

NVBA

Balance Sheet Comparison

As of Aug 31, 2026

	TOTAL	
	As of Aug 31, 2026	As of Aug 31, 2025 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	24,045	22,549
10250 NWFCU Share Account	3,453	3,451
10275 NWFCU Money Market	11,383	11,318
10300 NWFCU Certificates	\$48,427	\$46,731
Total for Bank Accounts	\$87,307	\$84,049
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$4,493	\$1,590
Total for Other Current Assets	\$4,493	\$1,590
Total for Current Assets	\$91,800	\$85,639
Fixed Assets		
21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$91,980	\$86,000
Liabilities and Equity		
Liabilities		
Current Liabilities		
Long-term Liabilities		
Total for Liabilities		
Equity		
3900 Retained Earnings	44,002	41,646
Net Income	6,477	2,853
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$91,980	\$86,000
Total for Liabilities and Equity	\$91,980	\$86,000

NVBA
Profit and Loss by Class
January-August, 2026

	F2F Game	Online	Other	Sectional	Total
Income					
20000 Unit game receipts	21,152				21,152
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			1,212		1,212
Total for Income	21,152	455	5,128	31,710	\$58,445
Cost of Goods Sold					
Gross Profit	21,152	455	5,128	31,710	\$58,445
Expenses					
30000 Unit game free plays	1,211				\$1,211
30200 Unit game rent	10,083				10,083
30400 Unit game directors and caddies	3,400				\$3,400
30600 Unit Game - ACBL Fees	1,101				1,101
30800 Unit Game Administrative Fee	420				420
30900 Unit Game - Food & Beverage	1,074				\$1,074
31000 Unit Game - Supplies	819				\$819
31001 RSVP Bridge Expense	177				177
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			477		\$477
90400 Other membership expenses			45		45
90475 Computer expense			1,066		1,066
90480 Square Credit Card Fees			793	863	\$1,655
90750 Marketing			250		\$250
Total for Expenses	19,624		2,630	29,714	\$51,968

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Profit and Loss by Class
January-August, 2026

	F2F Game	Online	Other	Sectional	Total
Net Operating Income	1,528	455	2,498	1,996	\$6,477
Other Income					
Other Expenses					
Net Other Income					
Net Income	1,528	455	2,498	1,996	\$6,477

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

	TOTAL	
	Jan 1 - Aug 31 2026	Jan 1 - Aug 31 2025 (PY)
Income		
20000 Unit game receipts	21,152	20,000
20200 Other Unit game income	\$455	\$2,189
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	362
80200 Interest Income	1,212	1,392
20100 Novice game receipts		\$80
Total for Income	\$58,445	\$57,897
Cost of Goods Sold		
Gross Profit	\$58,445	\$57,897
Expenses		
30000 Unit game free plays	\$1,211	\$1,636
30200 Unit game rent	\$10,083	\$15,389
30400 Unit game directors and caddies	\$3,400	\$3,775
30600 Unit Game - ACBL Fees	1,101	972
30800 Unit Game Administrative Fee	420	480
30900 Unit Game - Food & Beverage	\$1,074	\$922
31000 Unit Game - Supplies	\$819	\$545
31001 RSVP Bridge Expense	177	120
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	\$477	\$148
90400 Other membership expenses	45	15
90475 Computer expense	1,066	387
90480 Square Credit Card Fees	\$1,655	\$1,509

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

	TOTAL	
	Jan 1 - Aug 31 2026	Jan 1 - Aug 31 2025 (PY)
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	\$51,968	\$55,044
Net Operating Income	\$6,477	\$2,853
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$6,477	\$2,853

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Budget vs. Actuals

January - August, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	21,152	21,632	-480
20100 Novice game receipts		0	0
20200 Other Unit game income		0	0
20201 Online	261	374	-113
20203 Support Your Club	194	575	-381
Total 20200 Other Unit game income	455	949	-494
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	1,212	1,280	-68
Total Income	\$58,445	\$59,485	\$ -1,040
GROSS PROFIT	\$58,445	\$59,485	\$ -1,040
Expenses			
30000 Unit game free plays	1,211	986	225
30200 Unit game rent	10,083	11,521	-1,438
30400 Unit game directors and caddies	3,400	3,750	-350
30600 Unit Game - ACBL Fees	1,101	888	213
30800 Unit Game Administrative Fee	420	480	-60
30900 Unit Game - Food & Beverage	1,074	1,200	-126
31000 Unit Game - Supplies	819	840	-21
31001 RSVP Bridge Expense	177	120	57
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	477	80	397
90200 Insurance		398	-398
90300 Membership secretary		170	-170

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
90400 Other membership expenses	45	15	30
90450 Website Expense		0	0
90475 Computer expense	1,066	1,142	-76
90480 Square Credit Card Fees	1,655	1,507	148
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$51,968	\$53,477	\$ -1,509
NET OPERATING INCOME	\$6,477	\$6,008	\$469
NET INCOME	\$6,477	\$6,008	\$469

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

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Total
Income									
20000 Unit game receipts	1,792	2,016	2,752	2,624	2,368	3,968	2,880	2,752	21,152
Total for Income	1,792	2,016	2,752	2,624	2,368	3,968	2,880	2,752	\$21,152
Cost of Goods Sold									
Gross Profit	1,792	2,016	2,752	2,624	2,368	3,968	2,880	2,752	\$21,152
Expenses									
30000 Unit game free plays	100	51	151	90	129	358	198	134	\$1,211
30200 Unit game rent	870	1,305	1,785	1,077	1,128	1,269	1,341	1,309	10,083
30400 Unit game directors and caddies	250	375	500	500	500	400	500	375	\$3,400
30600 Unit Game - ACBL Fees	121	207	101	193		103	150	227	1,101
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	74	\$1,074
31000 Unit Game - Supplies	20	40	437	57	95	70	60	40	\$819
31001 RSVP Bridge Expense	15	25	28	27	20	25	16	21	177
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	2,180	\$19,624
Net Operating Income	357	-201	-443	455	44	294	450	572	\$1,528
Other Income									
Other Expenses									
Net Other Income									
Net Income	357	-201	-443	455	44	294	450	572	\$1,528

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

	TOTAL	
	Jan 1 - Aug 31 2026	Jan 1 - Aug 31 2025 (PY)
Income		
20000 Unit game receipts	21,152	20,000
20100 Novice game receipts		\$80
Total for Income	\$21,152	\$20,080
Cost of Goods Sold		
Gross Profit	\$21,152	\$20,080
Expenses		
30000 Unit game free plays	\$1,211	\$1,636
30200 Unit game rent	\$10,083	\$15,389
30400 Unit game directors and caddies		
30460 Unit Game Directors	3,400	3,500
Total for 30400 Unit game directors and caddies	\$3,400	\$3,500
30600 Unit Game - ACBL Fees	1,101	972
30800 Unit Game Administrative Fee	420	480
30900 Unit Game - Food & Beverage	\$1,074	\$922
31000 Unit Game - Supplies	\$819	\$545
31001 RSVP Bridge Expense	177	120
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	\$19,624	\$24,932
Net Operating Income	\$1,528	-\$4,852
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$1,528	-\$4,852

Unit Game Budget vs. Actuals

January - August, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	21,152	21,632	-480
20100 Novice game receipts		0	0
Total Income	\$21,152	\$21,632	\$ -480
GROSS PROFIT	\$21,152	\$21,632	\$ -480
Expenses			
30000 Unit game free plays	1,211	986	225
30200 Unit game rent	10,083	11,521	-1,438
30400 Unit game directors and caddies	3,400	3,750	-350
30600 Unit Game - ACBL Fees	1,101	888	213
30800 Unit Game Administrative Fee	420	480	-60
30900 Unit Game - Food & Beverage	1,074	1,200	-126
31000 Unit Game - Supplies	819	840	-21
31001 RSVP Bridge Expense	177	120	57
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	\$19,624	\$20,885	\$ -1,261
NET OPERATING INCOME	\$1,528	\$747	\$781
NET INCOME	\$1,528	\$747	\$781

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OnLine Profit and Loss YTD Comparison
January-August, 2026

	TOTAL	
	Jan 1 - Aug 31 2026	Jan 1 - Aug 31 2025 (PY)
Income		
20200 Other Unit game income		
20201 Online	261	1,605
20203 Support Your Club	194	584
Total for 20200 Other Unit game income	\$455	\$2,189
Total for Income	\$455	\$2,189
Cost of Goods Sold		
Gross Profit	\$455	\$2,189
Expenses		
30400 Unit game directors and caddies		\$175
Total for Expenses		\$175
Net Operating Income	\$455	\$2,014
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$455	\$2,014

Sectional Profit & Loss by Quarter

January - August, 2026

	JAN - MAR, 2026	APR - JUN, 2026	JUL - AUG, 2026	TOTAL
Income				
60000 Sectional Gross Receipts	14,154	14,707	0	\$28,861
60300 Sandwich Sales	1,309	1,500	0	\$2,809
80100 Other Income	20	20	0	\$40
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-August, 2026

	TOTAL	
	Jan 1 - Aug 31 2026	Jan 1 - Aug 31 2025 (PY)
Income		
60000 Sectional Gross Receipts	\$27,416	\$24,592
60001 GNT & Other Receipts	1,445	1,741
Total for 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 - August, 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