

# Balance Sheet Comparison

NVBA

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF JUNE 30, 2024 (PY)	AS OF JUNE 30, 2025
<b>Assets</b>		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	24,655	22,553
10250 NWFCU Share Account	3,449	3,450
10275 NWFCU Money Market	11,237	11,308
10300 NWFCU Certificates	<b>\$44,478</b>	<b>\$46,417</b>
<b>Total for Bank Accounts</b>	<b>\$83,819</b>	<b>\$83,729</b>
Accounts Receivable		
Other Current Assets		
11000 Prepaid	<b>\$654</b>	<b>\$1,692</b>
<b>Total for Other Current Assets</b>	<b>\$654</b>	<b>\$1,692</b>
<b>Total for Current Assets</b>	<b>\$84,473</b>	<b>\$85,421</b>
Fixed Assets		
21000 Fixed Assets	<b>\$542</b>	<b>\$361</b>
<b>Total for Fixed Assets</b>	<b>\$542</b>	<b>\$361</b>
Other Assets		
<b>Total for Assets</b>	<b>\$85,015</b>	<b>\$85,782</b>
<b>Liabilities and Equity</b>		
Liabilities		
Current Liabilities	<b>\$172</b>	<b>-\$20</b>
Long-term Liabilities		
<b>Total for Liabilities</b>	<b>\$172</b>	<b>-\$20</b>
Equity		
3900 Retained Earnings	45,713	41,646
Net Income	-2,372	2,655
12000 Opening Bal Equity	41,501	41,501
<b>Total for Equity</b>	<b>\$84,842</b>	<b>\$85,802</b>
<b>Total for Liabilities and Equity</b>	<b>\$85,015</b>	<b>\$85,782</b>

# Profit and Loss by Class

## NVBA

January-June, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income					
20000 Unit game receipts	15,328				15,328
20100 Novice game receipts	80	0	0	0	80
20200 Other Unit game income	0	1,394	0	0	1,394
60000 Sectional Gross Receipts	0	0	0	26,333	26,333
60300 Sandwich Sales				2,728	2,728
80000 Membership Income			3,140		3,140
80100 Other Income			20	20	40
80200 Interest Income			1,050		1,050
<b>Total for Income</b>	<b>15,408</b>	<b>1,394</b>	<b>4,210</b>	<b>29,081</b>	<b>\$50,092</b>
Cost of Goods Sold					
<b>Gross Profit</b>	<b>15,408</b>	<b>1,394</b>	<b>4,210</b>	<b>29,081</b>	<b>\$50,092</b>
Expenses					
30000 Unit game free plays	1,123				1,123
30200 Unit game rent	11,351	0	0	585	11,936
30400 Unit game directors and caddies	2,625	150	0	125	2,900
30600 Unit Game - ACBL Fees	561				561
30800 Unit Game Administrative Fee	300				300
30900 Unit Game - Food & Beverage	664	0	0	0	664
31000 Unit Game - Supplies	415	0	0	30	445
31001 RSVP Bridge Expense	90				90
31400 Unit Game - Holiday Party	188				188
31600 Unit Game - Annual Meeting	300				300
70000 Sectional - director's fees				2,409	2,409
70100 Sectional - transportation				224	224
70200 Sectional - per diem				391	391
70300 Sectional surcharge				450	450
70400 Sectional - sanction fees				1,642	1,642
70500 Sectional caddies				1,000	1,000
70600 Sectional - food and beverage	0	0	0	4,817	4,817
70700 Sectional - misc and fees				10	10
70800 Sectional - assistant				2,685	2,685
71000 Sectional free plays	0	0	0	1,874	1,874
71200 Sectional - supplies	0	0	0	555	555
71300 Sectional - rent	0	0	0	9,705	9,705
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			210		210
90480 Square Credit Card Fees	0	0	579	786	1,364
90600 Newsletter-layout			454		454
91200 Charity	880				880

# Profit and Loss by Class

NVBA

January-June, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
<b>Total for Expenses</b>	<b>18,496</b>	<b>150</b>	<b>1,305</b>	<b>27,486</b>	<b>\$47,437</b>
<b>Net Operating Income</b>	<b>-3,088</b>	<b>1,244</b>	<b>2,904</b>	<b>1,595</b>	<b>\$2,655</b>
Other Income					
Other Expenses					
<b>Net Other Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Income</b>	<b>-3,088</b>	<b>1,244</b>	<b>2,904</b>	<b>1,595</b>	<b>\$2,655</b>

## Unit Game Profit and Loss by Month

## NVBA

January 1-June 30, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	TOTAL
Income							
20000 Unit game receipts	1,920	1,340	1,924	2,656	3,424	4,064	15,328
20100 Novice game receipts	80	0	0	0	0	0	\$80
<b>Total for Income</b>	<b>2,000</b>	<b>1,340</b>	<b>1,924</b>	<b>2,656</b>	<b>3,424</b>	<b>4,064</b>	<b>\$15,408</b>
Cost of Goods Sold							
<b>Gross Profit</b>	<b>2,000</b>	<b>1,340</b>	<b>1,924</b>	<b>2,656</b>	<b>3,424</b>	<b>4,064</b>	<b>\$15,408</b>
Expenses							
30000 Unit game free plays	107	129	168	170	351	198	1,123
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	\$11,351
30400 Unit game directors and caddies	375	500	500	375	500	375	\$2,625
30600 Unit Game - ACBL Fees		375		52	86	48	561
30800 Unit Game Administrative Fee	60	60	60	60	60		300
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	\$664
31000 Unit Game - Supplies	44	80	111	60	60	60	\$415
31001 RSVP Bridge Expense	15	15	15	15	15	15	90
31400 Unit Game - Holiday Party	37	151					188
31600 Unit Game - Annual Meeting					300		300
91200 Charity						880	880
<b>Total for Expenses</b>	<b>2,079</b>	<b>3,128</b>	<b>2,977</b>	<b>2,562</b>	<b>3,826</b>	<b>3,925</b>	<b>\$18,496</b>
<b>Net Operating Income</b>	<b>-79</b>	<b>-1,788</b>	<b>-1,053</b>	<b>94</b>	<b>-402</b>	<b>139</b>	<b>-\$3,088</b>
Other Income							
Other Expenses							
<b>Net Other Income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Income</b>	<b>-79</b>	<b>-1,788</b>	<b>-1,053</b>	<b>94</b>	<b>-402</b>	<b>139</b>	<b>-\$3,088</b>

## Unit Game Profit and Loss YTD Comparison

NVBA

January-June, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - JUN 30 2025	JAN 1 - JUN 30 2024 (PY)
Income		
20000 Unit game receipts	\$15,328	\$9,774
20100 Novice game receipts	\$80	0
<b>Total for Income</b>	<b>\$15,408</b>	<b>\$9,774</b>
Cost of Goods Sold		
<b>Gross Profit</b>	<b>\$15,408</b>	<b>\$9,774</b>
Expenses		
30000 Unit game free plays	1,123	460
30200 Unit game rent	\$11,351	\$11,495
30400 Unit game directors and caddies	\$2,625	\$2,875
30600 Unit Game - ACBL Fees	561	512
30800 Unit Game Administrative Fee	300	420
30900 Unit Game - Food & Beverage	\$664	\$599
31000 Unit Game - Supplies	\$415	\$547
31001 RSVP Bridge Expense	90	91
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
<b>Total for Expenses</b>	<b>\$18,496</b>	<b>\$17,316</b>
<b>Net Operating Income</b>	<b>-\$3,088</b>	<b>-\$7,542</b>
Other Income		
Other Expenses		
<b>Net Other Income</b>	<b>0</b>	<b>0</b>
<b>Net Income</b>	<b>-\$3,088</b>	<b>-\$7,542</b>

NVBA

Online Profit & Loss by Month  
January - June, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	TOTAL
Income							
20200 Other Unit game income	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	204	150	\$1,177
20203 Support Your Club	35	0	182	0	0	0	\$216
<b>Total 20200 Other Unit game income</b>	<b>367</b>	<b>223</b>	<b>334</b>	<b>116</b>	<b>204</b>	<b>150</b>	<b>\$1,394</b>
<b>Total Income</b>	<b>\$367</b>	<b>\$223</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$1,394</b>
GROSS PROFIT	<b>\$367</b>	<b>\$223</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$1,394</b>
Expenses							
30400 Unit game directors and caddies	0	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	0	\$150
<b>Total 30400 Unit game directors and caddies</b>	<b>0</b>	<b>150</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$150</b>
<b>Total Expenses</b>	<b>\$0</b>	<b>\$150</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$150</b>
NET OPERATING INCOME	<b>\$367</b>	<b>\$73</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$1,244</b>
NET INCOME	<b>\$367</b>	<b>\$73</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$1,244</b>

Online Unit Game YTD Comparison  
January - June, 2025

	TOTAL	
	JAN - JUN, 2025	JAN - JUN, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	1,177	2,029
20203 Support Your Club	216	0
<b>Total 20200 Other Unit game income</b>	<b>1,394</b>	<b>2,029</b>
<b>Total Income</b>	<b>\$1,394</b>	<b>\$2,029</b>
GROSS PROFIT	<b>\$1,394</b>	<b>\$2,029</b>
Expenses		
30400 Unit game directors and caddies	0	0
30461 BBO Online Director	150	0
<b>Total 30400 Unit game directors and caddies</b>	<b>150</b>	<b>0</b>
30600 Unit Game - ACBL Fees	0	20
<b>Total Expenses</b>	<b>\$150</b>	<b>\$20</b>
NET OPERATING INCOME	<b>\$1,244</b>	<b>\$2,009</b>
NET INCOME	<b>\$1,244</b>	<b>\$2,009</b>

## NVBA

## Online Profit &amp; Loss Budget vs. Actuals

January - June, 2025

		TOTAL	
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		1,524	-1,524
20200 Other Unit game income	1,394		1,394
<b>Total Income</b>	<b>\$1,394</b>	<b>\$1,524</b>	<b>\$ -130</b>
GROSS PROFIT	<b>\$1,394</b>	<b>\$1,524</b>	<b>\$ -130</b>
Expenses			
30400 Unit game directors and caddies	150	600	-450
<b>Total Expenses</b>	<b>\$150</b>	<b>\$600</b>	<b>\$ -450</b>
NET OPERATING INCOME	<b>\$1,244</b>	<b>\$924</b>	<b>\$320</b>
NET INCOME	<b>\$1,244</b>	<b>\$924</b>	<b>\$320</b>



## NVBA

## Sectional Profit &amp; Loss by Quarter

January - June, 2025

	JAN - MAR, 2025	APR - JUN, 2025	TOTAL
Income			
60000 Sectional Gross Receipts	12,742	13,591	\$26,333
60300 Sandwich Sales	1,452	1,276	\$2,728
80100 Other Income	0	20	\$20
<b>Total Income</b>	<b>\$14,194</b>	<b>\$14,887</b>	<b>\$29,081</b>
GROSS PROFIT	<b>\$14,194</b>	<b>\$14,887</b>	<b>\$29,081</b>
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	960	\$2,409
70100 Sectional - transportation	134	90	\$224
70200 Sectional - per diem	230	161	\$391
70300 Sectional surcharge	225	225	\$450
70400 Sectional - sanction fees	788	854	\$1,642
70500 Sectional caddies	500	500	\$1,000
70600 Sectional - food and beverage	2,465	2,352	\$4,817
70700 Sectional - misc and fees	0	10	\$10
70800 Sectional - assistant	1,385	1,300	\$2,685
71000 Sectional free plays	895	979	\$1,874
71200 Sectional - supplies	395	160	\$555
71300 Sectional - rent	4,120	5,585	\$9,705
71700 Sectional Ads	198	0	\$198
90480 Square Credit Card Fees	336	449	\$786
<b>Total Expenses</b>	<b>\$13,121</b>	<b>\$14,365</b>	<b>\$27,486</b>
NET OPERATING INCOME	<b>\$1,073</b>	<b>\$522</b>	<b>\$1,595</b>
NET INCOME	<b>\$1,073</b>	<b>\$522</b>	<b>\$1,595</b>

## Sectional Profit and Loss YTD Comparison

NVBA

January 1-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - JUN 30 2025	JAN 1 - JUN 30 2024 (PY)
Income		
60000 Sectional Gross Receipts	\$26,333	\$24,410
60300 Sandwich Sales	2,728	2,800
80100 Other Income	20	
<b>Total for Income</b>	<b>\$29,081</b>	<b>\$27,210</b>
Cost of Goods Sold		
<b>Gross Profit</b>	<b>\$29,081</b>	<b>\$27,210</b>
Expenses		
30200 Unit game rent	585	
30400 Unit game directors and caddies	0	0
30460 Unit Game Directors	125	
<b>Total for 30400 Unit game directors and caddies</b>	<b>\$125</b>	<b>0</b>
31000 Unit Game - Supplies	0	0
31011 Unit Game - 0-20 Board Duplicat	30	
<b>Total for 31000 Unit Game - Supplies</b>	<b>\$30</b>	<b>0</b>
70000 Sectional - director's fees	2,409	2,847
70100 Sectional - transportation	224	257
70200 Sectional - per diem	391	395
70300 Sectional surcharge	450	415
70400 Sectional - sanction fees	1,642	1,584
70500 Sectional caddies	1,000	1,000
70600 Sectional - food and beverage	\$4,817	\$4,590
70700 Sectional - misc and fees	10	4
70800 Sectional - assistant	2,685	1,985
71000 Sectional free plays	\$1,874	\$1,457
71200 Sectional - supplies	\$555	\$471
71300 Sectional - rent	\$9,705	\$8,151
71700 Sectional Ads	198	435
90480 Square Credit Card Fees	786	778
<b>Total for Expenses</b>	<b>\$27,486</b>	<b>\$24,369</b>
<b>Net Operating Income</b>	<b>\$1,595</b>	<b>\$2,841</b>
Other Income		
Other Expenses		
<b>Net Other Income</b>	<b>0</b>	<b>0</b>
<b>Net Income</b>	<b>\$1,595</b>	<b>\$2,841</b>

## Sectional Profit &amp; Loss Budget vs. Actuals

January - June, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	26,333	26,122	211
60300 Sandwich Sales	2,728	3,102	-374
80100 Other Income	20	200	-180
<b>Total Income</b>	<b>\$29,081</b>	<b>\$29,424</b>	<b>\$ -343</b>
GROSS PROFIT	<b>\$29,081</b>	<b>\$29,424</b>	<b>\$ -343</b>
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	2,409	2,899	-490
70100 Sectional - transportation	224	291	-67
70200 Sectional - per diem	391	483	-92
70300 Sectional surcharge	450	450	0
70400 Sectional - sanction fees	1,642	1,666	-24
70500 Sectional caddies	1,000	1,000	0
70600 Sectional - food and beverage	4,817	4,656	161
70700 Sectional - misc and fees	10		10
70800 Sectional - assistant	2,685	2,580	105
71000 Sectional free plays	1,874	1,847	27
71200 Sectional - supplies	555	749	-194
71300 Sectional - rent	9,705	9,840	-135
71700 Sectional Ads	198	378	-180
90480 Square Credit Card Fees	786	686	100
<b>Total Expenses</b>	<b>\$27,486</b>	<b>\$27,525</b>	<b>\$ -39</b>
NET OPERATING INCOME	<b>\$1,595</b>	<b>\$1,899</b>	<b>\$ -304</b>
NET INCOME	<b>\$1,595</b>	<b>\$1,899</b>	<b>\$ -304</b>