

Balance Sheet Comparison

NVBA

As of November 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF NOVEMBER 30, 2025	AS OF NOVEMBER 30, 2024 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	20,584	21,188
10250 NWFCU Share Account	3,451	3,449
10275 NWFCU Money Market	11,335	11,268
10300 NWFCU Certificates	\$47,169	\$45,286
Total for Bank Accounts	\$82,539	\$81,191
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$3,024	\$3,037
Total for Other Current Assets	\$3,024	\$3,037
Total for Current Assets	\$85,563	\$84,228
Fixed Assets		
21000 Fixed Assets	\$361	\$542
Total for Fixed Assets	\$361	\$542
Other Assets		
Total for Assets	\$85,924	\$84,770
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	2,777	-2,766
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$85,924	\$84,448
Total for Liabilities and Equity	\$85,924	\$84,770

Profit and Loss by Class

NVBA

January-November, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income					
20000 Unit game receipts	27,616			768	28,384
20100 Novice game receipts	80				\$80
20200 Other Unit game income		2,815			\$2,815
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	40	382
80200 Interest Income			1,872		1,872
Total for Income	27,696	2,815	8,057	43,931	\$82,499
Cost of Goods Sold					
Gross Profit	27,696	2,815	8,057	43,931	\$82,499
Expenses					
30000 Unit game free plays	1,853			14	1,867
30200 Unit game rent	21,006				\$21,006
30400 Unit game directors and caddies	4,750	335	100		\$5,185
30600 Unit Game - ACBL Fees	1,437				1,437
30800 Unit Game Administrative Fee	660				660
30900 Unit Game - Food & Beverage	1,340				\$1,340
31000 Unit Game - Supplies	806				\$806
31001 RSVP Bridge Expense	165				165
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				2,488	2,488
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-November, 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			918		918
90480 Square Credit Card Fees			1,044	1,185	\$2,229
90600 Newsletter-layout			658		658
90750 Marketing			336		\$336
91200 Charity	880				880
Total for Expenses	33,384	335	3,803	42,200	\$79,722
Net Operating Income	-5,688	2,480	4,255	1,731	\$2,777
Other Income					
Other Expenses					
Net Other Income					
Net Income	-5,688	2,480	4,255	1,731	\$2,777

NVBA

Profit & Loss Budget vs. Actuals

January - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	28,384	29,140	-756
20100 Novice game receipts			
20120 0-20 Game Receipts	80		80
Total 20100 Novice game receipts	80		80
20200 Other Unit game income	2,815		2,815
20350 Bridgemate 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	3,600	2,244
80100 Other Income	382	400	-18
80200 Interest Income	1,872	1,100	772
Total Income	\$82,499	\$78,494	\$4,005
GROSS PROFIT	\$82,499	\$78,494	\$4,005
Expenses			
30000 Unit game free plays	1,867	1,087	780
30200 Unit game rent	21,006	21,511	-505
30400 Unit game directors and caddies	5,185	5,975	-790
30600 Unit Game - ACBL Fees	1,437	1,235	202
30800 Unit Game Administrative Fee	660	660	0
30900 Unit Game - Food & Beverage	1,340	1,320	20
31000 Unit Game - Supplies	806	700	106
31001 RSVP Bridge Expense	165	165	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	2,488	2,544	-56
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
90100 Misc Board expenses	148	660	-512
90200 Insurance	398	398	0

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Profit & Loss Budget vs. Actuals

January - November, 2025

	ACTUAL	TOTAL	
		BUDGET	OVER BUDGET
90300 Membership secretary	165	200	-35
90400 Other membership expenses	15		15
90450 Website Expense	22	77	-55
90475 Computer expense	918	820	98
90480 Square Credit Card Fees	2,229	2,431	-202
90600 Newsletter-layout	658	704	-46
90750 Marketing			
90751 Marketing Expense	336	336	0
Total 90750 Marketing	336	336	0
91000 Depreciation		0	0
91200 Charity	880	600	280
Total Expenses	\$79,722	\$80,358	\$ -636
NET OPERATING INCOME	\$2,777	\$ -1,864	\$4,641
NET INCOME	\$2,777	\$ -1,864	\$4,641

Unit Game Profit and Loss by Month

NVBA

January-November, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 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	2,304	27,616
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	2,304	\$27,696
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	2,304	\$27,696
Expenses												
30000 Unit game free plays	107	129	168	170	351	198	254	259	105	70	42	1,853
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	2,283	1,755	1,755	2,107	1,755	\$21,006
30400 Unit game directors and caddies	375	500	500	375	500	375	500	375	375	375	500	\$4,750
30600 Unit Game - ACBL Fees		375		52	86	48	148	264	171	142	151	1,437
30800 Unit Game Administrative Fee	60	60	60	60	60		120	60	60	60	60	660
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	168	90	105	176	137	\$1,340
31000 Unit Game - Supplies	44	80	111	60	60	60	70	60	197	24	40	\$806
31001 RSVP Bridge Expense	15	15	15	15	15	15	15	15	15	15	15	165
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	2,700	\$33,384
Net Operating Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-287	-153	-396	-\$5,688
Other Income												
Other Expenses												
Net Other Income												
Net Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-287	-153	-396	-\$5,688

Unit Game Profit and Loss YTD Comparison

NVBA

January-November, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - NOV 30 2025	JAN 1 - NOV 30 2024 (PY)
Income		
20000 Unit game receipts	\$27,616	\$17,754
20100 Novice game receipts	\$80	\$160
Total for Income	\$27,696	\$17,914
Cost of Goods Sold		
Gross Profit	\$27,696	\$17,914
Expenses		
30000 Unit game free plays	1,853	708
30200 Unit game rent	\$21,006	\$19,580
30400 Unit game directors and caddies	\$4,750	\$4,895
30600 Unit Game - ACBL Fees	1,437	1,405
30800 Unit Game Administrative Fee	660	720
30900 Unit Game - Food & Beverage	\$1,340	\$1,188
31000 Unit Game - Supplies	\$806	\$1,005
31001 RSVP Bridge Expense	165	162
31400 Unit Game - Holiday Party	188	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
Total for Expenses	\$33,384	\$29,980
Net Operating Income	-\$5,688	-\$12,066
Other Income		
Other Expenses		
Net Other Income		
Net Income	-\$5,688	-\$12,066

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Unit Game Profit & Loss Budget vs. Actuals

January - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	27,616	26,616	1,000
20100 Novice game receipts	80		80
Total Income	\$27,696	\$26,616	\$1,080
GROSS PROFIT	\$27,696	\$26,616	\$1,080
Expenses			
30000 Unit game free plays	1,853	1,087	766
30200 Unit game rent	21,006	21,511	-505
30400 Unit game directors and caddies	4,750	4,875	-125
30600 Unit Game - ACBL Fees	1,437	1,235	202
30800 Unit Game Administrative Fee	660	660	0
30900 Unit Game - Food & Beverage	1,340	1,320	20
31000 Unit Game - Supplies	806	700	106
31001 RSVP Bridge Expense	165	165	0
31400 Unit Game - Holiday Party	188	0	188
31600 Unit Game - Annual Meeting	300	500	-200
91200 Charity	880		880
Total Expenses	\$33,384	\$32,053	\$1,331
NET OPERATING INCOME	\$ -5,688	\$ -5,437	\$ -251
NET INCOME	\$ -5,688	\$ -5,437	\$ -251

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Online Profit & Loss by Month
January - November, 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	JUL 2025	AUG 2025	SEP 2025	OCT 2025	NOV 2025	TOTAL
Income												
20200 Other Unit game income	0	0	0	0	0	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	0	150	256	376	341	87	79	\$2,112
20203 Support Your Club	35	0	182	0	204	0	61	102	0	119	0	\$703
Total 20200 Other Unit game income	367	223	334	116	204	150	317	478	341	205	79	\$2,815
Total Income	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$341	\$205	\$79	\$2,815
GROSS PROFIT	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$341	\$205	\$79	\$2,815
Expenses												
30400 Unit game directors and caddies	0	150	0	0	0	0	0	25	160	0	0	\$335
Total Expenses	\$0	\$150	\$0	\$0	\$0	\$0	\$0	\$25	\$160	\$0	\$0	\$335
NET OPERATING INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$181	\$205	\$79	\$2,480
NET INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$181	\$205	\$79	\$2,480

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Online Unit Game YTD Comparison

January - November, 2025

	TOTAL	
	JAN - NOV, 2025	JAN - NOV, 2024 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	2,112	3,762
20203 Support Your Club	703	0
Total 20200 Other Unit game income	2,815	3,762
Total Income	\$2,815	\$3,762
GROSS PROFIT	\$2,815	\$3,762
Expenses		
30400 Unit game directors and caddies	0	0
30460 Unit Game Directors	0	125
30461 BBO Online Director	335	175
Total 30400 Unit game directors and caddies	335	300
30600 Unit Game - ACBL Fees	0	20
Total Expenses	\$335	\$320
NET OPERATING INCOME	\$2,480	\$3,442
NET INCOME	\$2,480	\$3,442

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Online Profit & Loss Budget vs. Actuals

January - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		2,524	-2,524
20200 Other Unit game income	2,815		2,815
Total Income	\$2,815	\$2,524	\$291
GROSS PROFIT	\$2,815	\$2,524	\$291
Expenses			
30400 Unit game directors and caddies	335	1,100	-765
Total Expenses	\$335	\$1,100	\$ -765
NET OPERATING INCOME	\$2,480	\$1,424	\$1,056
NET INCOME	\$2,480	\$1,424	\$1,056

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Sectional Profit & Loss by Quarter

January - November, 2025

	JAN - MAR, 2025	APR - JUN, 2025	JUL - SEP, 2025	OCT - NOV, 2025	TOTAL
Income					
20000 Unit game receipts	0	0	0	768	\$768
60000 Sectional Gross Receipts	10,928	13,664	13,504	0	\$38,096
60001 Sectional Script & Other Recei	1,814	-73	-806	0	\$935
Total 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	20	\$40
Total Income	\$14,194	\$14,887	\$14,062	\$788	\$43,931
GROSS PROFIT	\$14,194	\$14,887	\$14,062	\$788	\$43,931
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	48	\$2,488
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	\$900	\$42,200
NET OPERATING INCOME	\$1,073	\$522	\$248	\$ -112	\$1,731
NET INCOME	\$1,073	\$522	\$248	\$ -112	\$1,731

Sectional Profit and Loss YTD Comparison

NVBA

January 1-November 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - NOV 30 2025	JAN 1 - NOV 30 2024 (PY)
Income		
20000 Unit game receipts	768	
60000 Sectional Gross Receipts	\$39,031	\$37,185
60300 Sandwich Sales	4,092	4,250
80100 Other Income	40	
Total for Income	\$43,931	\$41,435
Cost of Goods Sold		
Gross Profit	\$43,931	\$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	2,488	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	\$115.00	\$91.00
71210 Preduplication	690	600
Total for 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	\$42,200	\$36,966
Net Operating Income	\$1,731	\$4,469
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$1,731	\$4,469

NVBA

Sectional Profit & Loss Budget vs. Actuals

January - November, 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	40	400	-360
Total Income	\$43,931	\$44,654	\$ -723
GROSS PROFIT	\$43,931	\$44,654	\$ -723
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	2,488	2,544	-56
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	\$42,200	\$42,015	\$185
NET OPERATING INCOME	\$1,731	\$2,639	\$ -908
NET INCOME	\$1,731	\$2,639	\$ -908