NVBA
Balance Sheet Prev Year Comparison
As of January 31, 2025

	Jan 31, 25	Jan 31, 24	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	19,924	26,194	-24%
10250 · NWFCU Share Account	3,450	3,448	0%
10275 · NWFCU Money Market	11,280	11,208	1%
10300 · NWFCU Certificates	45,596	43,768	4%
Total Checking/Savings	80,250	84,617	-5%
Other Current Assets			
11000 · Prepaid	3,129	3,028	3%
Total Other Current Assets	3,129	3,028	3%
Total Current Assets	83,379	87,645	-5%
Fixed Assets			
21000 · Fixed Assets	361	542	-33%
Total Fixed Assets	361	542	-33%
TOTAL ASSETS	**83,740**	**88,187**	**-5%**
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	342	281	22%
Total Other Current Liabilities	342	281	22%
Total Current Liabilities	342	281	22%
Total Liabilities	342	281	22%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,646	45,713	-9%
Net Income	251	692	-64%
Total Equity	83,398	87,906	-5%
TOTAL LIABILITIES & EQUITY	**83,740**	**88,187**	**-5%**

NVBA
Profit & Loss by Class
January 2025

	F2F Game	Online	Other	Sectional	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	1,920	0	0	0	1,920
20100 · Novice game receipts	80	0	0	0	80
20200 · Other Unit game income	0	367	0	0	367
60000 · Sectional Gross Receipts	0	0	0	644	644
80100 · Other Income	0	0	20	0	20
80200 · Interest Income	0	0	159	0	159
Total Income	2,000	367	179	644	3,190
Gross Profit	2,000	367	179	644	3,190
Expense					
30000 · Unit game free plays	107	0	0	0	107
30200 · Unit game rent	1,472	0	0	0	1,472
30400 · Unit game directors and caddies	375	0	0	0	375
30800 · Unit Game Administrative Fee	60	0	0	0	60
30900 · Unit Game - Food & Beverage	-31	0	0	0	-31
31000 · Unit Game - Supplies	44	0	0	0	44
31001 · RSVP Bridge Expense	15	0	0	0	15
31400 · Unit Game - Holiday Party	37	0	0	0	37
70400 · Sectional - sanction fees	0	0	0	46	46
70800 · Sectional - assistant	0	0	0	125	125
71200 · Sectional - supplies	0	0	0	20	20
71300 · Sectional - rent	0	0	0	360	360
90450 · Website Expense	0	0	7	0	7
90480 · Square Credit Card Fees	0	0	100	0	100
90600 · Newsletter-layout	0	0	201	0	201
Total Expense	2,079	0	308	551	2,939
Net Ordinary Income	-79	367	-129	93	251
Net Income	**-79**	**367**	**-129**	**93**	**251**

NVBA
Profit & Loss Budget Overview
January 2025

	Jan 25	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	1,920	1,800	120
20100 · Novice game receipts	80		
20200 · Other Unit game income	367	332	35
60000 · Sectional Gross Receipts	644	0	644
60300 · Sandwich Sales	0	0	0
80000 · Membership Income	0	900	-900
80100 · Other Income	20	0	20
80200 · Interest Income	159	100	59
Total Income	3,190	3,132	58
Gross Profit	3,190	3,132	58
Expense			
30000 · Unit game free plays	107	90	17
30200 · Unit game rent	1,472	1,832	-360
30400 · Unit game directors and caddies	375	600	-225
30600 · Unit Game - ACBL Fees	0	35	-35
30800 · Unit Game Administrative Fee	60	60	0
30900 · Unit Game - Food & Beverage	-31	120	-151
31000 · Unit Game - Supplies	44	60	-16
31001 · RSVP Bridge Expense	15	15	0
31400 · Unit Game - Holiday Party	37	0	37
31600 · Unit Game - Annual Meeting	0	0	0
70000 · Sectional - director's fees	0	0	0
70100 · Sectional - transportation	0	0	0
70200 · Sectional - per diem	0	0	0
70300 · Sectional surcharge	0	0	0
70400 · Sectional - sanction fees	46	0	46
70500 · Sectional caddies	0	0	0
70600 · Sectional - food and beverage	0	0	0
70700 · Sectional - misc and fees	0	0	0
70800 · Sectional - assistant	125	0	125
71000 · Sectional free plays	0	0	0
71200 · Sectional - supplies	20	0	20
71300 · Sectional - rent	360	0	360
71400 · Sectional - WBL rental	0	0	0
71700 · Sectional Ads	0	0	0
90100 · Misc Board expenses	0	60	-60
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	0	0	0
90450 · Website Expense	7	7	0
90475 · Computer expense	0	0	0
90480 · Square Credit Card Fees	100	24	76
90600 · Newsletter-layout	201	227	-26
90750 · Marketing	0	0	0
91000 · Depreciation	0	0	0
91200 · Charity	0	0	0
Total Expense	2,939	3,130	-191
Net Ordinary Income	251	2	249
Net Income	**251**	**2**	**249**

NVBA
F2F Unit Game Profit & Loss
January 2025

	TOTAL
Ordinary Income/Expense	
Income	2,000
Gross Profit	2,000
Expense	
30000 · Unit game free plays	107
30200 · Unit game rent	1,472
30400 · Unit game directors and caddies	375
30800 · Unit Game Administrative Fee	60
30900 · Unit Game - Food & Beverage	-31
31000 · Unit Game - Supplies	44
31001 · RSVP Bridge Expense	15
31400 · Unit Game - Holiday Party	37
Total Expense	2,079
Net Ordinary Income	-79
Net Income	**-79**

NVBA
F2F Unit Game Profit & Loss YTD Comparison
January 2025

	Jan 25	Jan 24	$ Change
Ordinary Income/Expense			
Income	2,000	1,338	662
Gross Profit	2,000	1,338	662
Expense			
30000 · Unit game free plays	107	0	107
30200 · Unit game rent	1,472	1,471	1
30400 · Unit game directors and caddies	375	375	0
30600 · Unit Game - ACBL Fees	0	77	-77
30800 · Unit Game Administrative Fee	60	120	-60
30900 · Unit Game - Food & Beverage	-31	46	-77
31000 · Unit Game - Supplies	44	157	-113
31001 · RSVP Bridge Expense	15	15	0
31400 · Unit Game - Holiday Party	37	0	37
Total Expense	2,079	2,260	-181
Net Ordinary Income	-79	-923	843
Net Income	**-79**	**-923**	**843**

NVBA
F2F Profit & Loss Budget Overview
January 2025

	Jan 25	Budget	$ Over Budget
Ordinary Income/Expense			
Income	2,000	1,800	200
Gross Profit	2,000	1,800	200
Expense			
30000 · Unit game free plays	107	90	17
30200 · Unit game rent	1,472	1,832	-360
30400 · Unit game directors and caddies	375	500	-125
30600 · Unit Game - ACBL Fees	0	35	-35
30800 · Unit Game Administrative Fee	60	60	0
30900 · Unit Game - Food & Beverage	-31	120	-151
31000 · Unit Game - Supplies	44	60	-16
31001 · RSVP Bridge Expense	15	15	0
31400 · Unit Game - Holiday Party	37	0	37
31600 · Unit Game - Annual Meeting	0	0	0
Total Expense	2,079	2,712	-632
Net Ordinary Income	-79	-912	832
Net Income	**-79**	**-912**	**832**

NVBA
Online Unit Game YTD Comparison
January 2025

	Jan 25	Jan 24
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	367	267
Total Income	367	267
Gross Profit	367	267
Net Ordinary Income	367	267
Net Income	**367**	**267**

NVBA
Online Profit & Loss Budget Overview
January 2025

	Jan 25	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
20200 · Other Unit game income	367	332	35
Total Income	367	332	35
Gross Profit	367	332	35
Expense			
30400 · Unit game directors and caddies	0	100	-100
Total Expense	0	100	-100
Net Ordinary Income	367	232	135
Net Income	**367**	**232**	**135**

NVBA
Sectional Profit & Loss by Quarter
January 2025

	TOTAL
Ordinary Income/Expense	
Income	
60000 · Sectional Gross Receipts	644
Total Income	644
Gross Profit	644
Expense	
70400 · Sectional - sanction fees	46
70800 · Sectional - assistant	125
71200 · Sectional - supplies	20
71300 · Sectional - rent	360
Total Expense	551
Net Ordinary Income	93
Net Income	**93**

NVBA
Sectional Profit & Loss YTD Comparison
January 2025

	Jan 25	Jan 24	$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	644	952	-308
Total Income	644	952	-308
Gross Profit	644	952	-308
Expense			
70400 · Sectional - sanction fees	46	0	46
70800 · Sectional - assistant	125	125	0
71000 · Sectional free plays	0	44	-44
71200 · Sectional - supplies	20	20	0
71300 · Sectional - rent	360	449	-89
90480 · Square Credit Card Fees	0	32	-32
Total Expense	551	670	-119
Net Ordinary Income	93	282	-189
Net Income	**93**	**282**	**-189**

NVBA
Sectional Profit & Loss Budget to Actual
January 2025

	Jan 25	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	644	0	644
60300 · Sandwich Sales	0	0	0
80100 · Other Income	0	0	0
Total Income	644	0	644
Gross Profit	644	0	644
Expense			
70000 · Sectional - director's fees	0	0	0
70100 · Sectional - transportation	0	0	0
70200 · Sectional - per diem	0	0	0
70300 · Sectional surcharge	0	0	0
70400 · Sectional - sanction fees	46	0	46
70500 · Sectional caddies	0	0	0
70600 · Sectional - food and beverage	0	0	0
70700 · Sectional - misc and fees	0	0	0
70800 · Sectional - assistant	125	0	125
71000 · Sectional free plays	0	0	0
71200 · Sectional - supplies	20	0	20
71300 · Sectional - rent	360	0	360
71400 · Sectional - WBL rental	0	0	0
71700 · Sectional Ads	0	0	0
90480 · Square Credit Card Fees	0	0	0
Total Expense	551	0	551
Net Ordinary Income	93	0	93
Net Income	**93**	**0**	**93**