

NVBA

Balance Sheet Comparison

As of Sep 30, 2026

	TOTAL	
	As of Sep 30, 2026	As of Sep 30, 2025 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	25,324	21,506
10250 NWFCU Share Account	3,453	3,451
10275 NWFCU Money Market	11,388	11,324
10300 NWFCU Certificates	\$48,556	\$46,878
Total for Bank Accounts	\$88,721	\$83,158
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$3,113	\$2,197
Total for Other Current Assets	\$3,113	\$2,197
Total for Current Assets	\$91,834	\$85,355
Fixed Assets		
21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$92,014	\$85,716
Liabilities and Equity		
Liabilities		
Equity		
3900 Retained Earnings	44,002	41,646
Net Income	6,511	2,569
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$92,014	\$85,716
Total for Liabilities and Equity	\$92,014	\$85,716

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Profit and Loss by Class
January-September, 2026

	F2F Game	Online	Other	Sectional	Total
Income					
20000 Unit game receipts	23,200				23,200
20200 Other Unit game income		455			\$455
60000 Sectional Gross Receipts				42,227	\$42,227
60300 Sandwich Sales				4,393	4,393
80000 Membership Income			3,916		3,916
80100 Other Income				40	40
80200 Interest Income			1,354		1,354
Total for Income	23,200	455	5,270	46,660	\$75,585
Cost of Goods Sold					
Gross Profit	23,200	455	5,270	46,660	\$75,585
Expenses					
30000 Unit game free plays	1,306				\$1,306
30200 Unit game rent	11,076				11,076
30400 Unit game directors and caddies	3,900				\$3,900
30600 Unit Game - ACBL Fees	1,101				1,101
30800 Unit Game Administrative Fee	480				480
30900 Unit Game - Food & Beverage	1,273				\$1,273
31000 Unit Game - Supplies	1,105				\$1,105
31001 RSVP Bridge Expense	196				196
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				4,320	4,320
70100 Sectional - transportation				450	450
70200 Sectional - per diem				644	644
70300 Sectional surcharge				675	675
70400 Sectional - sanction fees				2,592	2,592
70500 Sectional caddies				1,500	1,500
70600 Sectional - food and beverage				7,476	\$7,476
70700 Sectional - misc and fees				0	0
70800 Sectional - assistant				3,605	3,605
71000 Sectional free plays				2,803	\$2,803
71200 Sectional - supplies				651	\$651
71300 Sectional - rent				17,439	\$17,439
71700 Sectional Ads				387	387
90100 Misc Board expenses			514		\$514
90200 Insurance			398		398
90400 Other membership expenses			45		45
90475 Computer expense			1,403		1,403
90480 Square Credit Card Fees			870	1,279	\$2,149
90750 Marketing			250		\$250

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Profit and Loss by Class
January-September, 2026

	F2F Game	Online	Other	Sectional	Total
Total for Expenses	21,774		3,479	43,820	\$69,074
Net Operating Income	1,426	455	1,790	2,840	\$6,511
Other Income					
Other Expenses					
Net Other Income					
Net Income	1,426	455	1,790	2,840	\$6,511

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

	TOTAL	
	Jan 1 - Sep 30 2026	Jan 1 - Sep 30 2025 (PY)
Income		
20000 Unit game receipts	23,200	22,496
20200 Other Unit game income		
20201 Online	261	1,947
20203 Support Your Club	194	584
Total for 20200 Other Unit game income	\$455	\$2,531
60000 Sectional Gross Receipts	\$42,227	\$39,031
60300 Sandwich Sales	4,393	4,092
80000 Membership Income	3,916	4,812
80100 Other Income	40	362
80200 Interest Income	1,354	1,553
20100 Novice game receipts		\$80
Total for Income	\$75,585	\$74,957
Cost of Goods Sold		
Gross Profit	\$75,585	\$74,957
Expenses		
30000 Unit game free plays	\$1,306	\$1,741
30200 Unit game rent	\$11,076	\$17,144
30400 Unit game directors and caddies	\$3,900	\$4,310
30600 Unit Game - ACBL Fees	1,101	1,143
30800 Unit Game Administrative Fee	480	540
30900 Unit Game - Food & Beverage	\$1,273	\$1,027
31000 Unit Game - Supplies	\$1,105	\$742
31001 RSVP Bridge Expense	196	135
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	4,320	3,849
70100 Sectional - transportation	450	370
70200 Sectional - per diem	644	621
70300 Sectional surcharge	675	675
70400 Sectional - sanction fees	2,592	2,440
70500 Sectional caddies	1,500	1,500
70600 Sectional - food and beverage	\$7,476	\$7,073
70800 Sectional - assistant	3,605	3,855
71000 Sectional free plays	\$2,803	\$2,697
71200 Sectional - supplies	\$651	\$775
71300 Sectional - rent	\$17,439	\$15,875
71700 Sectional Ads	387	389
90100 Misc Board expenses	\$514	\$148

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

	TOTAL	
	Jan 1 - Sep 30 2026	Jan 1 - Sep 30 2025 (PY)
90200 Insurance	398	398
90400 Other membership expenses	45	15
90475 Computer expense	1,403	671
90480 Square Credit Card Fees	\$2,149	\$2,023
90750 Marketing	\$250	
70700 Sectional - misc and fees		20
90300 Membership secretary		165
90450 Website Expense		22
90600 Newsletter-layout		658
91200 Charity		880
Total for Expenses	\$69,074	\$72,387
Net Operating Income	\$6,511	\$2,569
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$6,511	\$2,569

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Budget vs. Actuals January - September, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	23,200	23,936	-736
20100 Novice game receipts		0	0
20200 Other Unit game income		0	0
20201 Online	261	409	-148
20203 Support Your Club	194	575	-381
Total 20200 Other Unit game income	455	984	-529
60000 Sectional Gross Receipts	42,227	41,344	883
60300 Sandwich Sales	4,393	4,950	-557
80000 Membership Income	3,916	4,380	-464
80100 Other Income	40	40	0
80200 Interest Income	1,354	1,440	-86
Total Income	\$75,585	\$77,074	\$ -1,489
GROSS PROFIT	\$75,585	\$77,074	\$ -1,489
Expenses			
30000 Unit game free plays	1,306	1,055	251
30200 Unit game rent	11,076	13,057	-1,982
30400 Unit game directors and caddies	3,900	4,125	-225
30600 Unit Game - ACBL Fees	1,101	1,021	80
30800 Unit Game Administrative Fee	480	540	-60
30900 Unit Game - Food & Beverage	1,273	1,350	-77
31000 Unit Game - Supplies	1,105	910	195
31001 RSVP Bridge Expense	196	135	61
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	4,320	4,320	0
70100 Sectional - transportation	450	402	48
70200 Sectional - per diem	644	690	-46
70300 Sectional surcharge	675	675	0
70400 Sectional - sanction fees	2,592	2,528	64
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	7,476	7,800	-324
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	3,605	4,450	-845
71000 Sectional free plays	2,803	3,064	-261
71200 Sectional - supplies	651	1,260	-609
71300 Sectional - rent	17,439	15,870	1,569
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	387	600	-213
90100 Misc Board expenses	514	90	424
90200 Insurance	398	398	0
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	1,403	1,444	-41
90480 Square Credit Card Fees	2,149	2,020	129
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$69,074	\$70,589	\$ -1,515
NET OPERATING INCOME	\$6,511	\$6,486	\$26
NET INCOME	\$6,511	\$6,486	\$26

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

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Total
Income										
20000 Unit game receipts	1,792	2,016	2,752	2,624	2,368	3,968	2,880	2,752	2,048	23,200
Total for Income	1,792	2,016	2,752	2,624	2,368	3,968	2,880	2,752	2,048	\$23,200
Cost of Goods Sold										
Gross Profit	1,792	2,016	2,752	2,624	2,368	3,968	2,880	2,752	2,048	\$23,200
Expenses										
30000 Unit game free plays	100	51	151	90	129	358	198	134	95	\$1,306
30200 Unit game rent	870	1,305	1,785	1,077	1,128	1,269	1,341	1,309	993	11,076
30400 Unit game directors and caddies	250	375	500	500	500	400	500	375	500	\$3,900
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		60	480
30900 Unit Game - Food & Beverage	27	154	132	165	114	301	106	74	199	\$1,273
31000 Unit Game - Supplies	20	40	437	57	95	70	60	40	285	\$1,105
31001 RSVP Bridge Expense	15	25	28	27	20	25	16	21	19	196
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	2,150	\$21,774
Net Operating Income	357	-201	-443	455	44	294	450	572	-102	\$1,426
Other Income										
Other Expenses										
Net Other Income										
Net Income	357	-201	-443	455	44	294	450	572	-102	\$1,426

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

	TOTAL	
	Jan 1 - Sep 30 2026	Jan 1 - Sep 30 2025 (PY)
Income		
20000 Unit game receipts	23,200	22,496
20100 Novice game receipts		\$80
Total for Income	\$23,200	\$22,576
Cost of Goods Sold		
Gross Profit	\$23,200	\$22,576
Expenses		
30000 Unit game free plays	\$1,306	\$1,741
30200 Unit game rent	\$11,076	\$17,144
30400 Unit game directors and caddies	\$3,900	\$3,875
30600 Unit Game - ACBL Fees	1,101	1,143
30800 Unit Game Administrative Fee	480	540
30900 Unit Game - Food & Beverage	\$1,273	\$1,027
31000 Unit Game - Supplies	\$1,105	\$742
31001 RSVP Bridge Expense	196	135
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	\$21,774	\$27,715
Net Operating Income	\$1,426	-\$5,139
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$1,426	-\$5,139

Unit Game Budget vs. Actuals

January - September, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	23,200	23,936	-736
20100 Novice game receipts		0	0
Total Income	\$23,200	\$23,936	\$ -736
GROSS PROFIT	\$23,200	\$23,936	\$ -736
Expenses			
30000 Unit game free plays	1,306	1,055	251
30200 Unit game rent	11,076	13,057	-1,982
30400 Unit game directors and caddies	3,900	4,125	-225
30600 Unit Game - ACBL Fees	1,101	1,021	80
30800 Unit Game Administrative Fee	480	540	-60
30900 Unit Game - Food & Beverage	1,273	1,350	-77
31000 Unit Game - Supplies	1,105	910	195
31001 RSVP Bridge Expense	196	135	61
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	\$21,774	\$23,293	\$ -1,519
NET OPERATING INCOME	\$1,426	\$643	\$783
NET INCOME	\$1,426	\$643	\$783

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OnLine Profit and Loss YTD Comparison
January-September, 2026

	TOTAL	
	Jan 1 - Sep 30 2026	Jan 1 - Sep 30 2025 (PY)
Income		
20200 Other Unit game income	\$455	\$2,531
Total for Income	\$455	\$2,531
Cost of Goods Sold		
Gross Profit	\$455	\$2,531
Expenses		
30400 Unit game directors and caddies		
30461 BBO Online Director		335
Total for 30400 Unit game directors and caddies		\$335
Total for Expenses		\$335
Net Operating Income	\$455	\$2,196
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$455	\$2,196

Sectional Profit & Loss by Quarter

January - September, 2026

	JAN - MAR, 2026	APR - JUN, 2026	JUL - SEP, 2026	TOTAL
Income				
60000 Sectional Gross Receipts	14,154	14,707	13,366	\$42,227
60300 Sandwich Sales	1,309	1,500	1,584	\$4,393
80100 Other Income	20	20	0	\$40
Total Income	\$15,483	\$16,227	\$14,950	\$46,660
GROSS PROFIT	\$15,483	\$16,227	\$14,950	\$46,660
Expenses				
70000 Sectional - director's fees	1,440	1,440	1,440	\$4,320
70100 Sectional - transportation	131	173	146	\$450
70200 Sectional - per diem	230	230	184	\$644
70300 Sectional surcharge	225	225	225	\$675
70400 Sectional - sanction fees	838	916	838	\$2,592
70500 Sectional caddies	500	500	500	\$1,500
70600 Sectional - food and beverage	2,343	2,693	2,441	\$7,476
70700 Sectional - misc and fees	0	0	0	\$0
70800 Sectional - assistant	1,285	1,160	1,160	\$3,605
71000 Sectional free plays	942	989	872	\$2,803
71200 Sectional - supplies	270	201	180	\$651
71300 Sectional - rent	5,870	5,945	5,624	\$17,439
71700 Sectional Ads	153	153	80	\$387
90480 Square Credit Card Fees	432	430	416	\$1,279
Total Expenses	\$14,659	\$15,055	\$14,106	\$43,820
NET OPERATING INCOME	\$824	\$1,172	\$844	\$2,840
NET INCOME	\$824	\$1,172	\$844	\$2,840

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Sectional Profit and Loss YTD Comparison
January-September, 2026

	TOTAL	
	Jan 1 - Sep 30 2026	Jan 1 - Sep 30 2025 (PY)
Income		
60000 Sectional Gross Receipts	\$42,227	\$39,031
60300 Sandwich Sales	4,393	4,092
80100 Other Income	40	20
Total for Income	\$46,660	\$43,143
Cost of Goods Sold		
Gross Profit	\$46,660	\$43,143
Expenses		
70000 Sectional - director's fees	4,320	3,849
70100 Sectional - transportation	450	370
70200 Sectional - per diem	644	621
70300 Sectional surcharge	675	675
70400 Sectional - sanction fees	2,592	2,440
70500 Sectional caddies	1,500	1,500
70600 Sectional - food and beverage	\$7,476	\$7,073
70700 Sectional - misc and fees	0	20
70800 Sectional - assistant	3,605	3,855
71000 Sectional free plays	\$2,803	\$2,697
71200 Sectional - supplies	\$651	\$775
71300 Sectional - rent	\$17,439	\$15,875
71700 Sectional Ads	387	389
90480 Square Credit Card Fees	1,279	1,161
Total for Expenses	\$43,820	\$41,300
Net Operating Income	\$2,840	\$1,843
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$2,840	\$1,843

Sectional Budget vs. Actuals

January - September, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	\$46,660	\$46,334	\$326
GROSS PROFIT	\$46,660	\$46,334	\$326
Expenses			
30000 Unit game free plays		0	0
70000 Sectional - director's fees	4,320	4,320	0
70100 Sectional - transportation	450	402	48
70200 Sectional - per diem	644	690	-46
70300 Sectional surcharge	675	675	0
70400 Sectional - sanction fees	2,592	2,528	64
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	7,476	7,800	-324
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	3,605	4,450	-845
71000 Sectional free plays	2,803	3,064	-261
71200 Sectional - supplies	651	1,260	-609
71300 Sectional - rent	17,439	15,870	1,569
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	387	600	-213
90480 Square Credit Card Fees	1,279	1,159	120
Total Expenses	\$43,820	\$44,318	\$ -498
NET OPERATING INCOME	\$2,840	\$2,016	\$824
NET INCOME	\$2,840	\$2,016	\$824