

Balance Sheet Comparison

NVBA

As of August 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF AUGUST 31, 2025	AS OF AUGUST 31, 2024 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	22,549	21,808
10250 NWFCU Share Account	3,451	3,449
10275 NWFCU Money Market	11,318	11,250
10300 NWFCU Certificates	\$46,731	\$44,798
Total for Bank Accounts	\$84,049	\$81,304
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$1,590	\$789
Total for Other Current Assets	\$1,590	\$789
Total for Current Assets	\$85,639	\$82,093
Fixed Assets		
21000 Fixed Assets	\$361	\$542
Total for Fixed Assets	\$361	\$542
Other Assets		
Total for Assets	\$86,000	\$82,635
Liabilities and Equity		
Liabilities		
Current Liabilities		
Accounts Payable		
Credit Cards		
Other Current Liabilities	0	\$327
Total for Current Liabilities	0	\$327
Long-term Liabilities		
Total for Liabilities	0	\$327
Equity		
3900 Retained Earnings	41,646	45,713
Net Income	2,853	-4,906
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$86,000	\$82,308
Total for Liabilities and Equity	\$86,000	\$82,634

Profit and Loss by Class

NVBA

January-August, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income	20,080	2,189	6,546	29,081	\$57,897
Cost of Goods Sold					
Gross Profit	20,080	2,189	6,546	29,081	\$57,897
Expenses					
30000 Unit game free plays	1,636				1,636
30200 Unit game rent	15,389	0	0	585	\$15,974
30400 Unit game directors and caddies	3,500	175	100	125	\$3,900
30600 Unit Game - ACBL Fees	972				972
30800 Unit Game Administrative Fee	480				480
30900 Unit Game - Food & Beverage	922	0	0	0	\$922
31000 Unit Game - Supplies	545	0	0	30	\$575
31001 RSVP Bridge Expense	120				120
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	148	0	\$148
90200 Insurance			398		398
90400 Other membership expenses			15		15
90450 Website Expense			22		22
90475 Computer expense			387		387
90480 Square Credit Card Fees	0	0	723	786	\$1,509
90600 Newsletter-layout			658		658
91200 Charity	880				880
Total for Expenses	24,932	175	2,451	27,486	\$55,044
Net Operating Income	-4,852	2,014	4,095	1,595	\$2,853
Other Income					
Other Expenses					
Net Other Income	0	0	0	0	0
Net Income	-4,852	2,014	4,095	1,595	\$2,853

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Profit & Loss Budget vs. Actuals

January - August, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	20,000	20,860	-860
20100 Novice game receipts	80		80
20200 Other Unit game income			
20201 Online	1,605		1,605
20203 Support Your Club	584		584
Total 20200 Other Unit game income	2,189		2,189
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	362	200	162
80200 Interest Income	1,392	800	592
Total Income	\$57,897	\$53,784	\$4,113
GROSS PROFIT	\$57,897	\$53,784	\$4,113
Expenses			
30000 Unit game free plays	1,636	712	924
30200 Unit game rent	15,974	15,661	313
30400 Unit game directors and caddies	3,900	4,425	-525
30600 Unit Game - ACBL Fees	972	876	96
30800 Unit Game Administrative Fee	480	480	0
30900 Unit Game - Food & Beverage	922	960	-38
31000 Unit Game - Supplies	575	580	-5
31001 RSVP Bridge Expense	120	120	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	148	480	-332
90200 Insurance	398	398	0
90300 Membership secretary		200	-200
90400 Other membership expenses	15		15

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Profit & Loss Budget vs. Actuals

January - August, 2025

	ACTUAL	TOTAL	
		BUDGET	OVER BUDGET
90450 Website Expense	22	56	-34
90475 Computer expense	387	350	37
90480 Square Credit Card Fees	1,509	1,587	-78
90600 Newsletter-layout	658	704	-46
90750 Marketing		0	0
91000 Depreciation		0	0
91200 Charity	880	600	280
Total Expenses	\$55,044	\$55,528	\$ -484
NET OPERATING INCOME	\$2,853	\$ -1,744	\$4,597
NET INCOME	\$2,853	\$ -1,744	\$4,597

Unit Game Profit and Loss by Month

NVBA

January-August, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	TOTAL
Income									
20000 Unit game receipts	1,920	1,340	1,924	2,656	3,424	4,064	2,336	2,336	20,000
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	0	\$80
Total for Income	2,000	1,340	1,924	2,656	3,424	4,064	2,336	2,336	\$20,080
Cost of Goods Sold									
Gross Profit	2,000	1,340	1,924	2,656	3,424	4,064	2,336	2,336	\$20,080
Expenses									
30000 Unit game free plays	107	129	168	170	351	198	254	259	1,636
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	2,283	1,755	\$15,389
30400 Unit game directors and caddies	375	500	500	375	500	375	500	375	\$3,500
30600 Unit Game - ACBL Fees		375		52	86	48	148	264	972
30800 Unit Game Administrative Fee	60	60	60	60	60		120	60	480
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	168	90	\$922
31000 Unit Game - Supplies	44	80	111	60	60	60	70	60	\$545
31001 RSVP Bridge Expense	15	15	15	15	15	15	15	15	120
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	2,877	\$24,932
Net Operating Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-\$4,852
Other Income									
Other Expenses									
Net Other Income	0	0	0	0	0	0	0	0	0
Net Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-\$4,852

Unit Game Profit and Loss YTD Comparison

NVBA

January-August, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - AUG 31 2025	JAN 1 - AUG 31 2024 (PY)
Income		
20000 Unit game receipts	\$20,000.00	\$12,754.00
20102 GNT/NAP Payoffs		
Total for 20000 Unit game receipts	\$20,000	\$12,754
20100 Novice game receipts	0	0
20120 0-20 Game Receipts	80	
Total for 20100 Novice game receipts	\$80	0
Total for Income	\$20,080	\$12,754
Cost of Goods Sold		
Gross Profit	\$20,080	\$12,754
Expenses		
30000 Unit game free plays	1,636	546
30200 Unit game rent	\$15,389	\$14,938
30400 Unit game directors and caddies	\$3,500	\$3,750
30600 Unit Game - ACBL Fees	972	937
30800 Unit Game Administrative Fee	480	540
30900 Unit Game - Food & Beverage	\$922	\$862
31000 Unit Game - Supplies	\$545	\$771
31001 RSVP Bridge Expense	120	121
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
Total for Expenses	\$24,932	\$22,782
Net Operating Income	-\$4,852	-\$10,028
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	-\$4,852	-\$10,028

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Unit Game Profit & Loss Budget vs. Actuals

January - August, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	20,000	18,936	1,064
20100 Novice game receipts	80		80
Total Income	\$20,080	\$18,936	\$1,144
GROSS PROFIT	\$20,080	\$18,936	\$1,144
Expenses			
30000 Unit game free plays	1,636	712	924
30200 Unit game rent	15,389	15,661	-272
30400 Unit game directors and caddies	3,500	3,625	-125
30600 Unit Game - ACBL Fees	972	876	96
30800 Unit Game Administrative Fee	480	480	0
30900 Unit Game - Food & Beverage	922	960	-38
31000 Unit Game - Supplies	545	580	-35
31001 RSVP Bridge Expense	120	120	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
91200 Charity	880		880
Total Expenses	\$24,932	\$23,514	\$1,418
NET OPERATING INCOME	\$ -4,852	\$ -4,578	\$ -274
NET INCOME	\$ -4,852	\$ -4,578	\$ -274

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Online Profit & Loss by Month
January - August, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	JUL 2025	AUG 2025	TOTAL
Income									
20200 Other Unit game income	0	0	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	0	150	256	376	\$1,605
20203 Support Your Club	35	0	182	0	204	0	61	102	\$584
Total 20200 Other Unit game income	367	223	334	116	204	150	317	478	\$2,189
Total Income	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$2,189
GROSS PROFIT	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$2,189
Expenses									
30400 Unit game directors and caddies	0	0	0	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	0	0	25	\$175
Total 30400 Unit game directors and caddies	0	150	0	0	0	0	0	25	\$175
Total Expenses	\$0	\$150	\$0	\$0	\$0	\$0	\$0	\$25	\$175
NET OPERATING INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$2,014
NET INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$2,014

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Online Unit Game YTD Comparison

January - August, 2025

	TOTAL	
	JAN - AUG, 2025	JAN - AUG, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	1,605	2,688
20203 Support Your Club	584	0
Total 20200 Other Unit game income	2,189	2,688
Total Income	\$2,189	\$2,688
GROSS PROFIT	\$2,189	\$2,688
Expenses		
30400 Unit game directors and caddies	0	0
30461 BBO Online Director	175	0
Total 30400 Unit game directors and caddies	175	0
30600 Unit Game - ACBL Fees	0	20
Total Expenses	\$175	\$20
NET OPERATING INCOME	\$2,014	\$2,668
NET INCOME	\$2,014	\$2,668

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Online Profit & Loss Budget vs. Actuals

January - August, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		1,924	-1,924
20200 Other Unit game income	2,189		2,189
Total Income	\$2,189	\$1,924	\$265
GROSS PROFIT	\$2,189	\$1,924	\$265
Expenses			
30400 Unit game directors and caddies		800	-800
30461 BBO Online Director	175		175
Total 30400 Unit game directors and caddies	175	800	-625
Total Expenses	\$175	\$800	\$ -625
NET OPERATING INCOME	\$2,014	\$1,124	\$890
NET INCOME	\$2,014	\$1,124	\$890

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Sectional Profit & Loss by Quarter

January - August, 2025

	JAN - MAR, 2025	APR - JUN, 2025	JUL - AUG, 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-August 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - AUG 31 2025	JAN 1 - AUG 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	\$115.00	\$51.00
71210 Preduplication	440	420
Total for 71200 Sectional - supplies	\$555	\$471
71300 Sectional - rent	\$9,705	\$8,151
71700 Sectional Ads	198	540
90480 Square Credit Card Fees	786	778
Total for Expenses	\$27,486	\$24,474
Net Operating Income	\$1,595	\$2,736
Other Income		
Other Expenses		
Net Other Income	0	0
Net Income	\$1,595	\$2,736

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Sectional Profit & Loss Budget vs. Actuals

January - August, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
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