

NVBA

Balance Sheet Comparison

As of Jul 31, 2026

	TOTAL	
	As of Jul 31, 2026	As of Jul 31, 2025 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	23,708	22,435
10250 NWFCU Share Account	3,452	3,451
10275 NWFCU Money Market	11,378	11,313
10300 NWFCU Certificates	\$48,291	\$46,576
Total for Bank Accounts	\$86,829	\$83,775
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$4,514	\$1,907
Total for Other Current Assets	\$4,514	\$1,907
Total for Current Assets	\$91,343	\$85,683
Fixed Assets		
21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$91,523	\$86,044
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	6,020	2,917
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$91,523	\$86,064
Total for Liabilities and Equity	\$91,523	\$86,044

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Profit and Loss by Class

January-July, 2026

	F2F Game	Online	Other	Sectional	Total
Income					
20000 Unit game receipts	18,400				18,400
20200 Other Unit game income		455			\$455
60000 Sectional Gross Receipts				28,861	\$28,861
60300 Sandwich Sales				2,809	2,809
80000 Membership Income			3,916		3,916
80100 Other Income				40	40
80200 Interest Income			1,064		1,064
Total for Income	18,400	455	4,979	31,710	\$55,545
Cost of Goods Sold					
Gross Profit	18,400	455	4,979	31,710	\$55,545
Expenses					
30000 Unit game free plays	1,077				\$1,077
30200 Unit game rent	8,774				8,774
30400 Unit game directors and caddies	3,025				\$3,025
30600 Unit Game - ACBL Fees	874				874
30800 Unit Game Administrative Fee	420				420
30900 Unit Game - Food & Beverage	1,000				\$1,000
31000 Unit Game - Supplies	779				\$779
31001 RSVP Bridge Expense	156				156
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			439		\$439
90400 Other membership expenses			45		45
90475 Computer expense			933		933
90480 Square Credit Card Fees			699	863	\$1,562
90750 Marketing			250		\$250
Total for Expenses	17,444		2,366	29,714	\$49,524

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Profit and Loss by Class
January-July, 2026

	F2F Game	Online	Other	Sectional	Total
Net Operating Income	956	455	2,613	1,996	\$6,020
Other Income					
Other Expenses					
Net Other Income					
Net Income	956	455	2,613	1,996	\$6,020

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

	TOTAL	
	Jan 1 - Jul 31 2026	Jan 1 - Jul 31 2025 (PY)
Income		
20000 Unit game receipts	18,400	17,664
20200 Other Unit game income		
20201 Online	261	1,229
20203 Support Your Club	194	482
Total for 20200 Other Unit game income	\$455	\$1,711
60000 Sectional Gross Receipts	\$28,861	\$26,333
60300 Sandwich Sales	2,809	2,728
80000 Membership Income	3,916	4,812
80100 Other Income	40	290
80200 Interest Income	1,064	1,223
20100 Novice game receipts		\$80
Total for Income	\$55,545	\$54,842
Cost of Goods Sold		
Gross Profit	\$55,545	\$54,842
Expenses		
30000 Unit game free plays	\$1,077	\$1,377
30200 Unit game rent	\$8,774	\$13,634
30400 Unit game directors and caddies	\$3,025	\$3,375
30600 Unit Game - ACBL Fees	874	709
30800 Unit Game Administrative Fee	420	420
30900 Unit Game - Food & Beverage	\$1,000	\$832
31000 Unit Game - Supplies	\$779	\$485
31001 RSVP Bridge Expense	156	105
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	\$439	\$127

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

	TOTAL	
	Jan 1 - Jul 31 2026	Jan 1 - Jul 31 2025 (PY)
90400 Other membership expenses	45	15
90475 Computer expense	933	266
90480 Square Credit Card Fees	\$1,562	\$1,434
90750 Marketing	\$250	
70700 Sectional - misc and fees		10
90200 Insurance		398
90450 Website Expense		22
90600 Newsletter-layout		658
91200 Charity		880
Total for Expenses	\$49,524	\$51,925
Net Operating Income	\$6,020	\$2,917
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$6,020	\$2,917

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Budget vs. Actuals

January - July, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	18,400	18,560	-160
20100 Novice game receipts		0	0
20200 Other Unit game income	455	814	-359
60000 Sectional Gross Receipts	28,861	27,904	957
60300 Sandwich Sales	2,809	3,300	-491
80000 Membership Income	3,916	4,380	-464
80100 Other Income	40	40	0
80200 Interest Income	1,064	1,120	-56
Total Income	\$55,545	\$56,118	\$ -573
GROSS PROFIT	\$55,545	\$56,118	\$ -573
Expenses			
30000 Unit game free plays	1,077	894	183
30200 Unit game rent	8,774	9,985	-1,211
30400 Unit game directors and caddies	3,025	3,250	-225
30600 Unit Game - ACBL Fees	874	730	144
30800 Unit Game Administrative Fee	420	420	0
30900 Unit Game - Food & Beverage	1,000	1,050	-50
31000 Unit Game - Supplies	779	730	49
31001 RSVP Bridge Expense	156	105	51
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	439	70	369
90200 Insurance		398	-398
90300 Membership secretary		170	-170
90400 Other membership expenses	45	15	30
90450 Website Expense		0	0
90475 Computer expense	933	1,011	-78

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
90480 Square Credit Card Fees	1,562	1,433	129
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$49,524	\$50,641	\$ -1,116
NET OPERATING INCOME	\$6,020	\$5,478	\$543
NET INCOME	\$6,020	\$5,478	\$543

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Unit Game Profit and Loss by Month
January-July, 2026

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Total
Income	1,792	2,016	2,752	2,624	2,368	3,968	2,880	\$18,400
Cost of Goods Sold								
Gross Profit	1,792	2,016	2,752	2,624	2,368	3,968	2,880	\$18,400
Expenses								
30000 Unit game free plays	100	51	151	90	129	358	198	\$1,077
30200 Unit game rent	870	1,305	1,785	1,077	1,128	1,269	1,341	8,774
30400 Unit game directors and caddies	250	375	500	500	500	400	500	\$3,025
30600 Unit Game - ACBL Fees	121	207	101	193		103	150	874
30800 Unit Game Administrative Fee	60	60	60	60	60	60	60	420
30900 Unit Game - Food & Beverage	27	154	132	165	114	301	106	\$1,000
31000 Unit Game - Supplies	20	40	437	57	95	70	60	\$779
31001 RSVP Bridge Expense	15	25	28	27	20	25	16	156
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	2,430	\$17,444
Net Operating Income	357	-201	-443	455	44	294	450	\$956
Other Income								
Other Expenses								
Net Other Income								
Net Income	357	-201	-443	455	44	294	450	\$956

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

TOTAL		
	Jan 1 - Jul 31 2026	Jan 1 - Jul 31 2025 (PY)
Income	\$18,400	\$17,744
Cost of Goods Sold		
Gross Profit	\$18,400	\$17,744
Expenses		
30000 Unit game free plays	\$1,077	\$1,377
30200 Unit game rent	\$8,774	\$13,634
30400 Unit game directors and caddies	\$3,025	\$3,125
30600 Unit Game - ACBL Fees	874	709
30800 Unit Game Administrative Fee	420	420
30900 Unit Game - Food & Beverage	\$1,000	\$832
31000 Unit Game - Supplies	\$779	\$485
31001 RSVP Bridge Expense	156	105
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	\$17,444	\$22,055
Net Operating Income	\$956	-\$4,311
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$956	-\$4,311

Unit Game Budget vs. Actuals

January - July, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	18,400	18,560	-160
20100 Novice game receipts		0	0
20120 0-20 Game Receipts		0	0
Total 20100 Novice game receipts		0	0
Total Income	\$18,400	\$18,560	\$ -160
GROSS PROFIT	\$18,400	\$18,560	\$ -160
Expenses			
30000 Unit game free plays	1,077	894	183
30200 Unit game rent	8,774	9,985	-1,211
30400 Unit game directors and caddies	3,025	3,250	-225
30600 Unit Game - ACBL Fees	874	730	144
30800 Unit Game Administrative Fee	420	420	0
30900 Unit Game - Food & Beverage	1,000	1,050	-50
31000 Unit Game - Supplies	779	730	49
31001 RSVP Bridge Expense	156	105	51
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	\$17,444	\$18,264	\$ -820
NET OPERATING INCOME	\$956	\$296	\$660
NET INCOME	\$956	\$296	\$660

Online Profit & Loss by Month

January - July, 2026

	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026	JUL 2026	TOTAL
Income								
20200 Other Unit game income	0	0	0	0	0	0	0	\$0
20201 Online	101	58	34	37	31	0	0	\$261
20203 Support Your Club	0	0	0	115	0	0	80	\$194
Total 20200 Other Unit game income	101	58	34	151	31	0	80	\$455
Total Income	\$101	\$58	\$34	\$151	\$31	\$0	\$80	\$455
GROSS PROFIT	\$101	\$58	\$34	\$151	\$31	\$0	\$80	\$455
Expenses								
Total Expenses								\$0
NET OPERATING INCOME	\$101	\$58	\$34	\$151	\$31	\$0	\$80	\$455
NET INCOME	\$101	\$58	\$34	\$151	\$31	\$0	\$80	\$455

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OnLine Profit and Loss YTD Comparison
January-July, 2026

	TOTAL	
	Jan 1 - Jul 31 2026	Jan 1 - Jul 31 2025 (PY)
Income		
20200 Other Unit game income		
20201 Online	261	1,229
20203 Support Your Club	194	482
Total for 20200 Other Unit game income	\$455	\$1,711
Total for Income	\$455	\$1,711
Cost of Goods Sold		
Gross Profit	\$455	\$1,711
Expenses		
30400 Unit game directors and caddies		\$150
Total for Expenses		\$150
Net Operating Income	\$455	\$1,561
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$455	\$1,561

Online Budget vs. Actuals

January - July, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20200 Other Unit game income		0	0
20201 Online	261	339	-78
20203 Support Your Club	194	475	-281
Total 20200 Other Unit game income	455	814	-359
Total Income	\$455	\$814	\$ -359
GROSS PROFIT	\$455	\$814	\$ -359
Expenses			
30400 Unit game directors and caddies		0	0
Total Expenses	\$0	\$0	\$0
NET OPERATING INCOME	\$455	\$814	\$ -359
NET INCOME	\$455	\$814	\$ -359

Sectional Profit & Loss by Quarter

January - July, 2026

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

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Sectional Profit and Loss YTD Comparison

January-July, 2026

	TOTAL	
	Jan 1 - Jul 31 2026	Jan 1 - Jul 31 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 - July, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
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