691	1,220	-529
71300 · Sectional - rent	11,911	14,150	-2,239
71700 · Sectional Ads	540	600	-60
90480 · Square Credit Card Fees	1,207	1,125	82
Total Expense	36,613	38,646	-2,033
Net Ordinary Income	4,822	-666	5,488
Net Income	4,822	-666	5,488