

Balance Sheet Comparison

NVBA

As of April 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF APRIL 30, 2024 (PY)	AS OF APRIL 30, 2025
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	24,818	20,212
10250 NWFCU Share Account	3,448	3,450
10275 NWFCU Money Market	11,225	11,297
10300 NWFCU Certificates	\$44,184	\$46,093
Total for Bank Accounts	\$83,676	\$81,051
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$2,829	\$1,991
Total for Other Current Assets	\$2,829	\$1,991
Total for Current Assets	\$86,504	\$83,043
Fixed Assets		
21000 Fixed Assets	\$542	\$361
Total for Fixed Assets	\$542	\$361
Other Assets		
Total for Assets	\$87,046	\$83,404
Liabilities and Equity		
Liabilities		
Current Liabilities	-\$7	-\$20
Long-term Liabilities		
Total for Liabilities	-\$7	-\$20
Equity		
3900 Retained Earnings	45,713	41,646
Net Income	-161	277
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$87,053	\$83,424
Total for Liabilities and Equity	\$87,046	\$83,404

Profit and Loss by Class

NVBA

January-April, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income					
20000 Unit game receipts	7,840				7,840
20100 Novice game receipts	80	0	0	0	80
20200 Other Unit game income	0	1,040	0	0	1,040
60000 Sectional Gross Receipts	0	0	0	13,734	13,734
60300 Sandwich Sales				1,452	1,452
80000 Membership Income			1,283		1,283
80100 Other Income			20	20	40
80200 Interest Income			698		698
Total for Income	7,920	1,040	2,001	15,206	\$26,167
Cost of Goods Sold					
Gross Profit	7,920	1,040	2,001	15,206	\$26,167
Expenses					
30000 Unit game free plays	574				574
30200 Unit game rent	6,751	0	0	0	6,751
30400 Unit game directors and caddies	1,750	150	0	125	2,025
30600 Unit Game - ACBL Fees	427				427
30800 Unit Game Administrative Fee	240				240
30900 Unit Game - Food & Beverage	461	0	0	0	461
31000 Unit Game - Supplies	295	0	0	30	325
31001 RSVP Bridge Expense	60				60
31400 Unit Game - Holiday Party	188				188
70000 Sectional - director's fees				1,449	1,449
70100 Sectional - transportation				134	134
70200 Sectional - per diem				230	230
70300 Sectional surcharge				225	225
70400 Sectional - sanction fees				850	850
70500 Sectional caddies				500	500
70600 Sectional - food and beverage	0	0	0	2,502	2,502
70700 Sectional - misc and fees					
70800 Sectional - assistant				1,385	1,385
71000 Sectional free plays	0	0	0	923	923
71200 Sectional - supplies	0	0	0	395	395
71300 Sectional - rent	0	0	0	4,705	4,705
71700 Sectional Ads				198	198
90100 Misc Board expenses	0	0	27	0	27
90400 Other membership expenses			15		15
90450 Website Expense			22		22
90475 Computer expense			96		96
90480 Square Credit Card Fees	0	0	364	365	729
90600 Newsletter-layout			454		454
Total for Expenses	10,746	150	977	14,017	\$25,890

Profit and Loss by Class

NVBA

January-April, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Net Operating Income	-2,826	890	1,023	1,189	\$277
Other Income					
Other Expenses					
Net Other Income	0	0	0	0	0
Net Income	-2,826	890	1,023	1,189	\$277

NVBA

Profit & Loss Budget vs. Actuals

January - April, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
20000 Unit game receipts	7,840	8,348	-508	94.00 %
20100 Novice game receipts	80		80	
20200 Other Unit game income	1,040		1,040	
20350 Bridgemate Rental Income		0	0	
60000 Sectional Gross Receipts	13,734	13,642	92	101.00 %
60300 Sandwich Sales	1,452	1,452	0	100.00 %
80000 Membership Income	1,283	1,800	-517	71.00 %
80100 Other Income	40	0	40	
80200 Interest Income	698	400	298	174.00 %
Total Income	\$26,167	\$25,642	\$525	102.00 %
GROSS PROFIT	\$26,167	\$25,642	\$525	102.00 %
Expenses				
30000 Unit game free plays	574	326	248	176.00 %
30200 Unit game rent	6,751	6,886	-135	98.00 %
30400 Unit game directors and caddies	2,025	2,150	-125	94.00 %
30600 Unit Game - ACBL Fees	427	325	102	131.00 %
30800 Unit Game Administrative Fee	240	240	0	100.00 %
30900 Unit Game - Food & Beverage	461	480	-19	96.00 %
31000 Unit Game - Supplies	325	250	75	130.00 %
31001 RSVP Bridge Expense	60	60	0	100.00 %
31400 Unit Game - Holiday Party	188	0	188	
31600 Unit Game - Annual Meeting		0	0	
70000 Sectional - director's fees	1,449	1,449	0	100.00 %
70100 Sectional - transportation	134	134	0	100.00 %
70200 Sectional - per diem	230	230	0	100.00 %
70300 Sectional surcharge	225	225	0	100.00 %
70400 Sectional - sanction fees	850	788	62	108.00 %
70500 Sectional caddies	500	500	0	100.00 %
70600 Sectional - food and beverage	2,502	2,456	46	102.00 %
70700 Sectional - misc and fees	0		0	
70800 Sectional - assistant	1,385	1,510	-125	92.00 %
71000 Sectional free plays	923	947	-24	97.00 %
71200 Sectional - supplies	395	349	46	113.00 %
71300 Sectional - rent	4,705	4,480	225	105.00 %
71700 Sectional Ads	198	198	0	100.00 %
90100 Misc Board expenses	27	240	-213	11.00 %
90200 Insurance		0	0	
90300 Membership secretary		200	-200	
90400 Other membership expenses	15		15	
90450 Website Expense	22	28	-6	77.00 %
90475 Computer expense	96	50	46	192.00 %
90480 Square Credit Card Fees	729	1,017	-288	72.00 %

NVBA

Profit & Loss Budget vs. Actuals

January - April, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
90600 Newsletter-layout	454	454	0	100.00 %
90750 Marketing		0	0	
91000 Depreciation		0	0	
91200 Charity		0	0	
Total Expenses	\$25,890	\$25,972	\$ -82	100.00 %
NET OPERATING INCOME	\$277	\$ -330	\$607	-84.00 %
NET INCOME	\$277	\$ -330	\$607	-84.00 %

Unit Game Profit and Loss by Month

NVBA

January 1-April 30, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	TOTAL
Income					
20000 Unit game receipts	1,920	1,340	1,924	2,656	7,840
20100 Novice game receipts	80	0	0	0	\$80
Total for Income	2,000	1,340	1,924	2,656	\$7,920
Cost of Goods Sold					
Gross Profit	2,000	1,340	1,924	2,656	\$7,920
Expenses					
30000 Unit game free plays	107	129	168	170	574
30200 Unit game rent	1,472	1,568	1,956	1,755	\$6,751
30400 Unit game directors and caddies	375	500	500	375	\$1,750
30600 Unit Game - ACBL Fees		375		52	427
30800 Unit Game Administrative Fee	60	60	60	60	240
30900 Unit Game - Food & Beverage	-31	249	167	75	\$461
31000 Unit Game - Supplies	44	80	111	60	\$295
31001 RSVP Bridge Expense	15	15	15	15	60
31400 Unit Game - Holiday Party	37	151			188
Total for Expenses	2,079	3,128	2,977	2,562	\$10,746
Net Operating Income	-79	-1,788	-1,053	94	-\$2,826
Other Income					
Other Expenses					
Net Other Income	0	0	0	0	0
Net Income	-79	-1,788	-1,053	94	-\$2,826

Unit Game Profit and Loss YTD Comparison

NVBA

January 1-April 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - APR 30 2025	JAN 1 - APR 30 2024 (PY)
Income		
20000 Unit game receipts	7,840	6,138
20100 Novice game receipts	\$80	0
Total for Income	\$7,920	\$6,138
Cost of Goods Sold		
Gross Profit	\$7,920	\$6,138
Expenses		
30000 Unit game free plays	574	262
30200 Unit game rent	\$6,751	\$7,531
30400 Unit game directors and caddies	\$1,750	\$1,875
30600 Unit Game - ACBL Fees	427	331
30800 Unit Game Administrative Fee	240	300
30900 Unit Game - Food & Beverage	\$461	\$454
31000 Unit Game - Supplies	\$295	\$397
31001 RSVP Bridge Expense	60	61
31400 Unit Game - Holiday Party	188	
Total for Expenses	\$10,746	\$11,211
Net Operating Income	-\$2,826	-\$5,073
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	-\$2,826	-\$5,073

NVBA

Unit Game Profit & Loss Budget vs. Actuals

January - April, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	7,840	7,224	616
20100 Novice game receipts	80		80
Total Income	\$7,920	\$7,224	\$696
GROSS PROFIT	\$7,920	\$7,224	\$696
Expenses			
30000 Unit game free plays	574	326	248
30200 Unit game rent	6,751	6,886	-135
30400 Unit game directors and caddies	1,750	1,750	0
30600 Unit Game - ACBL Fees	427	325	102
30800 Unit Game Administrative Fee	240	240	0
30900 Unit Game - Food & Beverage	461	480	-19
31000 Unit Game - Supplies	295	250	45
31001 RSVP Bridge Expense	60	60	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting		0	0
Total Expenses	\$10,746	\$10,317	\$429
NET OPERATING INCOME	\$ -2,826	\$ -3,093	\$267
NET INCOME	\$ -2,826	\$ -3,093	\$267

OnLine Profit and Loss YTD Comparison

NVBA

January 1-April 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - APR 30 2025	JAN 1 - APR 30 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	823	1,253
20203 Support Your Club	216	
Total for 20200 Other Unit game income	\$1,040	\$1,253
Total for Income	\$1,040	\$1,253
Cost of Goods Sold		
Gross Profit	\$1,040	\$1,253
Expenses		
30400 Unit game directors and caddies	0	0
30461 BBO Online Director	150	
Total for 30400 Unit game directors and caddies	\$150	0
30600 Unit Game - ACBL Fees		20
Total for Expenses	\$150	\$20
Net Operating Income	\$890	\$1,233
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	\$890	\$1,233

Online Profit & Loss Budget vs. Actuals

January - April, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
20000 Unit game receipts		1,124	-1,124	
20200 Other Unit game income				
20201 Online	823		823	
20203 Support Your Club	216		216	
Total 20200 Other Unit game income	1,040		1,040	
Total Income	\$1,040	\$1,124	\$ -84	93.00 %
GROSS PROFIT	\$1,040	\$1,124	\$ -84	93.00 %
Expenses				
30400 Unit game directors and caddies	150	400	-250	38.00 %
Total Expenses	\$150	\$400	\$ -250	38.00 %
NET OPERATING INCOME	\$890	\$724	\$166	123.00 %
NET INCOME	\$890	\$724	\$166	123.00 %

NVBA

Sectional Profit & Loss by Quarter

January - April, 2025

	JAN - MAR, 2025	APR 2025	TOTAL
Income			
60000 Sectional Gross Receipts	12,742	992	\$13,734
60300 Sandwich Sales	1,452	0	\$1,452
80100 Other Income	0	20	\$20
Total Income	\$14,194	\$1,012	\$15,206
GROSS PROFIT	\$14,194	\$1,012	\$15,206
Expenses			
30400 Unit game directors and caddies	0	125	\$125
31000 Unit Game - Supplies	0	30	\$30
70000 Sectional - director's fees	1,449	0	\$1,449
70100 Sectional - transportation	134	0	\$134
70200 Sectional - per diem	230	0	\$230
70300 Sectional surcharge	225	0	\$225
70400 Sectional - sanction fees	788	62	\$850
70500 Sectional caddies	500	0	\$500
70600 Sectional - food and beverage	2,465	37	\$2,502
70700 Sectional - misc and fees	0	0	\$0
70800 Sectional - assistant	1,385	0	\$1,385
71000 Sectional free plays	895	28	\$923
71200 Sectional - supplies	395	0	\$395
71300 Sectional - rent	4,120	585	\$4,705
71700 Sectional Ads	198	0	\$198
90480 Square Credit Card Fees	336	29	\$365
Total Expenses	\$13,121	\$895	\$14,017
NET OPERATING INCOME	\$1,073	\$117	\$1,189
NET INCOME	\$1,073	\$117	\$1,189

Sectional Profit and Loss YTD Comparison

NVBA

January 1-April 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - APR 30 2025	JAN 1 - APR 30 2024 (PY)
Income		
60000 Sectional Gross Receipts	\$13,734	\$13,168
60300 Sandwich Sales	1,452	1,500
80100 Other Income	20	
Total for Income	\$15,206	\$14,668
Cost of Goods Sold		
Gross Profit	\$15,206	\$14,668
Expenses		
30400 Unit game directors and caddies	\$125	0
31000 Unit Game - Supplies	\$30	0
70000 Sectional - director's fees	1,449	1,407
70100 Sectional - transportation	134	129
70200 Sectional - per diem	230	198
70300 Sectional surcharge	225	190
70400 Sectional - sanction fees	850	796
70500 Sectional caddies	500	500
70600 Sectional - food and beverage	\$2,502	\$2,398
70700 Sectional - misc and fees		4
70800 Sectional - assistant	1,385	1,055
71000 Sectional free plays	\$923	\$950
71200 Sectional - supplies	\$395	\$260
71300 Sectional - rent	\$4,705	\$4,298
71700 Sectional Ads	198	218
90480 Square Credit Card Fees	365	435
Total for Expenses	\$14,017	\$12,837
Net Operating Income	\$1,189	\$1,831
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	\$1,189	\$1,831

Sectional Profit & Loss Budget vs. Actuals

January - April, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	13,734	13,642	92
60300 Sandwich Sales	1,452	1,452	0
80100 Other Income	20	0	20
Total Income	\$15,206	\$15,094	\$112
GROSS PROFIT	\$15,206	\$15,094	\$112
Expenses			
30400 Unit game directors and caddies	125		125
31000 Unit Game - Supplies	30		30
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	850	788	62
70500 Sectional caddies	500	500	0
70600 Sectional - food and beverage	2,502	2,456	46
70700 Sectional - misc and fees	0		0
70800 Sectional - assistant	1,385	1,510	-125
71000 Sectional free plays	923	947	-24
71200 Sectional - supplies	395	349	46
71300 Sectional - rent	4,705	4,480	225
71700 Sectional Ads	198	198	0
90480 Square Credit Card Fees	365	336	29
Total Expenses	\$14,017	\$13,602	\$415
NET OPERATING INCOME	\$1,189	\$1,492	\$ -303
NET INCOME	\$1,189	\$1,492	\$ -303