

NVBA

Balance Sheet Prev Year Comparison

As of February 28, 2025

	Feb 28, 25	Feb 29, 24	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	22,590	27,686	-18%
10250 · NWFCU Share Account	3,450	3,448	0%
10275 · NWFCU Money Market	11,285	11,213	1%
10300 · NWFCU Certificates	45,747	43,894	4%
Total Checking/Savings	83,072	86,242	-4%
Other Current Assets			
11000 · Prepaid	911	1,742	-48%
Total Other Current Assets	911	1,742	-48%
Total Current Assets	83,983	87,984	-5%
Fixed Assets			
21000 · Fixed Assets	361	542	-33%
Total Fixed Assets	361	542	-33%
TOTAL ASSETS	84,344	88,526	-5%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	388	253	54%
Total Other Current Liabilities	388	253	54%
Total Current Liabilities	388	253	54%
Total Liabilities	388	253	54%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,646	45,713	-9%
Net Income	809	1,059	-24%
Total Equity	83,956	88,273	-5%
TOTAL LIABILITIES & EQUITY	84,344	88,526	-5%

NVBA

Profit & Loss by Class

January through February 2025

	F2F Game	Online	Other	Sectional	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	3,260	0	0	0	3,260
20100 · Novice game receipts	80	0	0	0	80
20200 · Other Unit game income	0	590	0	0	590
60000 · Sectional Gross Receipts	0	0	0	12,742	12,742
60300 · Sandwich Sales	0	0	0	1,452	1,452
80000 · Membership Income	0	0	1,283	0	1,283
80100 · Other Income	0	0	20	0	20
80200 · Interest Income	0	0	323	0	323
Total Income	3,340	590	1,627	14,194	19,750
Gross Profit	3,340	590	1,627	14,194	19,750
Expense					
30000 · Unit game free plays	236	0	0	0	236
30200 · Unit game rent	3,040	0	0	0	3,040
30400 · Unit game directors and caddies	875	150	0	0	1,025
30600 · Unit Game - ACBL Fees	375	0	0	0	375
30800 · Unit Game Administrative Fee	120	0	0	0	120
30900 · Unit Game - Food & Beverage	219	0	0	0	219
31000 · Unit Game - Supplies	124	0	0	0	124
31001 · RSVP Bridge Expense	30	0	0	0	30
31400 · Unit Game - Holiday Party	188	0	0	0	188
70000 · Sectional - director's fees	0	0	0	1,449	1,449
70100 · Sectional - transportation	0	0	0	134	134
70200 · Sectional - per diem	0	0	0	230	230
70300 · Sectional surcharge	0	0	0	225	225
70400 · Sectional - sanction fees	0	0	0	788	788
70500 · Sectional caddies	0	0	0	500	500
70600 · Sectional - food and beverage	0	0	0	2,456	2,456
70700 · Sectional - misc and fees	0	0	0	0	0
70800 · Sectional - assistant	0	0	0	1,385	1,385
71000 · Sectional free plays	0	0	0	895	895
71200 · Sectional - supplies	0	0	0	349	349
71300 · Sectional - rent	0	0	0	4,120	4,120
71700 · Sectional Ads	0	0	0	198	198
90100 · Misc Board expenses	0	0	11	0	11
90450 · Website Expense	0	0	14	0	14
90475 · Computer expense	0	0	89	0	89
90480 · Square Credit Card Fees	0	0	203	336	540
90600 · Newsletter-layout	0	0	201	0	201
Total Expense	5,207	150	518	13,066	18,941
Net Ordinary Income	-1,867	440	1,108	1,128	809
Net Income	-1,867	440	1,108	1,128	809

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Profit & Loss Budget Overview

January through February 2025

	Jan - Feb 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	3,260	3,120	140
20100 · Novice game receipts	80		
20200 · Other Unit game income	590	555	35
60000 · Sectional Gross Receipts	12,742	12,742	0
60300 · Sandwich Sales	1,452	1,452	0
80000 · Membership Income	1,283	900	383
80100 · Other Income	20	0	20
80200 · Interest Income	323	200	123
Total Income	19,750	18,969	781
Gross Profit	19,750	18,969	781
Expense			
30000 · Unit game free plays	236	156	80
30200 · Unit game rent	3,040	3,175	-135
30400 · Unit game directors and caddies	1,025	1,075	-50
30600 · Unit Game - ACBL Fees	375	104	272
30800 · Unit Game Administrative Fee	120	120	0
30900 · Unit Game - Food & Beverage	219	240	-21
31000 · Unit Game - Supplies	124	130	-6
31001 · RSVP Bridge Expense	30	30	0
31400 · Unit Game - Holiday Party	188	0	188
31600 · Unit Game - Annual Meeting	0	0	0
70000 · Sectional - director's fees	1,449	1,449	0
70100 · Sectional - transportation	134	134	0
70200 · Sectional - per diem	230	230	0
70300 · Sectional surcharge	225	225	0
70400 · Sectional - sanction fees	788	788	0
70500 · Sectional caddies	500	500	0
70600 · Sectional - food and beverage	2,456	2,456	-0
70700 · Sectional - misc and fees	0	0	0
70800 · Sectional - assistant	1,385	1,385	0
71000 · Sectional free plays	895	895	0
71200 · Sectional - supplies	349	349	0
71300 · Sectional - rent	4,120	4,120	0
71400 · Sectional - WBL rental	0	0	0
71700 · Sectional Ads	198	198	0
90100 · Misc Board expenses	11	120	-109
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	0	0	0
90450 · Website Expense	14	14	0
90475 · Computer expense	89	0	89
90480 · Square Credit Card Fees	540	690	-150
90600 · Newsletter-layout	201	227	-26
90750 · Marketing	0	0	0
91000 · Depreciation	0	0	0
91200 · Charity	0	0	0
Total Expense	18,941	18,810	132
Net Ordinary Income	809	159	650
Net Income	809	159	650

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F2F Unit Game Profit & Loss by Month
 January through February 2025

	<u>Jan 25</u>	<u>Feb 25</u>	<u>TOTAL</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	1,920	1,340	3,260
20100 · Novice game receipts	80	0	80
Total Income	<u>2,000</u>	<u>1,340</u>	<u>3,340</u>
Gross Profit	2,000	1,340	3,340
Expense			
30000 · Unit game free plays	107	129	236
30200 · Unit game rent	1,472	1,568	3,040
30400 · Unit game directors and caddies	375	500	875
30600 · Unit Game - ACBL Fees	0	375	375
30800 · Unit Game Administrative Fee	60	60	120
30900 · Unit Game - Food & Beverage	-31	249	219
31000 · Unit Game - Supplies	44	80	124
31001 · RSVP Bridge Expense	15	15	30
31400 · Unit Game - Holiday Party	37	151	188
Total Expense	<u>2,079</u>	<u>3,128</u>	<u>5,207</u>
Net Ordinary Income	<u>-79</u>	<u>-1,788</u>	<u>-1,867</u>
Net Income	<u><u>-79</u></u>	<u><u>-1,788</u></u>	<u><u>-1,867</u></u>

NVBA
Online Unit Game YTD Comparison
January through February 2025

	Jan - Feb 25	Jan - Feb 24
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	590	684
Total Income	590	684
Gross Profit	590	684
Expense		
30400 · Unit game directors and caddies	150	0
Total Expense	150	0
Net Ordinary Income	440	684
Net Income	440	684

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F2F Profit & Loss Budget Overview
 January through February 2025

	Jan - Feb 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	3,260	3,120	140
20100 · Novice game receipts	80		
Total Income	3,340	3,120	220
Gross Profit	3,340	3,120	220
Expense			
30000 · Unit game free plays	236	156	80
30200 · Unit game rent	3,040	3,175	-135
30400 · Unit game directors and caddies	875	875	0
30600 · Unit Game - ACBL Fees	375	104	272
30800 · Unit Game Administrative Fee	120	120	0
30900 · Unit Game - Food & Beverage	219	240	-21
31000 · Unit Game - Supplies	124	130	-6
31001 · RSVP Bridge Expense	30	30	0
31400 · Unit Game - Holiday Party	188	0	188
31600 · Unit Game - Annual Meeting	0	0	0
Total Expense	5,207	4,830	378
Net Ordinary Income	-1,867	-1,710	-158
Net Income	-1,867	-1,710	-158

NVBA
Online Unit Game YTD Comparison
January through February 2025

	<u>Jan - Feb 25</u>	<u>Jan - Feb 24</u>
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	590	684
Total Income	590	684
Gross Profit	590	684
Expense		
30400 · Unit game directors and caddies	150	0
Total Expense	150	0
Net Ordinary Income	440	684
Net Income	<u>440</u>	<u>684</u>

NVBA
Online Profit & Loss Budget Overview
January through February 2025

	Jan - Feb 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20200 · Other Unit game income	590	555	35
Total Income	590	555	35
Gross Profit	590	555	35
Expense			
30400 · Unit game directors and caddies	150	200	-50
Total Expense	150	200	-50
Net Ordinary Income	440	355	85
Net Income	440	355	85

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Sectional Profit & Loss by Quarter
January through February 2025

	<u>TOTAL</u>
Ordinary Income/Expense	
Income	
60000 · Sectional Gross Receipts	12,742
60300 · Sandwich Sales	1,452
Total Income	<u>14,194</u>
Gross Profit	14,194
Expense	
70000 · Sectional - director's fees	1,449
70100 · Sectional - transportation	134
70200 · Sectional - per diem	230
70300 · Sectional surcharge	225
70400 · Sectional - sanction fees	788
70500 · Sectional caddies	500
70600 · Sectional - food and beverage	2,456
70700 · Sectional - misc and fees	0
70800 · Sectional - assistant	1,385
71000 · Sectional free plays	895
71200 · Sectional - supplies	349
71300 · Sectional - rent	4,120
71700 · Sectional Ads	198
90480 · Square Credit Card Fees	336
Total Expense	<u>13,066</u>
Net Ordinary Income	<u>1,128</u>
Net Income	<u><u>1,128</u></u>

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Sectional Profit & Loss YTD Comparison
January through February 2025

	Jan - Feb 25	Jan - Feb 24	\$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	12,742	13,168	-426
60300 · Sandwich Sales	1,452	1,500	-48
Total Income	14,194	14,668	-474
Gross Profit	14,194	14,668	-474
Expense			
70000 · Sectional - director's fees	1,449	1,407	42
70100 · Sectional - transportation	134	129	6
70200 · Sectional - per diem	230	198	33
70300 · Sectional surcharge	225	190	35
70400 · Sectional - sanction fees	788	735	53
70500 · Sectional caddies	500	500	0
70600 · Sectional - food and beverage	2,456	2,319	137
70700 · Sectional - misc and fees	0	4	-4
70800 · Sectional - assistant	1,385	1,055	330
71000 · Sectional free plays	895	1,006	-111
71200 · Sectional - supplies	349	260	89
71300 · Sectional - rent	4,120	4,298	-178
71700 · Sectional Ads	198	218	-20
90480 · Square Credit Card Fees	336	435	-99
Total Expense	13,066	12,753	313
Net Ordinary Income	1,128	1,915	-787
Net Income	1,128	1,915	-787

NVBA
Sectional Profit & Loss Budget to Actual
January through February 2025

	Jan - Feb 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	12,742	12,742	0
60300 · Sandwich Sales	1,452	1,452	0
80100 · Other Income	0	0	0
Total Income	<u>14,194</u>	<u>14,194</u>	<u>0</u>
Gross Profit	14,194	14,194	0
Expense			
70000 · Sectional - director's fees	1,449	1,449	0
70100 · Sectional - transportation	134	134	0
70200 · Sectional - per diem	230	230	0
70300 · Sectional surcharge	225	225	0
70400 · Sectional - sanction fees	788	788	0
70500 · Sectional caddies	500	500	0
70600 · Sectional - food and beverage	2,456	2,456	-0
70700 · Sectional - misc and fees	0	0	0
70800 · Sectional - assistant	1,385	1,385	0
71000 · Sectional free plays	895	895	0
71200 · Sectional - supplies	349	349	0
71300 · Sectional - rent	4,120	4,120	0
71400 · Sectional - WBL rental	0	0	0
71700 · Sectional Ads	198	198	0
90480 · Square Credit Card Fees	336	336	0
Total Expense	<u>13,066</u>	<u>13,065</u>	<u>1</u>
Net Ordinary Income	<u>1,128</u>	<u>1,129</u>	<u>-1</u>
Net Income	<u><u>1,128</u></u>	<u><u>1,129</u></u>	<u><u>-1</u></u>