

Balance Sheet Comparison

NVBA

As of October 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF OCTOBER 31, 2025	AS OF OCTOBER 31, 2024 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	21,302	22,193
10250 NWFCU Share Account	3,451	3,449
10275 NWFCU Money Market	11,329	11,262
10300 NWFCU Certificates	\$47,027	\$45,125
Total for Bank Accounts	\$83,109	\$82,029
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$3,196	\$3,065
Total for Other Current Assets	\$3,196	\$3,065
Total for Current Assets	\$86,305	\$85,094
Fixed Assets		
21000 Fixed Assets	\$361	\$542
Total for Fixed Assets	\$361	\$542
Other Assets		
Total for Assets	\$86,666	\$85,636
Liabilities and Equity		
Liabilities		
Current Liabilities	\$0	\$322
Long-term Liabilities		
Total for Liabilities	\$0	\$322
Equity		
3900 Retained Earnings	41,646	45,713
Net Income	3,519	-1,900
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$86,666	\$85,314
Total for Liabilities and Equity	\$86,666	\$85,636

Profit and Loss by Class

NVBA

January-October, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income					
20000 Unit game receipts	25,312			768	26,080
20100 Novice game receipts	80				\$80
20200 Other Unit game income		2,736			\$2,736
60000 Sectional Gross Receipts				39,031	\$39,031
60300 Sandwich Sales				4,092	4,092
80000 Membership Income			5,844		5,844
80100 Other Income			342	20	362
80200 Interest Income			1,716		1,716
Total for Income	25,392	2,736	7,902	43,911	\$79,941
Cost of Goods Sold					
Gross Profit	25,392	2,736	7,902	43,911	\$79,941
Expenses					
30000 Unit game free plays	1,811			14	1,825
30200 Unit game rent	19,251				\$19,251
30400 Unit game directors and caddies	4,250	335	100		\$4,685
30600 Unit Game - ACBL Fees	1,285				1,285
30800 Unit Game Administrative Fee	600				600
30900 Unit Game - Food & Beverage	1,203				\$1,203
31000 Unit Game - Supplies	766				\$766
31001 RSVP Bridge Expense	150				150
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				7,148	\$7,148
70700 Sectional - misc and fees				20	20
70800 Sectional - assistant				3,980	3,980
71000 Sectional free plays				2,697	\$2,697
71200 Sectional - supplies				805	\$805
71300 Sectional - rent				15,875	\$15,875
71400 Sectional - WBL rental				585	585
71700 Sectional Ads				389	389
90100 Misc Board expenses			148		\$148
90200 Insurance			398		398

Profit and Loss by Class

NVBA

January-October, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
90300 Membership secretary			165		165
90400 Other membership expenses			15		15
90450 Website Expense			22		22
90475 Computer expense			786		786
90480 Square Credit Card Fees			959	1,185	\$2,144
90600 Newsletter-layout			658		658
91200 Charity	880				880
Total for Expenses	30,684	335	3,250	42,152	\$76,422
Net Operating Income	-5,292	2,401	4,652	1,759	\$3,519
Other Income					
Other Expenses					
Net Other Income					
Net Income	-5,292	2,401	4,652	1,759	\$3,519

NVBA

Profit & Loss Budget vs. Actuals

January - October, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	26,080	26,636	-556
20100 Novice game receipts			
20120 0-20 Game Receipts	80		80
Total 20100 Novice game receipts	80		80
20200 Other Unit game income			
20201 Online	2,033		2,033
20203 Support Your Club	703		703
Total 20200 Other Unit game income	2,736		2,736
20350 Bridgmate Rental Income		0	0
60000 Sectional Gross Receipts	38,096	39,502	-1,406
60001 Sectional Script & Other Recei	935		935
Total 60000 Sectional Gross Receipts	39,031	39,502	-471
60300 Sandwich Sales	4,092	4,752	-660
80000 Membership Income	5,844	2,700	3,144
80100 Other Income	362	400	-38
80200 Interest Income	1,716	1,000	716
Total Income	\$79,941	\$74,990	\$4,951
GROSS PROFIT	\$79,941	\$74,990	\$4,951
Expenses			
30000 Unit game free plays	1,825	953	872
30200 Unit game rent	19,251	19,756	-505
30400 Unit game directors and caddies	4,685	5,500	-815
30600 Unit Game - ACBL Fees	1,285	1,194	91
30800 Unit Game Administrative Fee	600	600	0
30900 Unit Game - Food & Beverage	1,203	1,200	3
31000 Unit Game - Supplies	766	660	106
31001 RSVP Bridge Expense	150	150	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	7,148	6,856	292
70700 Sectional - misc and fees	20		20
70800 Sectional - assistant	3,980	3,775	205
71000 Sectional free plays	2,697	2,799	-102
71200 Sectional - supplies	805	1,179	-374
71300 Sectional - rent	15,875	15,560	315

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Profit & Loss Budget vs. Actuals

January - October, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
71400 Sectional - WBL rental	585		585
71700 Sectional Ads	389	558	-169
90100 Misc Board expenses	148	600	-452
90200 Insurance	398	398	0
90300 Membership secretary	165	200	-35
90400 Other membership expenses	15		15
90450 Website Expense	22	70	-48
90475 Computer expense	786	720	66
90480 Square Credit Card Fees	2,144	2,375	-231
90600 Newsletter-layout	658	704	-46
90750 Marketing		0	0
91000 Depreciation		0	0
91200 Charity	880	600	280
Total Expenses	\$76,422	\$77,159	\$ -737
NET OPERATING INCOME	\$3,519	\$ -2,169	\$5,688
NET INCOME	\$3,519	\$ -2,169	\$5,688

Unit Game Profit and Loss by Month

NVBA

January-October, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 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	2,816	25,312
20100 Novice game receipts											
20120 0-20 Game Receipts	80										80
Total for 20100 Novice game receipts	80										\$80
Total for Income	2,000	1,340	1,924	2,656	3,424	4,064	2,336	2,336	2,496	2,816	\$25,392
Cost of Goods Sold											
Gross Profit	2,000	1,340	1,924	2,656	3,424	4,064	2,336	2,336	2,496	2,816	\$25,392
Expenses											
30000 Unit game free plays	107	129	168	170	351	198	254	259	105	70	1,811
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	2,283	1,755	1,755	2,107	\$19,251
30400 Unit game directors and caddies	375	500	500	375	500	375	500	375	375	375	\$4,250
30600 Unit Game - ACBL Fees		375		52	86	48	148	264	171	142	1,285
30800 Unit Game Administrative Fee	60	60	60	60	60		120	60	60	60	600
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	168	90	105	176	\$1,203
31000 Unit Game - Supplies	44	80	111	60	60	60	70	60	197	24	\$766
31001 RSVP Bridge Expense	15	15	15	15	15	15	15	15	15	15	150
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	2,783	2,969	\$30,684
Net Operating Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-287	-153	-\$5,292
Other Income											
Other Expenses											
Net Other Income											
Net Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-287	-153	-\$5,292

Unit Game Profit and Loss YTD Comparison

NVBA

January-October, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - OCT 31 2025	JAN 1 - OCT 31 2024 (PY)
Income		
20000 Unit game receipts	\$25,312.00	\$16,374.00
20102 GNT/NAP Payoffs		0
Total for 20000 Unit game receipts	\$25,312	\$16,374
20100 Novice game receipts		
20120 0-20 Game Receipts	80	
Total for 20100 Novice game receipts	\$80	
Total for Income	\$25,392	\$16,374
Cost of Goods Sold		
Gross Profit	\$25,392	\$16,374
Expenses		
30000 Unit game free plays	1,811	576
30200 Unit game rent	\$19,251	\$18,165
30400 Unit game directors and caddies	\$4,250	\$4,500
30600 Unit Game - ACBL Fees	1,285	1,227
30800 Unit Game Administrative Fee	600	660
30900 Unit Game - Food & Beverage	\$1,203	\$1,041
31000 Unit Game - Supplies	\$766	\$939
31001 RSVP Bridge Expense	150	151
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
Total for Expenses	\$30,684	\$27,576
Net Operating Income	-\$5,292	-\$11,203
Other Income		
Other Expenses		
Net Other Income		
Net Income	-\$5,292	-\$11,203

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Unit Game Profit & Loss Budget vs. Actuals

January - October, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	25,312	24,312	1,000
20100 Novice game receipts	80		80
Total Income	\$25,392	\$24,312	\$1,080
GROSS PROFIT	\$25,392	\$24,312	\$1,080
Expenses			
30000 Unit game free plays	1,811	953	858
30200 Unit game rent	19,251	19,756	-505
30400 Unit game directors and caddies	4,250	4,500	-250
30600 Unit Game - ACBL Fees	1,285	1,194	91
30800 Unit Game Administrative Fee	600	600	0
30900 Unit Game - Food & Beverage	1,203	1,200	3
31000 Unit Game - Supplies	766	660	106
31001 RSVP Bridge Expense	150	150	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
91200 Charity	880		880
Total Expenses	\$30,684	\$29,513	\$1,171
NET OPERATING INCOME	\$ -5,292	\$ -5,201	\$ -91
NET INCOME	\$ -5,292	\$ -5,201	\$ -91

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Online Profit & Loss by Month

January - October, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	JUL 2025	AUG 2025	SEP 2025	OCT 2025	TOTAL
Income											
20200 Other Unit game income	0	0	0	0	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	0	150	256	376	341	87	\$2,033
20203 Support Your Club	35	0	182	0	204	0	61	102	0	119	\$703
Total 20200 Other Unit game income	367	223	334	116	204	150	317	478	341	205	\$2,736
Total Income	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$341	\$205	\$2,736
GROSS PROFIT	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$341	\$205	\$2,736
Expenses											
30400 Unit game directors and caddies	0	0	0	0	0	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	0	0	25	160	0	\$335
Total 30400 Unit game directors and caddies	0	150	0	0	0	0	0	25	160	0	\$335
Total Expenses	\$0	\$150	\$0	\$0	\$0	\$0	\$0	\$25	\$160	\$0	\$335
NET OPERATING INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$181	\$205	\$2,401
NET INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$181	\$205	\$2,401

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Online Unit Game YTD Comparison

January - October, 2025

	TOTAL	
	JAN - OCT, 2025	JAN - OCT, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	2,033	3,363
20203 Support Your Club	703	0
Total 20200 Other Unit game income	2,736	3,363
Total Income	\$2,736	\$3,363
GROSS PROFIT	\$2,736	\$3,363
Expenses		
30400 Unit game directors and caddies	335	125
30600 Unit Game - ACBL Fees	0	20
Total Expenses	\$335	\$145
NET OPERATING INCOME	\$2,401	\$3,218
NET INCOME	\$2,401	\$3,218

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Online Profit & Loss Budget vs. Actuals

January - October, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		2,324	-2,324
20200 Other Unit game income	2,736		2,736
Total Income	\$2,736	\$2,324	\$412
GROSS PROFIT	\$2,736	\$2,324	\$412
Expenses			
30400 Unit game directors and caddies		1,000	-1,000
30461 BBO Online Director	335		335
Total 30400 Unit game directors and caddies	335	1,000	-665
Total Expenses	\$335	\$1,000	\$ -665
NET OPERATING INCOME	\$2,401	\$1,324	\$1,077
NET INCOME	\$2,401	\$1,324	\$1,077

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Sectional Profit & Loss by Quarter

January - October, 2025

	JAN - MAR, 2025	APR - JUN, 2025	JUL - SEP, 2025	OCT 2025	TOTAL
Income					
20000 Unit game receipts	0	0	0	768	\$768
60000 Sectional Gross Receipts	12,742	13,591	12,698	0	\$39,031
60300 Sandwich Sales	1,452	1,276	1,364	0	\$4,092
80100 Other Income	0	20	0	0	\$20
Total Income	\$14,194	\$14,887	\$14,062	\$768	\$43,911
GROSS PROFIT	\$14,194	\$14,887	\$14,062	\$768	\$43,911
Expenses					
30000 Unit game free plays	0	0	0	14	\$14
70000 Sectional - director's fees	1,449	960	1,440	0	\$3,849
70100 Sectional - transportation	134	90	146	0	\$370
70200 Sectional - per diem	230	161	230	0	\$621
70300 Sectional surcharge	225	225	225	0	\$675
70400 Sectional - sanction fees	788	854	798	0	\$2,440
70500 Sectional caddies	500	500	500	0	\$1,500
70600 Sectional - food and beverage	2,465	2,352	2,256	75	\$7,148
70700 Sectional - misc and fees	0	10	10	0	\$20
70800 Sectional - assistant	1,385	1,425	1,045	125	\$3,980
71000 Sectional free plays	895	979	823	0	\$2,697
71200 Sectional - supplies	395	190	190	30	\$805
71300 Sectional - rent	4,120	6,170	5,585	0	\$15,875
71400 Sectional - WBL rental	0	0	0	585	\$585
71700 Sectional Ads	198	0	191	0	\$389
90480 Square Credit Card Fees	336	449	375	24	\$1,185
Total Expenses	\$13,121	\$14,365	\$13,814	\$852	\$42,152
NET OPERATING INCOME	\$1,073	\$522	\$248	\$ -84	\$1,759
NET INCOME	\$1,073	\$522	\$248	\$ -84	\$1,759

Sectional Profit and Loss YTD Comparison

NVBA

January 1-October 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - OCT 31 2025	JAN 1 - OCT 31 2024 (PY)
Income		
20000 Unit game receipts	768	
60000 Sectional Gross Receipts	\$38,096.00	\$36,182.00
60001 Sectional Script & Other Recei	935	1,003
Total for 60000 Sectional Gross Receipts	\$39,031	\$37,185
60300 Sandwich Sales	4,092	4,250
80100 Other Income	20	
Total for Income	\$43,911	\$41,435
Cost of Goods Sold		
Gross Profit	\$43,911	\$41,435
Expenses		
30000 Unit game free plays	14	
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	2,506
70500 Sectional caddies	1,500	1,400
70600 Sectional - food and beverage	\$7,148	\$7,005
70700 Sectional - misc and fees	20	4
70800 Sectional - assistant	3,980	3,155
71000 Sectional free plays	\$2,697	\$2,289
71200 Sectional - supplies	\$805	\$691
71300 Sectional - rent	\$15,875	\$12,119
71400 Sectional - WBL rental	585	
71700 Sectional Ads	389	540
90480 Square Credit Card Fees	1,185	1,207
30400 Unit game directors and caddies		\$125
31000 Unit Game - Supplies		\$20
Total for Expenses	\$42,152	\$36,966
Net Operating Income	\$1,759	\$4,469
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$1,759	\$4,469

NVBA

Sectional Profit & Loss Budget vs. Actuals

January - October, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	768		768
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
Total Income	\$43,911	\$44,654	\$ -743
GROSS PROFIT	\$43,911	\$44,654	\$ -743
Expenses			
30000 Unit game free plays	14		14
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	7,148	6,856	292
70700 Sectional - misc and fees	20		20
70800 Sectional - assistant	3,980	3,775	205
71000 Sectional free plays	2,697	2,799	-102
71200 Sectional - supplies	805	1,179	-374
71300 Sectional - rent	15,875	15,560	315
71400 Sectional - WBL rental	585		585
71700 Sectional Ads	389	558	-169
90480 Square Credit Card Fees	1,185	1,036	149
Total Expenses	\$42,152	\$42,015	\$137
NET OPERATING INCOME	\$1,759	\$2,639	\$ -880
NET INCOME	\$1,759	\$2,639	\$ -880