

## Balance Sheet Comparison

NVBA

As of September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF SEPTEMBER 30, 2025	AS OF SEPTEMBER 30, 2024 (PY)
<b>Assets</b>		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	21,506	22,090
10250 NWFCU Share Account	3,451	3,449
10275 NWFCU Money Market	11,324	11,256
10300 NWFCU Certificates	<b>\$46,878</b>	<b>\$44,958</b>
<b>Total for Bank Accounts</b>	<b>\$83,158</b>	<b>\$81,753</b>
Accounts Receivable		
Other Current Assets		
11000 Prepaid	<b>\$2,197</b>	<b>\$2,019</b>
<b>Total for Other Current Assets</b>	<b>\$2,197</b>	<b>\$2,019</b>
<b>Total for Current Assets</b>	<b>\$85,355</b>	<b>\$83,772</b>
Fixed Assets		
21000 Fixed Assets	<b>\$361</b>	<b>\$542</b>
<b>Total for Fixed Assets</b>	<b>\$361</b>	<b>\$542</b>
Other Assets		
<b>Total for Assets</b>	<b>\$85,716</b>	<b>\$84,314</b>
<b>Liabilities and Equity</b>		
Liabilities		
Current Liabilities	<b>\$0</b>	<b>\$327</b>
Long-term Liabilities		
<b>Total for Liabilities</b>	<b>\$0</b>	<b>\$327</b>
Equity		
3900 Retained Earnings	41,646	45,713
Net Income	2,569	-3,227
12000 Opening Bal Equity	41,501	41,501
<b>Total for Equity</b>	<b>\$85,716</b>	<b>\$83,987</b>
<b>Total for Liabilities and Equity</b>	<b>\$85,716</b>	<b>\$84,314</b>

## Profit and Loss by Class

## NVBA

January-September, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income	22,576	2,531	6,707	43,143	\$74,956
Cost of Goods Sold					
<b>Gross Profit</b>	<b>22,576</b>	<b>2,531</b>	<b>6,707</b>	<b>43,143</b>	<b>\$74,956</b>
Expenses					
30000 Unit game free plays	1,741				1,741
30200 Unit game rent	17,144				\$17,144
30400 Unit game directors and caddies	3,875	335	100		\$4,310
30600 Unit Game - ACBL Fees	1,143				1,143
30800 Unit Game Administrative Fee	540				540
30900 Unit Game - Food & Beverage	1,027				\$1,027
31000 Unit Game - Supplies	742				\$742
31001 RSVP Bridge Expense	135				135
31400 Unit Game - Holiday Party	188				188
31600 Unit Game - Annual Meeting	300				300
70000 Sectional - director's fees				3,849	3,849
70100 Sectional - transportation				370	370
70200 Sectional - per diem				621	621
70300 Sectional surcharge				675	675
70400 Sectional - sanction fees				2,440	2,440
70500 Sectional caddies				1,500	1,500
70600 Sectional - food and beverage				7,073	\$7,073
70700 Sectional - misc and fees				20	20
70800 Sectional - assistant				3,855	3,855
71000 Sectional free plays				2,697	\$2,697
71200 Sectional - supplies				775	\$775
71300 Sectional - rent				15,875	\$15,875
71700 Sectional Ads				389	389
90100 Misc Board expenses			148		\$148
90200 Insurance			398		398
90300 Membership secretary			165		165
90400 Other membership expenses			15		15
90450 Website Expense			22		22
90475 Computer expense			671		671
90480 Square Credit Card Fees			862	1,161	\$2,023
90600 Newsletter-layout			658		658
91200 Charity	880				880
<b>Total for Expenses</b>	<b>27,715</b>	<b>335</b>	<b>3,037</b>	<b>41,300</b>	<b>\$72,387</b>
<b>Net Operating Income</b>	<b>-5,139</b>	<b>2,196</b>	<b>3,670</b>	<b>1,843</b>	<b>\$2,569</b>
Other Income					
Other Expenses					
<b>Net Other Income</b>					
<b>Net Income</b>	<b>-5,139</b>	<b>2,196</b>	<b>3,670</b>	<b>1,843</b>	<b>\$2,569</b>

## NVBA

## Profit &amp; Loss Budget vs. Actuals

January - September, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	22,496	23,364	-868
20100 Novice game receipts			
20120 0-20 Game Receipts	80		80
<b>Total 20100 Novice game receipts</b>	<b>80</b>		<b>80</b>
20200 Other Unit game income			
20201 Online	1,947		1,947
20203 Support Your Club	584		584
<b>Total 20200 Other Unit game income</b>	<b>2,531</b>		<b>2,531</b>
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	<b>39,031</b>	<b>38,602</b>	<b>429</b>
60300 Sandwich Sales	4,092	4,752	-660
80000 Membership Income	4,812	2,700	2,112
80100 Other Income	362	400	-38
80200 Interest Income	1,553	900	653
<b>Total Income</b>	<b>\$74,957</b>	<b>\$70,718</b>	<b>\$4,239</b>
GROSS PROFIT	<b>\$74,957</b>	<b>\$70,718</b>	<b>\$4,239</b>
Expenses			
30000 Unit game free plays	1,741	792	949
30200 Unit game rent	<b>17,144</b>	<b>17,416</b>	<b>-272</b>
30400 Unit game directors and caddies	<b>4,310</b>	<b>4,900</b>	<b>-590</b>
30600 Unit Game - ACBL Fees	1,143	1,068	75
30800 Unit Game Administrative Fee	540	540	0
30900 Unit Game - Food & Beverage	<b>1,027</b>	<b>1,080</b>	<b>-53</b>
31000 Unit Game - Supplies	<b>742</b>	<b>620</b>	<b>122</b>
31001 RSVP Bridge Expense	135	135	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
70000 Sectional - director's fees	3,849	4,349	-500
70100 Sectional - transportation	370	448	-78
70200 Sectional - per diem	621	736	-115
70300 Sectional surcharge	675	675	0
70400 Sectional - sanction fees	2,440	2,544	-104
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	<b>7,073</b>	<b>6,856</b>	<b>217</b>
70700 Sectional - misc and fees	20		20
70800 Sectional - assistant	3,855	3,650	205
71000 Sectional free plays	<b>2,697</b>	<b>2,747</b>	<b>-50</b>
71200 Sectional - supplies	<b>775</b>	<b>1,149</b>	<b>-374</b>
71300 Sectional - rent	<b>15,875</b>	<b>15,200</b>	<b>675</b>
71700 Sectional Ads	389	558	-169
90100 Misc Board expenses	<b>148</b>	<b>540</b>	<b>-392</b>
90200 Insurance	398	398	0

## NVBA

## Profit &amp; Loss Budget vs. Actuals

January - September, 2025

	ACTUAL	TOTAL	
		BUDGET	OVER BUDGET
90300 Membership secretary	165	200	-35
90400 Other membership expenses	15		15
90450 Website Expense	22	63	-41
90475 Computer expense	671	620	51
90480 Square Credit Card Fees	2,023	2,001	22
90600 Newsletter-layout	658	704	-46
90750 Marketing		0	0
91000 Depreciation		0	0
91200 Charity	880	600	280
<b>Total Expenses</b>	<b>\$72,387</b>	<b>\$72,589</b>	<b>\$ -202</b>
NET OPERATING INCOME	<b>\$2,569</b>	<b>\$ -1,871</b>	<b>\$4,440</b>
NET INCOME	<b>\$2,569</b>	<b>\$ -1,871</b>	<b>\$4,440</b>

# Unit Game Profit and Loss by Month

NVBA

January-September, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	TOTAL
Income										
20000 Unit game receipts	1,920	1,340	1,924	2,656	3,424	4,064	2,336	2,336	2,496	22,496
20100 Novice game receipts	80									\$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>2,336</b>	<b>2,336</b>	<b>2,496</b>	<b>\$22,576</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>2,336</b>	<b>2,336</b>	<b>2,496</b>	<b>\$22,576</b>
Expenses										
30000 Unit game free plays	107	129	168	170	351	198	254	259	105	1,741
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	2,283	1,755	1,755	\$17,144
30400 Unit game directors and caddies										
30460 Unit Game Directors	375	500	500	375	500	375	500	375	375	3,875
<b>Total for 30400 Unit game directors and caddies</b>	<b>375</b>	<b>500</b>	<b>500</b>	<b>375</b>	<b>500</b>	<b>375</b>	<b>500</b>	<b>375</b>	<b>375</b>	<b>\$3,875</b>
30600 Unit Game - ACBL Fees		375		52	86	48	148	264	171	1,143
30800 Unit Game Administrative Fee	60	60	60	60	60		120	60	60	540
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	168	90	105	\$1,027
31000 Unit Game - Supplies	44	80	111	60	60	60	70	60	197	\$742
31001 RSVP Bridge Expense	15	15	15	15	15	15	15	15	15	135
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>3,558</b>	<b>2,877</b>	<b>2,783</b>	<b>\$27,715</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>-1,222</b>	<b>-541</b>	<b>-287</b>	<b>-\$5,139</b>
Other Income										
Other Expenses										
<b>Net Other Income</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>-1,222</b>	<b>-541</b>	<b>-287</b>	<b>-\$5,139</b>

## Unit Game Profit and Loss YTD Comparison

NVBA

January-September, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - SEP 30 2025	JAN 1 - SEP 30 2024 (PY)
Income		
20000 Unit game receipts	\$22,496	\$14,614
20100 Novice game receipts	\$80	
<b>Total for Income</b>	<b>\$22,576</b>	<b>\$14,614</b>
Cost of Goods Sold		
<b>Gross Profit</b>	<b>\$22,576</b>	<b>\$14,614</b>
Expenses		
30000 Unit game free plays	1,741	556
30200 Unit game rent	\$17,144	\$16,522
30400 Unit game directors and caddies	\$3,875	\$4,125
30600 Unit Game - ACBL Fees	1,143	937
30800 Unit Game Administrative Fee	540	600
30900 Unit Game - Food & Beverage	\$1,027	\$987
31000 Unit Game - Supplies	\$742	\$831
31001 RSVP Bridge Expense	135	136
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
<b>Total for Expenses</b>	<b>\$27,715</b>	<b>\$25,011</b>
<b>Net Operating Income</b>	<b>-\$5,139</b>	<b>-\$10,397</b>
Other Income		
Other Expenses		
<b>Net Other Income</b>		
<b>Net Income</b>	<b>-\$5,139</b>	<b>-\$10,397</b>

## NVBA

## Unit Game Profit &amp; Loss Budget vs. Actuals

January - September, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	22,496	21,240	1,256
20100 Novice game receipts	80		80
<b>Total Income</b>	<b>\$22,576</b>	<b>\$21,240</b>	<b>\$1,336</b>
GROSS PROFIT	<b>\$22,576</b>	<b>\$21,240</b>	<b>\$1,336</b>
Expenses			
30000 Unit game free plays	1,741	792	949
30200 Unit game rent	17,144	17,416	-272
30400 Unit game directors and caddies	3,875	4,000	-125
30600 Unit Game - ACBL Fees	1,143	1,068	75
30800 Unit Game Administrative Fee	540	540	0
30900 Unit Game - Food & Beverage	1,027	1,080	-53
31000 Unit Game - Supplies	742	620	122
31001 RSVP Bridge Expense	135	135	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
91200 Charity	880		880
<b>Total Expenses</b>	<b>\$27,715</b>	<b>\$26,151</b>	<b>\$1,564</b>
NET OPERATING INCOME	<b>\$ -5,139</b>	<b>\$ -4,911</b>	<b>\$ -228</b>
NET INCOME	<b>\$ -5,139</b>	<b>\$ -4,911</b>	<b>\$ -228</b>

## NVBA

## Online Profit &amp; Loss by Month

January - September, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	JUL 2025	AUG 2025	SEP 2025	TOTAL
Income										
20200 Other Unit game income	0	0	0	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	0	150	256	376	341	\$1,947
20203 Support Your Club	35	0	182	0	204	0	61	102	0	\$584
<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>317</b>	<b>478</b>	<b>341</b>	<b>\$2,531</b>
<b>Total Income</b>	<b>\$367</b>	<b>\$223</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$317</b>	<b>\$478</b>	<b>\$341</b>	<b>\$2,531</b>
GROSS PROFIT	<b>\$367</b>	<b>\$223</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$317</b>	<b>\$478</b>	<b>\$341</b>	<b>\$2,531</b>
Expenses										
30400 Unit game directors and caddies	0	0	0	0	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	0	0	25	160	\$335
<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>0</b>	<b>25</b>	<b>160</b>	<b>\$335</b>
<b>Total Expenses</b>	<b>\$0</b>	<b>\$150</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$25</b>	<b>\$160</b>	<b>\$335</b>
NET OPERATING INCOME	<b>\$367</b>	<b>\$73</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$317</b>	<b>\$453</b>	<b>\$181</b>	<b>\$2,196</b>
NET INCOME	<b>\$367</b>	<b>\$73</b>	<b>\$334</b>	<b>\$116</b>	<b>\$204</b>	<b>\$150</b>	<b>\$317</b>	<b>\$453</b>	<b>\$181</b>	<b>\$2,196</b>



## NVBA

## Online Unit Game YTD Comparison

January - September, 2025

	TOTAL	
	JAN - SEP, 2025	JAN - SEP, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	1,947	2,989
20203 Support Your Club	584	0
<b>Total 20200 Other Unit game income</b>	<b>2,531</b>	<b>2,989</b>
<b>Total Income</b>	<b>\$2,531</b>	<b>\$2,989</b>
GROSS PROFIT	<b>\$2,531</b>	<b>\$2,989</b>
Expenses		
30400 Unit game directors and caddies	335	125
30600 Unit Game - ACBL Fees	0	20
<b>Total Expenses</b>	<b>\$335</b>	<b>\$145</b>
NET OPERATING INCOME	<b>\$2,196</b>	<b>\$2,844</b>
NET INCOME	<b>\$2,196</b>	<b>\$2,844</b>

## NVBA

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

January - September, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		2,124	-2,124
20200 Other Unit game income	2,531		2,531
<b>Total Income</b>	<b>\$2,531</b>	<b>\$2,124</b>	<b>\$407</b>
GROSS PROFIT	<b>\$2,531</b>	<b>\$2,124</b>	<b>\$407</b>
Expenses			
30400 Unit game directors and caddies		900	-900
30461 BBO Online Director	335		335
<b>Total 30400 Unit game directors and caddies</b>	<b>335</b>	<b>900</b>	<b>-565</b>
<b>Total Expenses</b>	<b>\$335</b>	<b>\$900</b>	<b>\$ -565</b>
NET OPERATING INCOME	<b>\$2,196</b>	<b>\$1,224</b>	<b>\$972</b>
NET INCOME	<b>\$2,196</b>	<b>\$1,224</b>	<b>\$972</b>

## NVBA

## Sectional Profit &amp; Loss by Quarter

January - September, 2025

	JAN - MAR, 2025	APR - JUN, 2025	JUL - SEP, 2025	TOTAL
Income				
60000 Sectional Gross Receipts	12,742	13,591	12,698	\$39,031
60300 Sandwich Sales	1,452	1,276	1,364	\$4,092
80100 Other Income	0	20	0	\$20
<b>Total Income</b>	<b>\$14,194</b>	<b>\$14,887</b>	<b>\$14,062</b>	<b>\$43,143</b>
GROSS PROFIT	<b>\$14,194</b>	<b>\$14,887</b>	<b>\$14,062</b>	<b>\$43,143</b>
Expenses				
70000 Sectional - director's fees	1,449	960	1,440	\$3,849
70100 Sectional - transportation	134	90	146	\$370
70200 Sectional - per diem	230	161	230	\$621
70300 Sectional surcharge	225	225	225	\$675
70400 Sectional - sanction fees	788	854	798	\$2,440
70500 Sectional caddies	500	500	500	\$1,500
70600 Sectional - food and beverage	2,465	2,352	2,256	\$7,073
70700 Sectional - misc and fees	0	10	10	\$20
70800 Sectional - assistant	1,385	1,425	1,045	\$3,855
71000 Sectional free plays	895	979	823	\$2,697
71200 Sectional - supplies	395	190	190	\$775
71300 Sectional - rent	4,120	6,170	5,585	\$15,875
71700 Sectional Ads	198	0	191	\$389
90480 Square Credit Card Fees	336	449	375	\$1,161
<b>Total Expenses</b>	<b>\$13,121</b>	<b>\$14,365</b>	<b>\$13,814</b>	<b>\$41,300</b>
NET OPERATING INCOME	<b>\$1,073</b>	<b>\$522</b>	<b>\$248</b>	<b>\$1,843</b>
NET INCOME	<b>\$1,073</b>	<b>\$522</b>	<b>\$248</b>	<b>\$1,843</b>

## Sectional Profit and Loss YTD Comparison

NVBA

January 1-September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - SEP 30 2025	JAN 1 - SEP 30 2024 (PY)
Income		
60000 Sectional Gross Receipts	\$38,096.00	\$35,174.00
60001 Sectional Script & Other Recei	935	1,003
<b>Total for 60000 Sectional Gross Receipts</b>	<b>\$39,031</b>	<b>\$36,177</b>
60300 Sandwich Sales	4,092	4,250
80100 Other Income	20	
<b>Total for Income</b>	<b>\$43,143</b>	<b>\$40,427</b>
Cost of Goods Sold		
<b>Gross Profit</b>	<b>\$43,143</b>	<b>\$40,427</b>
Expenses		
70000 Sectional - director's fees	3,849	4,287
70100 Sectional - transportation	370	386
70200 Sectional - per diem	621	593
70300 Sectional surcharge	675	640
70400 Sectional - sanction fees	2,440	2,434
70500 Sectional caddies	1,500	1,400
70600 Sectional - food and beverage	<b>\$7,073</b>	<b>\$6,987</b>
70700 Sectional - misc and fees	20	4
70800 Sectional - assistant	3,855	3,030
71000 Sectional free plays	<b>\$2,697</b>	<b>\$2,237</b>
71200 Sectional - supplies	<b>\$775</b>	<b>\$661</b>
71300 Sectional - rent	<b>\$15,875</b>	<b>\$11,759</b>
71700 Sectional Ads	389	540
90480 Square Credit Card Fees	1,161	1,165
<b>Total for Expenses</b>	<b>\$41,300</b>	<b>\$36,122</b>
<b>Net Operating Income</b>	<b>\$1,843</b>	<b>\$4,305</b>
Other Income		
Other Expenses		
<b>Net Other Income</b>		
<b>Net Income</b>	<b>\$1,843</b>	<b>\$4,305</b>

## NVBA

## Budget vs. Actuals: Budget\_FY25\_P&amp;L - FY25 P&amp;L Classes

January - September, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	39,031	39,502	-471
60300 Sandwich Sales	4,092	4,752	-660
80100 Other Income	20	400	-380
<b>Total Income</b>	<b>\$43,143</b>	<b>\$44,654</b>	<b>\$ -1,511</b>
GROSS PROFIT	<b>\$43,143</b>	<b>\$44,654</b>	<b>\$ -1,511</b>
Expenses			
70000 Sectional - director's fees	3,849	4,349	-500
70100 Sectional - transportation	370	448	-78
70200 Sectional - per diem	621	736	-115
70300 Sectional surcharge	675	675	0
70400 Sectional - sanction fees	2,440	2,544	-104
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	7,073	6,856	217
70700 Sectional - misc and fees	20		20
70800 Sectional - assistant	3,855	3,775	80
71000 Sectional free plays	2,697	2,799	-102
71200 Sectional - supplies	775	1,179	-404
71300 Sectional - rent	15,875	15,560	315
71700 Sectional Ads	389	558	-169
90480 Square Credit Card Fees	1,161	1,036	125
<b>Total Expenses</b>	<b>\$41,300</b>	<b>\$42,015</b>	<b>\$ -715</b>
NET OPERATING INCOME	<b>\$1,843</b>	<b>\$2,639</b>	<b>\$ -796</b>
NET INCOME	<b>\$1,843</b>	<b>\$2,639</b>	<b>\$ -796</b>