

Balance Sheet Comparison

NVBA

As of July 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF JULY 31, 2024 (PY)	AS OF JULY 31, 2025
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	23,525	22,435
10250 NWFCU Share Account	3,449	3,451
10275 NWFCU Money Market	11,243	11,313
10300 NWFCU Certificates	\$44,636	\$46,576
Total for Bank Accounts	\$82,853	\$83,775
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$675	\$1,907
Total for Other Current Assets	\$675	\$1,907
Total for Current Assets	\$83,528	\$85,683
Fixed Assets		
21000 Fixed Assets	\$542	\$361
Total for Fixed Assets	\$542	\$361
Other Assets		
Total for Assets	\$84,069	\$86,044
Liabilities and Equity		
Liabilities		
Current Liabilities	\$152	-\$20
Long-term Liabilities		
Total for Liabilities	\$152	-\$20
Equity		
3900 Retained Earnings	45,713	41,646
Net Income	-3,296	2,917
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$83,918	\$86,064
Total for Liabilities and Equity	\$84,069	\$86,044

Profit and Loss by Class

NVBA

January-July, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income	17,744	1,711	6,305	29,081	\$54,841
Cost of Goods Sold					
Gross Profit	17,744	1,711	6,305	29,081	\$54,841
Expenses					
30000 Unit game free plays	1,377				1,377
30200 Unit game rent	13,634	0	0	585	\$14,219
30400 Unit game directors and caddies	3,125	150	100	125	\$3,500
30600 Unit Game - ACBL Fees	709				709
30800 Unit Game Administrative Fee	420				420
30900 Unit Game - Food & Beverage	832	0	0	0	\$832
31000 Unit Game - Supplies	485	0	0	30	\$515
31001 RSVP Bridge Expense	105				105
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	127	0	\$127
90200 Insurance			398		398
90400 Other membership expenses			15		15
90450 Website Expense			22		22
90475 Computer expense			266		266
90480 Square Credit Card Fees	0	0	649	786	\$1,434
90600 Newsletter-layout			658		658
91200 Charity	880				880
Total for Expenses	22,055	150	2,234	27,486	\$51,925
Net Operating Income	-4,311	1,561	4,071	1,595	\$2,917
Other Income					
Other Expenses					
Net Other Income	0	0	0	0	0
Net Income	-4,311	1,561	4,071	1,595	\$2,917

NVBA

Profit & Loss Budget vs. Actuals

January - July, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	17,664	18,356	-692
20100 Novice game receipts	80		80
20200 Other Unit game income			
20201 Online	1,495		1,495
20203 Support Your Club	216		216
Total 20200 Other Unit game income	1,711		1,711
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	26,333	26,122	211
60300 Sandwich Sales	2,728	3,102	-374
80000 Membership Income	4,812	2,700	2,112
80100 Other Income	290	200	90
80200 Interest Income	1,223	700	523
Total Income	\$54,842	\$51,180	\$3,662
GROSS PROFIT	\$54,842	\$51,180	\$3,662
Expenses			
30000 Unit game free plays	1,377	632	745
30200 Unit game rent	14,219	13,906	313
30400 Unit game directors and caddies	3,500	3,950	-450
30600 Unit Game - ACBL Fees	709	586	123
30800 Unit Game Administrative Fee	420	420	0
30900 Unit Game - Food & Beverage	832	840	-8
31000 Unit Game - Supplies	515	520	-5
31001 RSVP Bridge Expense	105	105	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
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
90100 Misc Board expenses	127	420	-293
90200 Insurance	398	0	398
90300 Membership secretary		200	-200
90400 Other membership expenses	15		15

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Profit & Loss Budget vs. Actuals

January - July, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
90450 Website Expense	22	49	-27
90475 Computer expense	266	250	16
90480 Square Credit Card Fees	1,434	1,522	-88
90600 Newsletter-layout	658	454	204
90750 Marketing		0	0
91000 Depreciation		0	0
91200 Charity	880	600	280
Total Expenses	\$51,925	\$51,793	\$132
NET OPERATING INCOME	\$2,917	\$ -613	\$3,530
NET INCOME	\$2,917	\$ -613	\$3,530

Unit Game Profit and Loss by Month

NVBA

January-July, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	TOTAL
Income								
20000 Unit game receipts	1,920	1,340	1,924	2,656	3,424	4,064	2,336	17,664
20100 Novice game receipts								0
20120 0-20 Game Receipts	80							80
Total for 20100 Novice game receipts	80	0	0	0	0	0	0	\$80
Total for Income	2,000	1,340	1,924	2,656	3,424	4,064	2,336	\$17,744
Cost of Goods Sold								
Gross Profit	2,000	1,340	1,924	2,656	3,424	4,064	2,336	\$17,744
Expenses								
30000 Unit game free plays	107	129	168	170	351	198	254	1,377
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	2,283	\$13,634
30400 Unit game directors and caddies	375	500	500	375	500	375	500	\$3,125
30600 Unit Game - ACBL Fees		375		52	86	48	148	709
30800 Unit Game Administrative Fee	60	60	60	60	60		120	420
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	168	\$832
31000 Unit Game - Supplies	44	80	111	60	60	60	70	\$485
31001 RSVP Bridge Expense	15	15	15	15	15	15	15	105
31400 Unit Game - Holiday Party	37	151						188
31600 Unit Game - Annual Meeting					300			300
91200 Charity						880		880
Total for Expenses	2,079	3,128	2,977	2,562	3,826	3,925	3,558	\$22,055
Net Operating Income	-79	-1,788	-1,053	94	-402	139	-1,222	-\$4,311
Other Income								
Other Expenses								
Net Other Income	0	0	0	0	0	0	0	0
Net Income	-79	-1,788	-1,053	94	-402	139	-1,222	-\$4,311

Unit Game Profit and Loss YTD Comparison

NVBA

January-July, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - JUL 31 2025	JAN 1 - JUL 31 2024 (PY)
Income		
20000 Unit game receipts	\$17,664	\$10,954
20100 Novice game receipts	\$80	0
Total for Income	\$17,744	\$10,954
Cost of Goods Sold		
Gross Profit	\$17,744	\$10,954
Expenses		
30000 Unit game free plays	1,377	524
30200 Unit game rent	\$13,634	\$13,004
30400 Unit game directors and caddies	\$3,125	\$3,250
30600 Unit Game - ACBL Fees	709	692
30800 Unit Game Administrative Fee	420	420
30900 Unit Game - Food & Beverage	\$832	\$763
31000 Unit Game - Supplies	\$485	\$607
31001 RSVP Bridge Expense	105	106
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
Total for Expenses	\$22,055	\$19,683
Net Operating Income	-\$4,311	-\$8,729
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	-\$4,311	-\$8,729

Unit Game Profit & Loss Budget vs. Actuals

January - July, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	17,664	16,632	1,032
20100 Novice game receipts	80		80
Total Income	\$17,744	\$16,632	\$1,112
GROSS PROFIT	\$17,744	\$16,632	\$1,112
Expenses			
30000 Unit game free plays	1,377	632	745
30200 Unit game rent	13,634	13,906	-272
30400 Unit game directors and caddies	3,125	3,250	-125
30600 Unit Game - ACBL Fees	709	586	123
30800 Unit Game Administrative Fee	420	420	0
30900 Unit Game - Food & Beverage	832	840	-8
31000 Unit Game - Supplies	485	520	-35
31001 RSVP Bridge Expense	105	105	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
91200 Charity	880		880
Total Expenses	\$22,055	\$20,759	\$1,296
NET OPERATING INCOME	\$ -4,311	\$ -4,127	\$ -184
NET INCOME	\$ -4,311	\$ -4,127	\$ -184

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Online Profit & Loss by Month

January - July, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	JUL 2025	TOTAL
Income								
20200 Other Unit game income	0	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	204	150	317	\$1,495
20203 Support Your Club	35	0	182	0	0	0	0	\$216
Total 20200 Other Unit game income	367	223	334	116	204	150	317	\$1,711
Total Income	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$1,711
GROSS PROFIT	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$1,711
Expenses								
30400 Unit game directors and caddies	0	0	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	0	0	\$150
Total 30400 Unit game directors and caddies	0	150	0	0	0	0	0	\$150
Total Expenses	\$0	\$150	\$0	\$0	\$0	\$0	\$0	\$150
NET OPERATING INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$1,561
NET INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$1,561

NVBA

Online Unit Game YTD Comparison

January - July, 2025

	TOTAL	
	JAN - JUL, 2025	JAN - JUL, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	1,495	2,380
20203 Support Your Club	216	0
Total 20200 Other Unit game income	1,711	2,380
Total Income	\$1,711	\$2,380
GROSS PROFIT	\$1,711	\$2,380
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	\$1,561	\$2,360
NET INCOME	\$1,561	\$2,360

Online Profit & Loss Budget vs. Actuals

January - July, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		1,724	-1,724
20200 Other Unit game income	1,711		1,711
Total Income	\$1,711	\$1,724	\$ -13
GROSS PROFIT	\$1,711	\$1,724	\$ -13
Expenses			
30400 Unit game directors and caddies		700	-700
30461 BBO Online Director	150		150
Total 30400 Unit game directors and caddies	150	700	-550
Total Expenses	\$150	\$700	\$ -550
NET OPERATING INCOME	\$1,561	\$1,024	\$537
NET INCOME	\$1,561	\$1,024	\$537

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Sectional Profit & Loss by Quarter

January - July, 2025

	JAN - MAR, 2025	APR - JUN, 2025	JUL 2025	TOTAL
Income				
60000 Sectional Gross Receipts	12,742	13,591	0	\$26,333
60300 Sandwich Sales	1,452	1,276	0	\$2,728
80100 Other Income	0	20	0	\$20
Total Income	\$14,194	\$14,887	\$0	\$29,081
GROSS PROFIT	\$14,194	\$14,887	\$0	\$29,081
Expenses				
30200 Unit game rent	0	585	0	\$585
30400 Unit game directors and caddies	0	125	0	\$125
31000 Unit Game - Supplies	0	30	0	\$30
70000 Sectional - director's fees	1,449	960	0	\$2,409
70100 Sectional - transportation	134	90	0	\$224
70200 Sectional - per diem	230	161	0	\$391
70300 Sectional surcharge	225	225	0	\$450
70400 Sectional - sanction fees	788	854	0	\$1,642
70500 Sectional caddies	500	500	0	\$1,000
70600 Sectional - food and beverage	2,465	2,352	0	\$4,817
70700 Sectional - misc and fees	0	10	0	\$10
70800 Sectional - assistant	1,385	1,300	0	\$2,685
71000 Sectional free plays	895	979	0	\$1,874
71200 Sectional - supplies	395	160	0	\$555
71300 Sectional - rent	4,120	5,585	0	\$9,705
71700 Sectional Ads	198	0	0	\$198
90480 Square Credit Card Fees	336	449	0	\$786
Total Expenses	\$13,121	\$14,365	\$0	\$27,486
NET OPERATING INCOME	\$1,073	\$522	\$0	\$1,595
NET INCOME	\$1,073	\$522	\$0	\$1,595

Sectional Profit and Loss YTD Comparison

NVBA

January 1-July 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - JUL 31 2025	JAN 1 - JUL 31 2024 (PY)
Income		
60000 Sectional Gross Receipts	\$26,333	\$24,410
60300 Sandwich Sales	2,728	2,800
80100 Other Income	20	
Total for Income	\$29,081	\$27,210
Cost of Goods Sold		
Gross Profit	\$29,081	\$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	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
Total for Expenses	\$27,486	\$24,369
Net Operating Income	\$1,595	\$2,841
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	\$1,595	\$2,841

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Sectional Profit & Loss Budget vs. Actuals

January - July, 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
Total Income	\$29,081	\$29,424	\$ -343
GROSS PROFIT	\$29,081	\$29,424	\$ -343
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
Total Expenses	\$27,486	\$27,525	\$ -39
NET OPERATING INCOME	\$1,595	\$1,899	\$ -304
NET INCOME	\$1,595	\$1,899	\$ -304