

Balance Sheet Comparison

NVBA

As of May 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF MAY 31, 2024 (PY)	AS OF MAY 31, 2025
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	28,303	21,858
10250 NWFCU Share Account	3,449	3,450
10275 NWFCU Money Market	11,231	11,302
10300 NWFCU Certificates	\$44,332	\$46,258
Total for Bank Accounts	\$87,316	\$82,869
Accounts Receivable		
Other Current Assets		
11000 Prepaid	-\$964	\$2,204
Total for Other Current Assets	-\$964	\$2,204
Total for Current Assets	\$86,352	\$85,073
Fixed Assets		
21000 Fixed Assets	\$542	\$361
Total for Fixed Assets	\$542	\$361
Other Assets		
Total for Assets	\$86,894	\$85,434
Liabilities and Equity		
Liabilities		
Current Liabilities	\$188	-\$20
Long-term Liabilities		
Total for Liabilities	\$188	-\$20
Equity		
3900 Retained Earnings	45,713	41,646
Net Income	-509	2,307
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$86,705	\$85,454
Total for Liabilities and Equity	\$86,894	\$85,434

Profit and Loss by Class

NVBA

January-May, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income					
20000 Unit game receipts	11,264				11,264
20100 Novice game receipts	80	0	0	0	\$80
20200 Other Unit game income	0	1,244	0	0	\$1,244
60000 Sectional Gross Receipts	0	0	0	14,790	\$14,790
60300 Sandwich Sales				1,452	1,452
80000 Membership Income			3,140		3,140
80100 Other Income			20	20	40
80200 Interest Income			877		877
Total for Income	11,344	1,244	4,037	16,262	\$32,887
Cost of Goods Sold					
Gross Profit	11,344	1,244	4,037	16,262	\$32,887
Expenses					
30000 Unit game free plays	925				925
30200 Unit game rent	9,091	0	0	585	\$9,676
30400 Unit game directors and caddies	2,250	150	0	125	\$2,525
30600 Unit Game - ACBL Fees	513				513
30800 Unit Game Administrative Fee	300				300
30900 Unit Game - Food & Beverage	575	0	0	0	\$575
31000 Unit Game - Supplies	355	0	0	30	\$385
31001 RSVP Bridge Expense	75				75
31400 Unit Game - Holiday Party	188				188
31600 Unit Game - Annual Meeting	300				300
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	1,010	\$1,010
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			153		153
90480 Square Credit Card Fees	0	0	466	398	\$865
90600 Newsletter-layout			454		454

Profit and Loss by Class

NVBA

January-May, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Total for Expenses	14,571	150	1,136	14,722	\$30,579
Net Operating Income	-3,227	1,094	2,900	1,540	\$2,307
Other Income					
Other Expenses					
Net Other Income	0	0	0	0	0
Net Income	-3,227	1,094	2,900	1,540	\$2,307

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Profit & Loss Budget vs. Actuals

January - May, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	11,264	12,004	-740
20100 Novice game receipts	80		80
20200 Other Unit game income			
20201 Online	1,027		1,027
20203 Support Your Club	216		216
Total 20200 Other Unit game income	1,244		1,244
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	14,790	26,122	-11,332
60300 Sandwich Sales	1,452	3,102	-1,650
80000 Membership Income	3,140	1,800	1,340
80100 Other Income	40	200	-160
80200 Interest Income	877	500	377
Total Income	\$32,887	\$43,728	\$ -10,841
GROSS PROFIT	\$32,887	\$43,728	\$ -10,841
Expenses			
30000 Unit game free plays	925	441	484
30200 Unit game rent	9,676	9,226	450
30400 Unit game directors and caddies	2,525	2,750	-225
30600 Unit Game - ACBL Fees	513	419	94
30800 Unit Game Administrative Fee	300	300	0
30900 Unit Game - Food & Beverage	575	600	-25
31000 Unit Game - Supplies	385	320	65
31001 RSVP Bridge Expense	75	75	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
70000 Sectional - director's fees	1,449	2,899	-1,450
70100 Sectional - transportation	134	291	-157
70200 Sectional - per diem	230	483	-253
70300 Sectional surcharge	225	450	-225
70400 Sectional - sanction fees	850	1,666	-816
70500 Sectional caddies	500	1,000	-500
70600 Sectional - food and beverage	2,502	4,656	-2,155
70700 Sectional - misc and fees	0		0
70800 Sectional - assistant	1,385	2,580	-1,195
71000 Sectional free plays	1,010	1,847	-837
71200 Sectional - supplies	395	749	-354
71300 Sectional - rent	4,705	9,840	-5,135
71700 Sectional Ads	198	378	-180
90100 Misc Board expenses	27	300	-273
90200 Insurance		0	0
90300 Membership secretary		200	-200
90400 Other membership expenses	15		15

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Profit & Loss Budget vs. Actuals

January - May, 2025

	ACTUAL	TOTAL	
		BUDGET	OVER BUDGET
90450 Website Expense	22	35	-13
90475 Computer expense	153	100	53
90480 Square Credit Card Fees	865	1,405	-540
90600 Newsletter-layout	454	454	0
90750 Marketing		0	0
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$30,579	\$43,964	\$ -13,385
NET OPERATING INCOME	\$2,307	\$ -236	\$2,543
NET INCOME	\$2,307	\$ -236	\$2,543

Unit Game Profit and Loss by Month

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January 1-May 31, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	TOTAL
Income						
20000 Unit game receipts	1,920	1,340	1,924	2,656	3,424	11,264
20100 Novice game receipts	80	0	0	0	0	\$80
Total for Income	2,000	1,340	1,924	2,656	3,424	\$11,344
Cost of Goods Sold						
Gross Profit	2,000	1,340	1,924	2,656	3,424	\$11,344
Expenses						
30000 Unit game free plays	107	129	168	170	351	925
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	\$9,091
30400 Unit game directors and caddies	375	500	500	375	500	\$2,250
30600 Unit Game - ACBL Fees		375		52	86	513
30800 Unit Game Administrative Fee	60	60	60	60	60	300
30900 Unit Game - Food & Beverage	-31	249	167	75	114	\$575
31000 Unit Game - Supplies	44	80	111	60	60	\$355
31001 RSVP Bridge Expense	15	15	15	15	15	75
31400 Unit Game - Holiday Party	37	151				188
31600 Unit Game - Annual Meeting					300	300
Total for Expenses	2,079	3,128	2,977	2,562	3,826	\$14,571
Net Operating Income	-79	-1,788	-1,053	94	-402	-\$3,227
Other Income						
Other Expenses						
Net Other Income	0	0	0	0	0	0
Net Income	-79	-1,788	-1,053	94	-402	-\$3,227

Unit Game Profit and Loss YTD Comparison

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January 1-May 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - MAY 31 2025	JAN 1 - MAY 31 2024 (PY)
Income		
20000 Unit game receipts	\$11,264	\$7,778
20100 Novice game receipts	\$80	0
Total for Income	\$11,344	\$7,778
Cost of Goods Sold		
Gross Profit	\$11,344	\$7,778
Expenses		
30000 Unit game free plays	925	438
30200 Unit game rent	\$9,091	\$9,415
30400 Unit game directors and caddies	\$2,250	\$2,375
30600 Unit Game - ACBL Fees	513	412
30800 Unit Game Administrative Fee	300	360
30900 Unit Game - Food & Beverage	\$575	\$549
31000 Unit Game - Supplies	\$355	\$467
31001 RSVP Bridge Expense	75	76
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
Total for Expenses	\$14,571	\$14,409
Net Operating Income	-\$3,227	-\$6,632
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	-\$3,227	-\$6,632

Unit Game Profit & Loss Budget vs. Actuals

January - May, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	11,264	10,680	584
20100 Novice game receipts	80		80
Total Income	\$11,344	\$10,680	\$664
GROSS PROFIT	\$11,344	\$10,680	\$664
Expenses			
30000 Unit game free plays	925	441	484
30200 Unit game rent	9,091	9,226	-135
30400 Unit game directors and caddies	2,250	2,250	0
30600 Unit Game - ACBL Fees	513	419	94
30800 Unit Game Administrative Fee	300	300	0
30900 Unit Game - Food & Beverage	575	600	-25
31000 Unit Game - Supplies	355	320	35
31001 RSVP Bridge Expense	75	75	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
Total Expenses	\$14,571	\$14,131	\$440
NET OPERATING INCOME	\$ -3,227	\$ -3,451	\$224
NET INCOME	\$ -3,227	\$ -3,451	\$224

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Online Profit & Loss by Month

January - May, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	TOTAL
Income						
20200 Other Unit game income	0	0	0	0	0	\$0
20201 Online	332	223	152	116	204	\$1,027
20203 Support Your Club	35	0	182	0	0	\$216
Total 20200 Other Unit game income	367	223	334	116	204	\$1,244
Total Income	\$367	\$223	\$334	\$116	\$204	\$1,244
GROSS PROFIT	\$367	\$223	\$334	\$116	\$204	\$1,244
Expenses						
30400 Unit game directors and caddies	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	\$150
Total 30400 Unit game directors and caddies	0	150	0	0	0	\$150
Total Expenses	\$0	\$150	\$0	\$0	\$0	\$150
NET OPERATING INCOME	\$367	\$73	\$334	\$116	\$204	\$1,094
NET INCOME	\$367	\$73	\$334	\$116	\$204	\$1,094

Online Unit Game YTD Comparison

January - May, 2025

	TOTAL	
	JAN - MAY, 2025	JAN - MAY, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	1,027	1,692
20203 Support Your Club	216	0
Total 20200 Other Unit game income	1,244	1,692
Total Income	\$1,244	\$1,692
GROSS PROFIT	\$1,244	\$1,692
Expenses		
30400 Unit game directors and caddies	0	0
30461 BBO Online Director	150	0
Total 30400 Unit game directors and caddies	150	0
30600 Unit Game - ACBL Fees	0	20
Total Expenses	\$150	\$20
NET OPERATING INCOME	\$1,094	\$1,672
NET INCOME	\$1,094	\$1,672

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Online Profit & Loss Budget vs. Actuals
January - May, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income	\$1,244	\$1,324	\$ -80	94.00 %
GROSS PROFIT	\$1,244	\$1,324	\$ -80	94.00 %
Expenses				
30400 Unit game directors and caddies		500	-500	
30461 BBO Online Director	150		150	
Total 30400 Unit game directors and caddies	150	500	-350	30.00 %
Total Expenses	\$150	\$500	\$ -350	30.00 %
NET OPERATING INCOME	\$1,094	\$824	\$270	133.00 %
NET INCOME	\$1,094	\$824	\$270	133.00 %

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Sectional Profit & Loss by Quarter

January - May, 2025

	JAN - MAR, 2025	APR - MAY, 2025	TOTAL
Income			
60000 Sectional Gross Receipts	12,742	2,048	\$14,790
60300 Sandwich Sales	1,452	0	\$1,452
80100 Other Income	0	20	\$20
Total Income	\$14,194	\$2,068	\$16,262
GROSS PROFIT	\$14,194	\$2,068	\$16,262
Expenses			
30200 Unit game rent	0	585	\$585
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	115	\$1,010
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	62	\$398
Total Expenses	\$13,121	\$1,601	\$14,722
NET OPERATING INCOME	\$1,073	\$467	\$1,540
NET INCOME	\$1,073	\$467	\$1,540

Sectional Profit and Loss YTD Comparison

NVBA

January 1-May 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - MAY 31 2025	JAN 1 - MAY 31 2024 (PY)
Income		
60000 Sectional Gross Receipts	\$14,790	\$24,410
60300 Sandwich Sales	1,452	2,800
80100 Other Income	20	
Total for Income	\$16,262	\$27,210
Cost of Goods Sold		
Gross Profit	\$16,262	\$27,210
Expenses		
30200 Unit game rent	585	
30400 Unit game directors and caddies	\$125	0
31000 Unit Game - Supplies	\$30	0
70000 Sectional - director's fees	1,449	2,847
70100 Sectional - transportation	134	257
70200 Sectional - per diem	230	395
70300 Sectional surcharge	225	415
70400 Sectional - sanction fees	850	1,518
70500 Sectional caddies	500	1,000
70600 Sectional - food and beverage	\$2,502	\$4,590
70700 Sectional - misc and fees		4
70800 Sectional - assistant	1,385	1,985
71000 Sectional free plays	\$1,010	\$1,457
71200 Sectional - supplies	\$395	\$471
71300 Sectional - rent	\$4,705	\$8,151
71700 Sectional Ads	198	435
90480 Square Credit Card Fees	398	778
Total for Expenses	\$14,722	\$24,303
Net Operating Income	\$1,540	\$2,907
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	\$1,540	\$2,907

Sectional Profit & Loss Budget vs. Actuals

January - May, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	14,790	26,122	-11,332
60300 Sandwich Sales	1,452	3,102	-1,650
80100 Other Income	20	200	-180
Total Income	\$16,262	\$29,424	\$ -13,162
GROSS PROFIT	\$16,262	\$29,424	\$ -13,162
Expenses			
30200 Unit game rent	585		585
30400 Unit game directors and caddies	125		125
31000 Unit Game - Supplies	30		30
70000 Sectional - director's fees	1,449	2,899	-1,450
70100 Sectional - transportation	134	291	-157
70200 Sectional - per diem	230	483	-253
70300 Sectional surcharge	225	450	-225
70400 Sectional - sanction fees	850	1,666	-816
70500 Sectional caddies	500	1,000	-500
70600 Sectional - food and beverage	2,502	4,656	-2,155
70700 Sectional - misc and fees	0		0
70800 Sectional - assistant	1,385	2,580	-1,195
71000 Sectional free plays	1,010	1,847	-837
71200 Sectional - supplies	395	749	-354
71300 Sectional - rent	4,705	9,840	-5,135
71700 Sectional Ads	198	378	-180
90480 Square Credit Card Fees	398	686	-288
Total Expenses	\$14,722	\$27,525	\$ -12,803
NET OPERATING INCOME	\$1,540	\$1,899	\$ -359
NET INCOME	\$1,540	\$1,899	\$ -359