

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of July 31, 2017

	<u>Jul 31, 17</u>	<u>Jul 31, 16</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	11,995	11,717	2%
10250 · NWFCU Share Account	3,304	687	381%
10275 · NWFCU Money Market	15,260	15,215	0%
10300 · NWFCU Certificates	36,739	36,446	1%
<b>Total Checking/Savings</b>	<u>67,297</u>	<u>64,066</u>	<u>5%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	6,000	5,000	20%
<b>Total Other Current Assets</b>	<u>6,000</u>	<u>5,000</u>	<u>20%</u>
<b>Total Current Assets</b>	73,297	69,066	6%
<b>Fixed Assets</b>			
21000 · Fixed Assets	0	0	0%
<b>Total Fixed Assets</b>	<u>0</u>	<u>0</u>	<u>0%</u>
<b>TOTAL ASSETS</b>	<b><u>73,297</u></b>	<b><u>69,066</u></b>	<b><u>6%</u></b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	29,943	26,391	14%
Net Income	1,853	1,174	58%
<b>Total Equity</b>	<u>73,297</u>	<u>69,066</u>	<u>6%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>73,297</u></b>	<b><u>69,066</u></b>	<b><u>6%</u></b>

1:40 PM

08/03/17

Cash Basis

**NVBA**  
**Profit & Loss by Class**  
 January through July 2017

	NLM Regi...	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
<b>Ordinary Income/Expense</b>						
<b>Income</b>						
20000 · Unit game receipts	0	0	0	18,643	0	18,643
20100 · Novice game receipts	0	0	0	7,040	1,830	8,870
20350 · Bridgemate Rental Income	0	1	0	0	0	1
60000 · Sectional Gross Receipts	0	0	39,388	0	0	39,388
60200 · Additions	0	0	99	0	0	99
60300 · Sandwich Sales	0	0	850	0	0	850
80000 · Membership Income	0	4,374	0	0	0	4,374
80200 · Interest Income	0	219	0	0	0	219
<b>Total Income</b>	<b>0</b>	<b>4,594</b>	<b>40,337</b>	<b>25,683</b>	<b>1,830</b>	<b>72,444</b>
<b>Gross Profit</b>	<b>0</b>	<b>4,594</b>	<b>40,337</b>	<b>25,683</b>	<b>1,830</b>	<b>72,444</b>
<b>Expense</b>						
30000 · Unit game free plays	0	0	0	3,141	0	3,141
30100 · Novice game free plays	0	0	0	1,207	0	1,207
30151 · Zero-20 Game Free Plays	0	0	0	0	690	690
30200 · Unit game rent	0	0	0	8,850	0	8,850
30400 · Unit game directors and caddies	0	0	0	4,290	1,680	5,970
30600 · Unit Game - ACBL Fees	0	10	0	1,596	45	1,650
30800 · Unit Game Administrative Fee	0	0	0	260	0	260
30900 · Unit Game - Food & Beverage	0	0	0	2,247	0	2,247
31000 · Unit Game - Supplies	0	0	0	1,827	86	1,913
31400 · Unit Game - Holiday Party	0	0	0	826	0	826
31600 · Unit Game - Annual Meeting	0	0	0	1,343	0	1,343
66900 · Reconciliation Discrepancies	0	0	-85	25	0	-60
70000 · Sectional - director's fees	0	0	7,689	0	0	7,689
70100 · Sectional - transportation	0	0	369	0	0	369
70200 · Sectional - per diem	0	0	995	0	0	995
70300 · Sectional surcharge	0	0	360	0	0	360
70400 · Sectional - sanction fees	0	0	3,001	0	0	3,001
70500 · Sectional caddies	0	0	1,110	0	0	1,110
70600 · Sectional - food and beverage	0	0	3,591	0	0	3,591
70700 · Sectional - misc and fees	0	0	450	0	0	450
70701 · Sectional - Participating Club	0	0	2,514	0	0	2,514
70800 · Sectional - assistant	0	0	1,015	0	0	1,015
71000 · Sectional free plays	0	0	3,354	0	0	3,354
71100 · Sectional - District 6 Fees	0	0	641	0	0	641
71200 · Sectional - supplies	90	0	1,686	0	0	1,776
71300 · Sectional - rent	0	0	9,768	0	0	9,768
71400 · Sectional - WBL rental	0	0	675	0	0	675
71500 · Sectional - 60/40	0	0	977	0	0	977
71600 · Sectional- prizes	0	0	247	0	0	247
71700 · Sectional Ads	169	0	158	0	0	327
90100 · Misc Board expenses	0	327	0	0	0	327
90300 · Membership secretary	0	0	0	0	0	0
90400 · Other membership expenses	0	540	0	0	0	540
90475 · Computer expense	0	320	0	0	0	320
90500 · Newsletter printing	0	818	0	0	0	818
90600 · Newsletter-layout	0	954	0	0	0	954
90700 · Postage	0	15	0	0	0	15
90750 · Marketing	0	137	0	0	0	137
90800 · Education	0	283	0	0	0	283
91200 · Charity	0	300	0	0	0	300
<b>Total Expense</b>	<b>259</b>	<b>3,705</b>	<b>38,514</b>	<b>25,612</b>	<b>2,501</b>	<b>70,591</b>
<b>Net Ordinary Income</b>	<b>-259</b>	<b>889</b>	<b>1,823</b>	<b>72</b>	<b>-671</b>	<b>1,853</b>
<b>Net Income</b>	<b>-259</b>	<b>889</b>	<b>1,823</b>	<b>72</b>	<b>-671</b>	<b>1,853</b>

## NVBA Profit & Loss Budget Overview January through July 2017

	Jan - Jul 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	18,643	19,129	-486
20100 · Novice game receipts	8,870	7,270	1,600
20350 · Bridgemate Rental Income	1	0	1
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	39,388	40,000	-612
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,048	-198
80000 · Membership Income	4,374	4,200	174
80100 · Other Income	0	0	0
80200 · Interest Income	219	210	9
<b>Total Income</b>	<b>72,444</b>	<b>71,857</b>	<b>587</b>
<b>Gross Profit</b>	<b>72,444</b>	<b>71,857</b>	<b>587</b>
<b>Expense</b>			
30000 · Unit game free plays	3,141	3,928	-787
30100 · Novice game free plays	1,207	1,168	39
30151 · Zero-20 Game Free Plays	690		
30200 · Unit game rent	8,850	8,850	0
30400 · Unit game directors and caddies	5,970	6,210	-240
30600 · Unit Game - ACBL Fees	1,650	1,193	457
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	260	360	-100
30900 · Unit Game - Food & Beverage	2,247	2,580	-333
31000 · Unit Game - Supplies	1,913	1,903	10
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,300	43
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-60	0	-60
70000 · Sectional - director's fees	7,689	7,700	-11
70100 · Sectional - transportation	369	800	-431
70200 · Sectional - per diem	995	1,550	-555
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	345	15
70400 · Sectional - sanction fees	3,001	2,996	5
70500 · Sectional caddies	1,110	1,000	110
70600 · Sectional - food and beverage	3,591	3,444	147
70700 · Sectional - misc and fees	450	430	20
70701 · Sectional - Participating Club	2,514	1,825	689
70800 · Sectional - assistant	1,015	540	475
71000 · Sectional free plays	3,354	3,166	188
71100 · Sectional - District 6 Fees	641	650	-10
71200 · Sectional - supplies	1,776	1,250	526
71300 · Sectional - rent	9,768	9,850	-82
71400 · Sectional - WBL rental	675	675	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	247	100	147
71700 · Sectional Ads	327	130	197
90000 · Board Matters	0	0	0
90100 · Misc Board expenses	327	980	-653
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	540	750	-210
90450 · Website Expense	0	300	-300
90475 · Computer expense	320	300	20
90500 · Newsletter printing	818	1,000	-182
90600 · Newsletter-layout	954	900	54
90699 · Directory Printing	0	0	0
90700 · Postage	15		
90750 · Marketing	137	245	-108
90800 · Education	283	245	38
90900 · Cheer and Sympathy	0	70	-70
91000 · Depreciation	0	0	0
91200 · Charity	300	380	-80

1:42 PM  
08/03/17  
Cash Basis

**NVBA**  
**Profit & Loss Budget Overview**  
January through July 2017

	<u>Jan - Jul 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Total Expense	70,591	70,090	501
Net Ordinary Income	1,853	1,767	86
Other Income/Expense			
Other Expense			
99000 - Dealing machine	0	0	0
Total Other Expense	0	0	0
Net Other Income	0	0	0
Net Income	<u>1,853</u>	<u>1,767</u>	<u>86</u>

1:43 PM  
 08/03/17  
 Cash Basis

## NVBA Unit Game Profit & Loss Budget Overview January through July 2017

	<u>Jan - Jul 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	18,643	19,129	-486
20100 · Novice game receipts	7,040	5,840	1,200
<b>Total Income</b>	<u>25,683</u>	<u>24,969</u>	<u>714</u>
<b>Gross Profit</b>	25,683	24,969	714
<b>Expense</b>			
30000 · Unit game free plays	3,141	3,928	-787
30100 · Novice game free plays	1,207	1,168	39
30200 · Unit game rent	8,850	8,850	0
30400 · Unit game directors and caddies	4,290	4,250	40
30600 · Unit Game - ACBL Fees	1,596	1,088	508
30700 · Other Novice Game Expenses	0	0	0
30800 · Unit Game Administrative Fee	260	360	-100
30900 · Unit Game - Food & Beverage	2,247	2,580	-333
31000 · Unit Game - Supplies	1,827	1,777	50
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,300	43
66900 · Reconciliation Discrepancies	25	0	25
<b>Total Expense</b>	<u>25,612</u>	<u>25,301</u>	<u>311</u>
<b>Net Ordinary Income</b>	<u>72</u>	<u>-332</u>	<u>404</u>
<b>Net Income</b>	<u><u>72</u></u>	<u><u>-332</u></u>	<u><u>404</u></u>

1:43 PM  
08/03/17  
Cash Basis

**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
January through July 2017

	<u>Jan - Jul 17</u>	<u>Jan - Jul 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	18,643	16,695	1,949
20100 · Novice game receipts	7,040	5,668	1,372
<b>Total Income</b>	<u>25,683</u>	<u>22,363</u>	<u>3,321</u>
<b>Gross Profit</b>	25,683	22,363	3,321
<b>Expense</b>			
30000 · Unit game free plays	3,141	3,503	-362
30100 · Novice game free plays	1,207	1,368	-161
30200 · Unit game rent	8,850	7,800	1,050
30400 · Unit game directors and caddies	4,290	3,925	365
30600 · Unit Game - ACBL Fees	1,596	986	610
30800 · Unit Game Administrative Fee	260	400	-140
30900 · Unit Game - Food & Beverage	2,247	1,981	266
31000 · Unit Game - Supplies	1,827	593	1,234
31400 · Unit Game - Holiday Party	826	0	826
31600 · Unit Game - Annual Meeting	1,343	1,380	-37
66900 · Reconciliation Discrepancies	25	-11	36
<b>Total Expense</b>	<u>25,612</u>	<u>21,925</u>	<u>3,687</u>
<b>Net Ordinary Income</b>	<u>72</u>	<u>438</u>	<u>-366</u>
<b>Net Income</b>	<u><u>72</u></u>	<u><u>438</u></u>	<u><u>-366</u></u>

1:44 PM  
 08/03/17  
 Cash Basis

## NVBA Sectional Profit & Loss YTD Comparison January through July 2017

	Jan - Jul 17	Jan - Jul 16
<b>Ordinary Income/Expense</b>		
<b>Income</b>		
40000 · Special Events Receipts	0	375
60000 · Sectional Gross Receipts	39,388	39,637
60200 · Additions	99	0
60300 · Sandwich Sales	850	558
80100 · Other Income	0	180
<b>Total Income</b>	40,337	40,750
<b>Gross Profit</b>	40,337	40,750
<b>Expense</b>		
66900 · Reconciliation Discrepancies	-85	51
70000 · Sectional - director's fees	7,689	7,652
70100 · Sectional - transportation	369	788
70200 · Sectional - per diem	995	1,546
70201 · Sectional - Lodging	0	826
70300 · Sectional surcharge	360	345
70400 · Sectional - sanction fees	3,001	2,995
70500 · Sectional caddies	1,110	990
70600 · Sectional - food and beverage	3,591	3,444
70700 · Sectional - misc and fees	450	504
70701 · Sectional - Participating Club	2,514	1,829
70800 · Sectional - assistant	1,015	370
71000 · Sectional free plays	3,354	3,121
71100 · Sectional - District 6 Fees	641	621
71200 · Sectional - supplies	1,686	1,259
71300 · Sectional - rent	9,768	9,774
71400 · Sectional - WBL rental	675	650
71500 · Sectional - 60/40	977	0
71600 · Sectional- prizes	247	109
71700 · Sectional Ads	158	257
<b>Total Expense</b>	38,514	37,132
<b>Net Ordinary Income</b>	1,823	3,619
<b>Net Income</b>	<b>1,823</b>	<b>3,619</b>

1:45 PM  
 08/03/17  
 Cash Basis

## NVBA Sectional Profit & Loss Budget to Actual January through July 2017

	Jan - Jul 17	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
40000 · Special Events Receipts	0	0	0
60000 · Sectional Gross Receipts	39,388	40,000	-612
60200 · Additions	99	0	99
60300 · Sandwich Sales	850	1,048	-198
<b>Total Income</b>	<u>40,337</u>	<u>41,048</u>	<u>-711</u>
<b>Gross Profit</b>	40,337	41,048	-711
<b>Expense</b>			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-85	0	-85
70000 · Sectional - director's fees	7,689	7,700	-11
70100 · Sectional - transportation	369	800	-431
70200 · Sectional - per diem	995	1,550	-555
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	345	15
70400 · Sectional - sanction fees	3,001	2,996	5
70500 · Sectional caddies	1,110	1,000	110
70600 · Sectional - food and beverage	3,591	3,444	147
70700 · Sectional - misc and fees	450	430	20
70701 · Sectional - Participating Club	2,514	1,825	689
70800 · Sectional - assistant	1,015	540	475
71000 · Sectional free plays	3,354	3,166	188
71100 · Sectional - District 6 Fees	641	650	-10
71200 · Sectional - supplies	1,686	1,250	436
71300 · Sectional - rent	9,768	9,850	-82
71400 · Sectional - WBL rental	675	675	0
71500 · Sectional - 60/40	977	977	0
71600 · Sectional- prizes	247	100	147
71700 · Sectional Ads	158	130	28
<b>Total Expense</b>	<u>38,514</u>	<u>37,428</u>	<u>1,086</u>
<b>Net Ordinary Income</b>	<u>1,823</u>	<u>3,620</u>	<u>-1,797</u>
<b>Net Income</b>	<u><u>1,823</u></u>	<u><u>3,620</u></u>	<u><u>-1,797</u></u>



1:48 PM  
08/03/17  
Cash Basis

**NVBA**  
**Zero-20 Profit & Loss YTD Comparison**  
January through July 2017

	<u>Jan - Jul 17</u>	<u>Jan - Jul 16</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	1,830	0	1,830
<b>Total Income</b>	<u>1,830</u>	<u>0</u>	<u>1,830</u>
<b>Gross Profit</b>	1,830	0	1,830
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	690	0	690
30400 · Unit game directors and caddies	1,680	0	1,680
30600 · Unit Game - ACBL Fees	45	0	45
31000 · Unit Game - Supplies	86	0	86
<b>Total Expense</b>	<u>2,501</u>	<u>0</u>	<u>2,501</u>
<b>Net Ordinary Income</b>	<u>-671</u>	<u>0</u>	<u>-671</u>
<b>Net Income</b>	<u><u>-671</u></u>	<u><u>0</u></u>	<u><u>-671</u></u>