

NVBA

Balance Sheet Prev Year Comparison

As of March 31, 2025

	Mar 31, 25	Mar 31, 24	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	20,471	24,886	-18%
10250 · NWFCU Share Account	3,450	3,448	0%
10275 · NWFCU Money Market	11,292	11,219	1%
10300 · NWFCU Certificates	45,909	44,040	4%
Total Checking/Savings	81,121	83,594	-3%
Other Current Assets			
11000 · Prepaid	2,156	3,277	-34%
Total Other Current Assets	2,156	3,277	-34%
Total Current Assets	83,277	86,871	-4%
Fixed Assets			
21000 · Fixed Assets	361	542	-33%
Total Fixed Assets	361	542	-33%
TOTAL ASSETS	83,638	87,413	-4%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	388	469	-17%
Total Other Current Liabilities	388	469	-17%
Total Current Liabilities	388	469	-17%
Total Liabilities	388	469	-17%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,646	45,713	-9%
Net Income	103	-270	138%
Total Equity	83,250	86,944	-4%
TOTAL LIABILITIES & EQUITY	83,638	87,413	-4%

NVBA

Profit & Loss by Class

January through March 2025

	F2F Game	Online	Other	Sectional	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	5,184	0	0	0	5,184
20100 · Novice game receipts	80	0	0	0	80
20200 · Other Unit game income	0	924	0	0	924
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	500	0	500
Total Income	5,264	924	1,803	14,194	22,185
Gross Profit	5,264	924	1,803	14,194	22,185
Expense					
30000 · Unit game free plays	404	0	0	0	404
30200 · Unit game rent	4,996	0	0	0	4,996
30400 · Unit game directors and caddies	1,375	150	0	0	1,525
30600 · Unit Game - ACBL Fees	375	0	0	0	375
30800 · Unit Game Administrative Fee	180	0	0	0	180
30900 · Unit Game - Food & Beverage	385	0	0	0	385
31000 · Unit Game - Supplies	235	0	0	0	235
31001 · RSVP Bridge Expense	45	0	0	0	45
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	2,465	2,465
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	395	395
71300 · Sectional - rent	0	0	0	4,120	4,120
71700 · Sectional Ads	0	0	0	198	198
90100 · Misc Board expenses	0	0	27	0	27
90400 · Other membership expenses	0	0	15	0	15
90450 · Website Expense	0	0	22	0	22
90475 · Computer expense	0	0	89	0	89
90480 · Square Credit Card Fees	0	0	274	336	611
90600 · Newsletter-layout	0	0	201	0	201
Total Expense	8,184	150	627	13,121	22,082
Net Ordinary Income	-2,920	774	1,176	1,073	103
Net Income	-2,920	774	1,176	1,073	103

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Profit & Loss Budget Overview

January through March 2025

	Jan - Mar 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,184	4,920	264
20100 · Novice game receipts	80		
20200 · Other Unit game income	924	889	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	500	300	200
Total Income	22,185	21,203	982
Gross Profit	22,185	21,203	982
Expense			
30000 · Unit game free plays	404	246	158
30200 · Unit game rent	4,996	5,131	-135
30400 · Unit game directors and caddies	1,525	1,675	-150
30600 · Unit Game - ACBL Fees	375	228	147
30800 · Unit Game Administrative Fee	180	180	0
30900 · Unit Game - Food & Beverage	385	360	25
31000 · Unit Game - Supplies	235	190	45
31001 · RSVP Bridge Expense	45	45	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	2,465	2,456	9
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	395	349	46
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	27	180	-153
90200 · Insurance	0	0	0
90300 · Membership secretary	0	200	-200
90400 · Other membership expenses	15	0	15
90450 · Website Expense	22	22	0
90475 · Computer expense	89	0	89
90480 · Square Credit Card Fees	611	709	-98
90600 · Newsletter-layout	201	227	-26
90750 · Marketing	0	0	0
91000 · Depreciation	0	0	0
91200 · Charity	0	0	0
Total Expense	22,082	22,121	-39
Net Ordinary Income	103	-918	1,021
Net Income	103	-918	1,021

NVBA
Unit Game Profit & Loss
 January through March 2025

	Jan 25	Feb 25	Mar 25	TOTAL
Ordinary Income/Expense				
Income				
20000 · Unit game receipts	1,920	1,340	1,924	5,184
20100 · Novice game receipts	80	0	0	80
Total Income	<u>2,000</u>	<u>1,340</u>	<u>1,924</u>	<u>5,264</u>
Gross Profit	2,000	1,340	1,924	5,264
Expense				
30000 · Unit game free plays	107	129	168	404
30200 · Unit game rent	1,472	1,568	1,956	4,996
30400 · Unit game directors and caddies	375	500	500	1,375
30600 · Unit Game - ACBL Fees	0	375	0	375
30800 · Unit Game Administrative Fee	60	60	60	180
30900 · Unit Game - Food & Beverage				
30910 · Unit Game - Food	-31	249	167	385
Total 30900 · Unit Game - Food & Beverage	-31	249	167	385
31000 · Unit Game - Supplies				
31010 · Unit Game - Board Duplication	50	80	80	210
31030 · Unit Game -Supplies	-6	0	31	25
Total 31000 · Unit Game - Supplies	44	80	111	235
31001 · RSVP Bridge Expense	15	15	15	45
31400 · Unit Game - Holiday Party	37	151	0	188
Total Expense	<u>2,079</u>	<u>3,128</u>	<u>2,977</u>	<u>8,184</u>
Net Ordinary Income	<u>-79</u>	<u>-1,788</u>	<u>-1,053</u>	<u>-2,920</u>
Net Income	<u>-79</u>	<u>-1,788</u>	<u>-1,053</u>	<u>-2,920</u>

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F2F Unit Game Profit & Loss YTD Comparison
 January through March 2025

	Jan - Mar 25	Jan - Mar 24	\$ Change
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	5,184	4,498	686
20100 · Novice game receipts	80	0	80
Total Income	5,264	4,498	766
Gross Profit	5,264	4,498	766
Expense			
30000 · Unit game free plays	404	116	288
30200 · Unit game rent	4,996	5,519	-523
30400 · Unit game directors and caddies	1,375	1,375	0
30600 · Unit Game - ACBL Fees	375	237	139
30800 · Unit Game Administrative Fee	180	240	-60
30900 · Unit Game - Food & Beverage	385	341	44
31000 · Unit Game - Supplies	235	317	-82
31001 · RSVP Bridge Expense	45	46	-1
31400 · Unit Game - Holiday Party	188	0	188
Total Expense	8,184	8,191	-8
Net Ordinary Income	-2,920	-3,693	774
Net Income	-2,920	-3,693	774

NVBA
Online Unit Game YTD Comparison
January through March 2025

	<u>Jan - Mar 25</u>	<u>Jan - Mar 24</u>
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	924	958
Total Income	924	958
Gross Profit	924	958
Expense		
30400 · Unit game directors and caddies	150	0
Total Expense	150	0
Net Ordinary Income	774	958
Net Income	<u>774</u>	<u>958</u>

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Online Profit & Loss Budget Overview
 January through March 2025

	Jan - Mar 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20200 · Other Unit game income			
20201 · Online	707	889	-182
20203 · Support Your Club	216		
Total 20200 · Other Unit game income	924	889	35
Total Income	924	889	35
Gross Profit	924	889	35
Expense			
30400 · Unit game directors and caddies	150	300	-150
Total Expense	150	300	-150
Net Ordinary Income	774	589	185
Net Income	774	589	185

NVBA
Sectional Profit & Loss by Quarter
January through March 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	2,465
70700 · Sectional - misc and fees	0
70800 · Sectional - assistant	1,385
71000 · Sectional free plays	895
71200 · Sectional - supplies	395
71300 · Sectional - rent	4,120
71700 · Sectional Ads	198
90480 · Square Credit Card Fees	336
Total Expense	<u>13,121</u>
Net Ordinary Income	<u>1,073</u>
Net Income	<u><u>1,073</u></u>

	Jan - Mar 25	Jan - Mar 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	796	-8
70500 · Sectional caddies	500	500	0
70600 · Sectional - food and beverage	2,465	2,319	146
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	395	260	135
71300 · Sectional - rent	4,120	4,298	-178
71700 · Sectional Ads	198	218	-20
90480 · Square Credit Card Fees	336	435	-99
Total Expense	13,121	12,814	307
Net Ordinary Income	1,073	1,854	-781
Net Income	1,073	1,854	-781

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

	Jan - Mar 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	2,465	2,456	9
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	395	349	46
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>13,121</u>	<u>13,065</u>	<u>56</u>
Net Ordinary Income	<u>1,073</u>	<u>1,129</u>	<u>-56</u>
Net Income	<u><u>1,073</u></u>	<u><u>1,129</u></u>	<u><u>-56</u></u>