

NVBA

Balance Sheet Comparison

As of Jun 30, 2026

	TOTAL	
	AS OF JUN 30, 2026	AS OF JUN 30, 2025 (PY)
Assets		
Current Assets		
Bank Accounts	\$85,113	\$83,729
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$4,599	\$1,692
Total for Other Current Assets	\$4,599	\$1,692
Total for Current Assets	\$89,711	\$85,421
Fixed Assets		
21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$89,892	\$85,782
Liabilities and Equity		
Liabilities		
Current Liabilities	\$0	-\$20
Long-term Liabilities		
Total for Liabilities	\$0	-\$20
Equity		
3900 Retained Earnings	44,002	41,646
Net Income	4,389	2,655
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$89,892	\$85,802
Total for Liabilities and Equity	\$89,892	\$85,782

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Profit and Loss by Class

January-June, 2026

	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income	15,520	376	3,558	31,710	\$51,164
Cost of Goods Sold					
Gross Profit	15,520	376	3,558	31,710	\$51,164
Expenses					
30000 Unit game free plays	879				879
30200 Unit game rent	7,434				7,434
30400 Unit game directors and caddies	2,525				\$2,525
30600 Unit Game - ACBL Fees	724				724
30800 Unit Game Administrative Fee	360				360
30900 Unit Game - Food & Beverage	895				\$895
31000 Unit Game - Supplies	719				\$719
31001 RSVP Bridge Expense	140				140
31100 Unit Game - Charity	1,088				1,088
31400 Unit Game - Holiday Party	-28				-28
31600 Unit Game - Annual Meeting	278				278
70000 Sectional - director's fees				2,880	2,880
70100 Sectional - transportation				304	304
70200 Sectional - per diem				460	460
70300 Sectional surcharge				450	450
70400 Sectional - sanction fees				1,754	1,754
70500 Sectional caddies				1,000	1,000
70600 Sectional - food and beverage				5,035	\$5,035
70700 Sectional - misc and fees				0	0
70800 Sectional - assistant				2,445	2,445
71000 Sectional free plays				1,931	\$1,931
71200 Sectional - supplies				471	\$471
71300 Sectional - rent				11,815	\$11,815
71700 Sectional Ads				307	307
90100 Misc Board expenses			359		\$359
90400 Other membership expenses			45		45
90475 Computer expense			800		800
90480 Square Credit Card Fees			594	863	\$1,457
90750 Marketing			250		\$250
Total for Expenses	15,013		2,047	29,714	\$46,775
Net Operating Income	507	376	1,511	1,996	\$4,389
Other Income					
Other Expenses					
Net Other Income					
Net Income	507	376	1,511	1,996	\$4,389

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Profit and Loss YTD Comparison - copy
January-June, 2026

	TOTAL	
	JAN 1 - JUN 30 2026	JAN 1 - JUN 30 2025 (PY)
Income	\$51,164	\$50,093
Cost of Goods Sold		
Gross Profit	\$51,164	\$50,093
Expenses		
30000 Unit game free plays	879	1,123
30200 Unit game rent	\$7,434	\$11,351
30400 Unit game directors and caddies	\$2,525	\$2,775
30600 Unit Game - ACBL Fees	724	561
30800 Unit Game Administrative Fee	360	300
30900 Unit Game - Food & Beverage	\$895	\$664
31000 Unit Game - Supplies	\$719	\$415
31001 RSVP Bridge Expense	140	90
31100 Unit Game - Charity	1,088	
31400 Unit Game - Holiday Party	-28	188
31600 Unit Game - Annual Meeting	278	300
70000 Sectional - director's fees	2,880	2,409
70100 Sectional - transportation	304	224
70200 Sectional - per diem	460	391
70300 Sectional surcharge	450	450
70400 Sectional - sanction fees	1,754	1,642
70500 Sectional caddies	1,000	1,000
70600 Sectional - food and beverage	\$5,035	\$4,817
70800 Sectional - assistant	2,445	2,810
71000 Sectional free plays	\$1,931	\$1,874
71200 Sectional - supplies	\$471	\$585
71300 Sectional - rent	\$11,815	\$10,290
71700 Sectional Ads	307	198
90100 Misc Board expenses	\$359	\$27
90400 Other membership expenses	45	15
90475 Computer expense	800	210
90480 Square Credit Card Fees	\$1,457	\$1,364
90750 Marketing	\$250	
70700 Sectional - misc and fees		10
90450 Website Expense		22
90600 Newsletter-layout		454
91200 Charity		880
Total for Expenses	\$46,775	\$47,437
Net Operating Income	\$4,389	\$2,655
Other Income		
Other Expenses		

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Profit and Loss YTD Comparison - copy
January-June, 2026

TOTAL		
	JAN 1 - JUN 30 2026	JAN 1 - JUN 30 2025 (PY)
Net Other Income		
Net Income	\$4,389	\$2,655

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Budget vs. Actuals

January - June, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	\$51,164	\$51,331	\$ -167
GROSS PROFIT	\$51,164	\$51,331	\$ -167
Expenses			
30000 Unit game free plays	879	802	77
30200 Unit game rent	7,434	8,449	-1,016
30400 Unit game directors and caddies	2,525	2,750	-225
30600 Unit Game - ACBL Fees	724	647	77
30800 Unit Game Administrative Fee	360	360	0
30900 Unit Game - Food & Beverage	895	900	-5
31000 Unit Game - Supplies	719	640	79
31001 RSVP Bridge Expense	140	90	50
31100 Unit Game - Charity	1,088	800	288
31400 Unit Game - Holiday Party	-28	0	-28
31600 Unit Game - Annual Meeting	278	300	-22
70000 Sectional - director's fees	2,880	2,880	0
70100 Sectional - transportation	304	268	36
70200 Sectional - per diem	460	460	0
70300 Sectional surcharge	450	450	0
70400 Sectional - sanction fees	1,754	1,728	26
70500 Sectional caddies	1,000	1,000	0
70600 Sectional - food and beverage	5,035	5,250	-215
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	2,445	3,050	-605
71000 Sectional free plays	1,931	2,064	-133
71200 Sectional - supplies	471	860	-389
71300 Sectional - rent	11,815	10,870	945
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	307	400	-93
90100 Misc Board expenses	359	60	299
90200 Insurance		0	0
90300 Membership secretary		170	-170
90400 Other membership expenses	45	15	30
90450 Website Expense		0	0
90475 Computer expense	800	879	-80
90480 Square Credit Card Fees	1,457	1,361	96
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$46,775	\$47,503	\$ -728
NET OPERATING INCOME	\$4,389	\$3,828	\$561
NET INCOME	\$4,389	\$3,828	\$561

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Unit Game Profit and Loss by Month

January-June, 2026

	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026	TOTAL
Income							
20000 Unit game receipts	1,792	2,016	2,752	2,624	2,368	3,968	15,520
Total for Income	1,792	2,016	2,752	2,624	2,368	3,968	\$15,520
Cost of Goods Sold							
Gross Profit	1,792	2,016	2,752	2,624	2,368	3,968	\$15,520
Expenses							
30000 Unit game free plays	100	51	151	90	129	358	879
30200 Unit game rent	870	1,305	1,785	1,077	1,128	1,269	7,434
30400 Unit game directors and caddies	250	375	500	500	500	400	\$2,525
30600 Unit Game - ACBL Fees	121	207	101	193		103	724
30800 Unit Game Administrative Fee	60	60	60	60	60	60	360
30900 Unit Game - Food & Beverage	27	154	132	165	114	301	\$895
31000 Unit Game - Supplies	20	40	437	57	95	70	\$719
31001 RSVP Bridge Expense	15	25	28	27	20	25	140
31100 Unit Game - Charity						1,088	1,088
31400 Unit Game - Holiday Party	-28						-28
31600 Unit Game - Annual Meeting					278		278
Total for Expenses	1,435	2,217	3,195	2,169	2,324	3,674	\$15,013
Net Operating Income	357	-201	-443	455	44	294	\$507
Other Income							
Other Expenses							
Net Other Income							
Net Income	357	-201	-443	455	44	294	\$507

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Unit Game Profit and Loss YTD Comparison
January-June, 2026

	TOTAL	
	JAN 1 - JUN 30 2026	JAN 1 - JUN 30 2025 (PY)
Income		
20000 Unit game receipts	15,520	15,328
20100 Novice game receipts		\$80
Total for Income	\$15,520	\$15,408
Cost of Goods Sold		
Gross Profit	\$15,520	\$15,408
Expenses		
30000 Unit game free plays	879	1,123
30200 Unit game rent	\$7,434	\$11,351
30400 Unit game directors and caddies	\$2,525	\$2,625
30600 Unit Game - ACBL Fees	724	561
30800 Unit Game Administrative Fee	360	300
30900 Unit Game - Food & Beverage	\$895	\$664
31000 Unit Game - Supplies	\$719	\$415
31001 RSVP Bridge Expense	140	90
31100 Unit Game - Charity	1,088	
31400 Unit Game - Holiday Party	-28	188
31600 Unit Game - Annual Meeting	278	300
91200 Charity		880
Total for Expenses	\$15,013	\$18,496
Net Operating Income	\$507	-\$3,088
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$507	-\$3,088

Unit Game Budget vs. Actuals

January - June, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	15,520	15,488	32
20100 Novice game receipts		0	0
Total Income	\$15,520	\$15,488	\$32
GROSS PROFIT	\$15,520	\$15,488	\$32
Expenses			
30000 Unit game free plays	879	802	77
30200 Unit game rent	7,434	8,449	-1,016
30400 Unit game directors and caddies	2,525	2,750	-225
30600 Unit Game - ACBL Fees	724	647	77
30800 Unit Game Administrative Fee	360	360	0
30900 Unit Game - Food & Beverage	895	900	-5
31000 Unit Game - Supplies	719	640	79
31001 RSVP Bridge Expense	140	90	50
31100 Unit Game - Charity	1,088	800	288
31400 Unit Game - Holiday Party	-28	0	-28
31600 Unit Game - Annual Meeting	278	300	-22
91200 Charity		0	0
Total Expenses	\$15,013	\$15,738	\$ -725
NET OPERATING INCOME	\$507	\$ -250	\$757
NET INCOME	\$507	\$ -250	\$757

Online Profit & Loss by Month

January - June, 2026

	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026	TOTAL
Income							
20200 Other Unit game income	0	0	0	0	0	0	\$0
20201 Online	101	58	34	37	31	0	\$261
20203 Support Your Club	0	0	0	115	0	0	\$115
Total 20200 Other Unit game income	101	58	34	151	31	0	\$376
Total Income	\$101	\$58	\$34	\$151	\$31	\$0	\$376
GROSS PROFIT	\$101	\$58	\$34	\$151	\$31	\$0	\$376
Expenses							
Total Expenses							\$0
NET OPERATING INCOME	\$101	\$58	\$34	\$151	\$31	\$0	\$376
NET INCOME	\$101	\$58	\$34	\$151	\$31	\$0	\$376

Online Unit Game YTD Comparison

January - June, 2026

	TOTAL	
	JAN - JUN, 2026	JAN - JUN, 2025 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	261	973
20203 Support Your Club	115	420
Total 20200 Other Unit game income	376	1,394
Total Income	\$376	\$1,394
GROSS PROFIT	\$376	\$1,394
Expenses		
30400 Unit game directors and caddies	0	150
Total Expenses	\$0	\$150
NET OPERATING INCOME	\$376	\$1,244
NET INCOME	\$376	\$1,244

Online Budget vs. Actuals

January - June, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20200 Other Unit game income	376	719	-344
Total Income	\$376	\$719	\$ -344
GROSS PROFIT	\$376	\$719	\$ -344
Expenses			
30400 Unit game directors and caddies		0	0
Total Expenses	\$0	\$0	\$0
NET OPERATING INCOME	\$376	\$719	\$ -344
NET INCOME	\$376	\$719	\$ -344

Sectional Profit & Loss by Quarter

January - June, 2026

	JAN - MAR, 2026	APR - JUN, 2026	TOTAL
Income			
60000 Sectional Gross Receipts	14,154	14,707	\$28,861
60300 Sandwich Sales	1,309	1,500	\$2,809
80100 Other Income	20	20	\$40
Total Income	\$15,483	\$16,227	\$31,710
GROSS PROFIT	\$15,483	\$16,227	\$31,710
Expenses			
70000 Sectional - director's fees	1,440	1,440	\$2,880
70100 Sectional - transportation	131	173	\$304
70200 Sectional - per diem	230	230	\$460
70300 Sectional surcharge	225	225	\$450
70400 Sectional - sanction fees	838	916	\$1,754
70500 Sectional caddies	500	500	\$1,000
70600 Sectional - food and beverage	2,343	2,693	\$5,035
70700 Sectional - misc and fees	0	0	\$0
70800 Sectional - assistant	1,285	1,160	\$2,445
71000 Sectional free plays	942	989	\$1,931
71200 Sectional - supplies	270	201	\$471
71300 Sectional - rent	5,870	5,945	\$11,815
71700 Sectional Ads	153	153	\$307
90480 Square Credit Card Fees	432	430	\$863
Total Expenses	\$14,659	\$15,055	\$29,714
NET OPERATING INCOME	\$824	\$1,172	\$1,996
NET INCOME	\$824	\$1,172	\$1,996

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Sectional Profit and Loss YTD Comparison

January 1-June 30, 2026

	TOTAL	
	JAN 1 - JUN 30 2026	JAN 1 - JUN 30 2025 (PY)
Income		
60000 Sectional Gross Receipts	\$28,861	\$26,333
60300 Sandwich Sales	2,809	2,728
80100 Other Income	40	20
Total for Income	\$31,710	\$29,081
Cost of Goods Sold		
Gross Profit	\$31,710	\$29,081
Expenses		
70000 Sectional - director's fees	2,880	2,409
70100 Sectional - transportation	304	224
70200 Sectional - per diem	460	391
70300 Sectional surcharge	450	450
70400 Sectional - sanction fees	1,754	1,642
70500 Sectional caddies	1,000	1,000
70600 Sectional - food and beverage	\$5,035	\$4,817
70700 Sectional - misc and fees	0	10
70800 Sectional - assistant	2,445	2,810
71000 Sectional free plays	\$1,931	\$1,874
71200 Sectional - supplies	\$471	\$585
71300 Sectional - rent	\$11,815	\$10,290
71700 Sectional Ads	307	198
90480 Square Credit Card Fees	863	786
Total for Expenses	\$29,714	\$27,486
Net Operating Income	\$1,996	\$1,595
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$1,996	\$1,595

Sectional Budget vs. Actuals

January - June, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		0	0
60000 Sectional Gross Receipts	28,861	27,904	957
60300 Sandwich Sales	2,809	3,300	-491
80100 Other Income	40	40	0
Total Income	\$31,710	\$31,244	\$466
GROSS PROFIT	\$31,710	\$31,244	\$466
Expenses			
30000 Unit game free plays		0	0
70000 Sectional - director's fees	2,880	2,880	0
70100 Sectional - transportation	304	268	36
70200 Sectional - per diem	460	460	0
70300 Sectional surcharge	450	450	0
70400 Sectional - sanction fees	1,754	1,728	26
70500 Sectional caddies	1,000	1,000	0
70600 Sectional - food and beverage	5,035	5,250	-215
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	2,445	3,050	-605
71000 Sectional free plays	1,931	2,064	-133
71200 Sectional - supplies	471	860	-389
71300 Sectional - rent	11,815	10,870	945
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	307	400	-93
90480 Square Credit Card Fees	863	784	79
Total Expenses	\$29,714	\$30,064	\$ -350
NET OPERATING INCOME	\$1,996	\$1,180	\$816
NET INCOME	\$1,996	\$1,180	\$816