NVBA

Balance Sheet Comparison
As of Oct 31, 2026

	TOTAL	
	As of Oct 31, 2026	As of Oct 31, 2025 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	25,830	21,302
10250 NWFCU Share Account	3,453	3,451
10275 NWFCU Money Market	11,394	11,329
10300 NWFCU Certificates	**$48,689**	**$47,027**
Total Bank Accounts	**$89,365**	**$83,109**
Accounts Receivable		
Other Current Assets		
11000 Prepaid	**$3,386**	**$3,196**
Total Other Current Assets	**$3,386**	**$3,196**
Total Current Assets	**$92,751**	**$86,305**
Fixed Assets		
21000 Fixed Assets	**$181**	**$361**
Total Fixed Assets	**$181**	**$361**
Other Assets		
Total Assets	**$92,931**	**$86,666**
Liabilities and Equity		
Liabilities		
Current Liabilities	**$0**	**$0**
Long-term Liabilities		
Total Liabilities	**$0**	**$0**
Equity		
3900 Retained Earnings	44,002	41,646
Net Income	7,428	3,519
12000 Opening Bal Equity	41,501	41,501
Total Equity	**$92,931**	**$86,666**
Total Liabilities and Equity	**$92,931**	**$86,666**

NVBA

Profit and Loss by Class
January-October, 2026

	F2F Game	Online	Other	Sectional	Total
Income	**26,240**	**455**	**6,402**	**46,660**	**$79,757**
Cost of Goods Sold					
Gross Profit	**26,240**	**455**	**6,402**	**46,660**	**$79,757**
Expenses					
30000 Unit game free plays	**1,576**				**$1,576**
30200 Unit game rent	12,325				12,325
30400 Unit game directors and caddies	**4,400**				**$4,400**
30600 Unit Game - ACBL Fees	1,355				1,355
30800 Unit Game Administrative Fee	540				540
30900 Unit Game - Food & Beverage	**1,518**				**$1,518**
31000 Unit Game - Supplies	**1,145**				**$1,145**
31001 RSVP Bridge Expense	196		9	50	254
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				**778**	**$778**
71300 Sectional - rent				**17,439**	**$17,439**
71700 Sectional Ads				387	387
90100 Misc Board expenses			**633**		**$633**
90200 Insurance			398		398
90400 Other membership expenses			45		45
90475 Computer expense			1,561		1,561
90480 Square Credit Card Fees			**964**	**1,336**	**$2,300**
90750 Marketing			**250**		**$250**
90900 Cheer and Sympathy			24		24
Total Expenses	**24,391**	**0**	**3,883**	**44,055**	**$72,329**
Net Operating Income	**1,849**	**455**	**2,519**	**2,605**	**$7,428**
Other Income					
Other Expenses					
Net Other Income	**0**	**0**	**0**	**0**	**$0**
Net Income	**1,849**	**455**	**2,519**	**2,605**	**$7,428**

NVBA

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

	TOTAL	
	Jan 1 - Oct 31 2026	Jan 1 - Oct 31 2025 (PY)
Income		
20000 Unit game receipts	26,240	26,080
20200 Other Unit game income		
20201 Online	261	2,033
20203 Support Your Club	194	703
Total for 20200 Other Unit game income	**$455**	**$2,736**
60000 Sectional Gross Receipts	**$42,227**	**$39,031**
60300 Sandwich Sales	4,393	4,092
80000 Membership Income	4,903	5,844
80100 Other Income	40	362
80200 Interest Income	1,499	1,716
20100 Novice game receipts		**$80**
Total Income	**$79,757**	**$79,941**
Cost of Goods Sold		
Gross Profit	**$79,757**	**$79,941**
Expenses		
30000 Unit game free plays	**$1,576**	**$1,825**
30200 Unit game rent	**$12,325**	**$19,251**
30400 Unit game directors and caddies	**$4,400**	**$4,685**
30600 Unit Game - ACBL Fees	1,355	1,285
30800 Unit Game Administrative Fee	540	600
30900 Unit Game - Food & Beverage	**$1,518**	**$1,203**
31000 Unit Game - Supplies	**$1,145**	**$766**
31001 RSVP Bridge Expense	254	150
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**	**$7,148**
70800 Sectional - assistant	3,605	3,980
71000 Sectional free plays	**$2,803**	**$2,697**
71200 Sectional - supplies	**$778**	**$805**
71300 Sectional - rent	**$17,439**	**$15,875**
71700 Sectional Ads	387	389
90100 Misc Board expenses	**$633**	**$148**

NVBA

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

	TOTAL	
	Jan 1 - Oct 31 2026	Jan 1 - Oct 31 2025 (PY)
90200 Insurance	398	398
90400 Other membership expenses	45	15
90475 Computer expense	1,561	786
90480 Square Credit Card Fees	**$2,300**	**$2,144**
90750 Marketing	**$250**	
90900 Cheer and Sympathy	24	
70700 Sectional - misc and fees		20
71400 Sectional - WBL rental		585
90300 Membership secretary		165
90450 Website Expense		22
90600 Newsletter-layout		658
91200 Charity		880
Total Expenses	**$72,329**	**$76,422**
Net Operating Income	**$7,428**	**$3,519**
Other Income		
Other Expenses		
Net Other Income	**$0**	**$0**
Net Income	**$7,428**	**$3,519**

NVBA

Budget vs. Actuals

January - October, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	**$79,757**	**$82,817**	**$ -3,060**
GROSS PROFIT	**$79,757**	**$82,817**	**$ -3,060**
Expenses			
30000 Unit game free plays	**1,576**	**1,239**	**337**
30200 Unit game rent	**12,325**	**14,593**	**-2,269**
30400 Unit game directors and caddies	**4,400**	**4,625**	**-225**
30600 Unit Game - ACBL Fees	1,355	1,154	201
30800 Unit Game Administrative Fee	540	600	-60
30900 Unit Game - Food & Beverage	**1,518**	**1,500**	**18**
31000 Unit Game - Supplies	**1,145**	**980**	**165**
31001 RSVP Bridge Expense	254	150	104
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	2,592	0
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	**7,476**	**7,875**	**-399**
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	3,605	4,575	-970
71000 Sectional free plays	**2,803**	**3,096**	**-293**
71200 Sectional - supplies	**778**	**1,290**	**-512**
71300 Sectional - rent	**17,439**	**16,305**	**1,134**
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	387	600	-213
90100 Misc Board expenses	**633**	**100**	**533**
90200 Insurance	398	398	0
90300 Membership secretary		170	-170
90400 Other membership expenses	45	15	30
90450 Website Expense		0	0
90475 Computer expense	1,561	1,575	-14
90480 Square Credit Card Fees	**2,300**	**2,142**	**158**
90600 Newsletter-layout		0	0
90750 Marketing	**250**	**0**	**250**
90900 Cheer and Sympathy	24		24
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	**$72,329**	**$74,261**	**$ -1,932**
NET OPERATING INCOME	**$7,428**	**$8,556**	**$ -1,128**
NET INCOME	**$7,428**	**$8,556**	**$ -1,128**

NVBA

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

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 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	3,040	26,240
Total Income	**1,792**	**2,016**	**2,752**	**2,624**	**2,368**	**3,968**	**2,880**	**2,752**	**2,048**	**3,040**	**$26,240**
Cost of Goods Sold											
Gross Profit	**1,792**	**2,016**	**2,752**	**2,624**	**2,368**	**3,968**	**2,880**	**2,752**	**2,048**	**3,040**	**$26,240**
Expenses											
30000 Unit game free plays	**100**	**51**	**151**	**90**	**129**	**358**	**198**	**134**	**95**	**270**	**$1,576**
30200 Unit game rent	870	1,305	1,785	1,077	1,128	1,269	1,341	1,309	993	1,249	12,325
30400 Unit game directors and caddies	**250**	**375**	**500**	**500**	**500**	**400**	**500**	**375**	**500**	**500**	**$4,400**
30600 Unit Game - ACBL Fees	121	207	101	193		103	150	227		254	1,355
30800 Unit Game Administrative Fee	60	60	60	60	60	60	60		60	60	540
30900 Unit Game - Food & Beverage	**27**	**154**	**132**	**165**	**114**	**301**	**106**	**74**	**199**	**244**	**$1,518**
31000 Unit Game - Supplies	**20**	**40**	**437**	**57**	**95**	**70**	**60**	**40**	**285**	**40**	**$1,145**
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 Expenses	**1,435**	**2,217**	**3,195**	**2,169**	**2,324**	**3,674**	**2,430**	**2,180**	**2,150**	**2,617**	**$24,391**
Net Operating Income	**357**	**-201**	**-443**	**455**	**44**	**294**	**450**	**572**	**-102**	**423**	**$1,849**
Other Income											
Other Expenses											
Net Other Income	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**$0**
Net Income	**357**	**-201**	**-443**	**455**	**44**	**294**	**450**	**572**	**-102**	**423**	**$1,849**

NVBA

Unit Game Profit and Loss YTD Comparison

January-October, 2026

	TOTAL	
	Jan 1 - Oct 31 2026	Jan 1 - Oct 31 2025 (PY)
Income		
20000 Unit game receipts	26,240	25,312
20100 Novice game receipts		$80
Total Income	**$26,240**	**$25,392**
Cost of Goods Sold		
Gross Profit	**$26,240**	**$25,392**
Expenses		
30000 Unit game free plays	$1,576	$1,811
30200 Unit game rent	$12,325	$19,251
30400 Unit game directors and caddies	$4,400	$4,250
30600 Unit Game - ACBL Fees	1,355	1,285
30800 Unit Game Administrative Fee	540	600
30900 Unit Game - Food & Beverage	$1,518	$1,203
31000 Unit Game - Supplies	$1,145	$766
31001 RSVP Bridge Expense	196	150
31100 Unit Game - Charity	1,088	
31400 Unit Game - Holiday Party	-28	188
31600 Unit Game - Annual Meeting	278	300
91200 Charity		880
Total Expenses	**$24,391**	**$30,684**
Net Operating Income	**$1,849**	**-$5,292**
Other Income		
Other Expenses		
Net Other Income	**$0**	**$0**
Net Income	**$1,849**	**-$5,292**

NVBA

Unit Game Budget vs. Actuals

January - October, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	26,240	27,008	-768
20100 Novice game receipts		0	0
Total Income	**$26,240**	**$27,008**	**$ -768**
GROSS PROFIT	**$26,240**	**$27,008**	**$ -768**
Expenses			
30000 Unit game free plays	1,576	1,239	337
30200 Unit game rent	12,325	14,593	-2,269
30400 Unit game directors and caddies	4,400	4,625	-225
30600 Unit Game - ACBL Fees	1,355	1,154	201
30800 Unit Game Administrative Fee	540	600	-60
30900 Unit Game - Food & Beverage	1,518	1,500	18
31000 Unit Game - Supplies	1,145	980	165
31001 RSVP Bridge Expense	196	150	46
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	**$24,391**	**$25,941**	**$ -1,550**
NET OPERATING INCOME	**$1,849**	**$1,067**	**$782**
NET INCOME	**$1,849**	**$1,067**	**$782**

NVBA

Online Profit & Loss by Month

January - October, 2026

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

NVBA

Online Unit Game YTD Comparison

January - October, 2026

	TOTAL	
	JAN - OCT, 2026	JAN - OCT, 2025 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	261	2,033
20203 Support Your Club	194	703
Total 20200 Other Unit game income	**455**	**2,736**
Total Income	**$455**	**$2,736**
GROSS PROFIT	**$455**	**$2,736**
Expenses		
30400 Unit game directors and caddies	**0**	**335**
Total Expenses	**$0**	**$335**
NET OPERATING INCOME	**$455**	**$2,401**
NET INCOME	**$455**	**$2,401**

NVBA

Online Budget vs. Actuals

January - October, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20200 Other Unit game income		0	0
20201 Online	261	444	-183
20203 Support Your Club	194	675	-481
Total 20200 Other Unit game income	**455**	**1,119**	**-664**
Total Income	**$455**	**$1,119**	**$ -664**
GROSS PROFIT	**$455**	**$1,119**	**$ -664**
Expenses			
30400 Unit game directors and caddies		**0**	**0**
Total Expenses	**$0**	**$0**	**$0**
NET OPERATING INCOME	**$455**	**$1,119**	**$ -664**
NET INCOME	**$455**	**$1,119**	**$ -664**

NVBA

Sectional Profit & Loss by Quarter

January - October, 2026

	JAN - MAR, 2026	APR - JUN, 2026	JUL - SEP, 2026	OCT 2026	TOTAL
Income					
60000 Sectional Gross Receipts	**14,154**	**14,707**	**13,366**	**0**	**$42,227**
60300 Sandwich Sales	1,309	1,500	1,584	0	$4,393
80100 Other Income	20	20	0	0	$40
Total Income	**$15,483**	**$16,227**	**$14,950**	**$0**	**$46,660**
GROSS PROFIT	**$15,483**	**$16,227**	**$14,950**	**$0**	**$46,660**
Expenses					
31001 RSVP Bridge Expense	0	0	0	50	$50
70000 Sectional - director's fees	1,440	1,440	1,440	0	$4,320
70100 Sectional - transportation	131	173	146	0	$450
70200 Sectional - per diem	230	230	184	0	$644
70300 Sectional surcharge	225	225	225	0	$675
70400 Sectional - sanction fees	838	916	838	0	$2,592
70500 Sectional caddies	500	500	500	0	$1,500
70600 Sectional - food and beverage	**2,343**	**2,693**	**2,441**	**0**	**$7,476**
70700 Sectional - misc and fees	0	0	0	0	$0
70800 Sectional - assistant	1,285	1,160	1,160	0	$3,605
71000 Sectional free plays	**942**	**989**	**872**	**0**	**$2,803**
71200 Sectional - supplies	**270**	**201**	**180**	**127**	**$778**
71300 Sectional - rent	**5,870**	**5,945**	**5,624**	**0**	**$17,439**
71700 Sectional Ads	153	153	80	0	$387
90480 Square Credit Card Fees	**432**	**430**	**416**	**58**	**$1,336**
Total Expenses	**$14,659**	**$15,055**	**$14,106**	**$235**	**$44,055**
NET OPERATING INCOME	**$824**	**$1,172**	**$844**	**$ -235**	**$2,605**
NET INCOME	**$824**	**$1,172**	**$844**	**$ -235**	**$2,605**

NVBA

Sectional Profit and Loss YTD Comparison
January-October, 2026

	TOTAL	
	Jan 1 - Oct 31 2026	Jan 1 - Oct 31 2025 (PY)
Income		
60000 Sectional Gross Receipts	**$42,227**	**$39,031**
60300 Sandwich Sales	4,393	4,092
80100 Other Income	40	20
20000 Unit game receipts		768
Total Income	**$46,660**	**$43,911**
Cost of Goods Sold		
Gross Profit	**$46,660**	**$43,911**
Expenses		
31001 RSVP Bridge Expense	50	
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**	**$7,148**
70700 Sectional - misc and fees	0	20
70800 Sectional - assistant	3,605	3,980
71000 Sectional free plays	**$2,803**	**$2,697**
71200 Sectional - supplies	**$778**	**$805**
71300 Sectional - rent	**$17,439**	**$15,875**
71700 Sectional Ads	387	389
90480 Square Credit Card Fees	**$1,336**	**$1,185**
30000 Unit game free plays		14
71400 Sectional - WBL rental		585
Total Expenses	**$44,055**	**$42,152**
Net Operating Income	**$2,605**	**$1,759**
Other Income		
Other Expenses		
Net Other Income	**$0**	**$0**
Net Income	**$2,605**	**$1,759**

NVBA

Sectional Budget vs. Actuals

January - October, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		0	0
60000 Sectional Gross Receipts	**42,227**	**42,240**	**-13**
60300 Sandwich Sales	4,393	4,950	-557
80100 Other Income	40	60	-20
Total Income	**$46,660**	**$47,250**	**$ -590**
GROSS PROFIT	**$46,660**	**$47,250**	**$ -590**
Expenses			
30000 Unit game free plays		0	0
31001 RSVP Bridge Expense	50		50
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	2,592	0
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	**7,476**	**7,875**	**-399**
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	3,605	4,575	-970
71000 Sectional free plays	**2,803**	**3,096**	**-293**
71200 Sectional - supplies	108	0	108
71210 Preduplication	670	1,290	-620
Total 71200 Sectional - supplies	**778**	**1,290**	**-512**
71300 Sectional - rent	**17,439**	**16,305**	**1,134**
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	387	600	-213
90480 Square Credit Card Fees	**1,336**	**1,189**	**147**
Total Expenses	**$44,055**	**$45,109**	**$ -1,054**
NET OPERATING INCOME	**$2,605**	**$2,141**	**$464**
NET INCOME	**$2,605**	**$2,141**	**$464**