

NVBA
Balance Sheet Prev Year Comparison
 As of June 30, 2018

	<u>Jun 30, 18</u>	<u>Jun 30, 17</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	19,172	13,294	44%
10250 · NWFCU Share Account	1,992	1,303	53%
10275 · NWFCU Money Market	15,314	15,254	0%
10300 · NWFCU Certificates	37,072	36,713	1%
Total Checking/Savings	<u>73,550</u>	<u>66,564</u>	<u>11%</u>
Other Current Assets			
11000 · Prepaid	6,000	6,000	0%
Total Other Current Assets	<u>6,000</u>	<u>6,000</u>	<u>0%</u>
Total Current Assets	79,550	72,564	10%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>79,550</u>	<u>72,564</u>	<u>10%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	35,227	29,943	18%
Net Income	2,823	1,120	152%
Total Equity	<u>79,550</u>	<u>72,564</u>	<u>10%</u>
TOTAL LIABILITIES & EQUITY	<u>79,550</u>	<u>72,564</u>	<u>10%</u>

NVBA
Profit & Loss by Class
 January through June 2018

	Other	Sectional	Unit Game	Zero-20 N...	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	0	0	12,093	0	12,093
20100 · Novice game receipts	0	0	5,740	1,430	7,170
20350 · Bridgmate Rental Income	99	0	0	0	99
60000 · Sectional Gross Receipts	0	37,967	0	0	37,967
60300 · Sandwich Sales	0	1,650	0	0	1,650
80000 · Membership Income	3,075	0	0	0	3,075
80100 · Other Income	44	0	0	0	44
80200 · Interest Income	231	0	0	0	231
Total Income	3,449	39,617	17,833	1,430	62,329
Gross Profit	3,449	39,617	17,833	1,430	62,329
Expense					
30000 · Unit game free plays	0	0	2,119	0	2,119
30100 · Novice game free plays	0	0	717	0	717
30151 · Zero-20 Game Free Plays	0	0	0	644	644
30200 · Unit game rent	0	225	6,252	0	6,477
30400 · Unit game directors and caddies	0	0	3,400	1,260	4,660
30600 · Unit Game - ACBL Fees	0	0	1,324	34	1,358
30800 · Unit Game Administrative Fee	0	0	420	0	420
30900 · Unit Game - Food & Beverage	0	0	1,587	0	1,587
31000 · Unit Game - Supplies	0	0	1,397	0	1,397
31400 · Unit Game - Holiday Party	0	0	106	0	106
31500 · Unit Game - Birthday Party	0	0	109	0	109
31600 · Unit Game - Annual Meeting	0	0	1,543	0	1,543
66900 · Reconciliation Discrepancies	0	-171	1	0	-170
70000 · Sectional - director's fees	0	7,242	0	0	7,242
70100 · Sectional - transportation	0	279	0	0	279
70200 · Sectional - per diem	0	966	0	0	966
70300 · Sectional surcharge	0	360	0	0	360
70400 · Sectional - sanction fees	0	2,795	0	0	2,795
70500 · Sectional caddies	0	1,480	0	0	1,480
70600 · Sectional - food and beverage	0	4,671	0	0	4,671
70700 · Sectional - misc and fees	0	0	0	0	0
70701 · Sectional - Participating Club	0	2,070	0	0	2,070
70800 · Sectional - assistant	0	1,630	0	0	1,630
71000 · Sectional free plays	0	2,373	0	0	2,373
71100 · Sectional - District 6 Fees	0	609	0	0	609
71200 · Sectional - supplies	0	1,354	0	0	1,354
71300 · Sectional - rent	0	9,983	0	0	9,983
71400 · Sectional - WBL rental	0	700	0	0	700
71600 · Sectional- prizes	0	163	0	0	163
90000 · Board Matters	200	0	0	0	200
90100 · Misc Board expenses	497	0	0	0	497
90400 · Other membership expenses	266	0	0	0	266
90500 · Newsletter printing	78	0	0	0	78
90600 · Newsletter-layout	688	0	0	0	688
90800 · Education	136	0	0	0	136
Total Expense	1,864	36,729	18,975	1,938	59,507
Net Ordinary Income	1,585	2,888	-1,142	-508	2,823
Net Income	1,585	2,888	-1,142	-508	2,823

NVBA
Profit & Loss Budget Overview
 January through June 2018

	Jan - Jun 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	12,093	15,188	-3,095
20100 · Novice game receipts	7,170	7,266	-96
20350 · Bridgemate Rental Income	99		
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	37,967	40,000	-2,033
60200 · Additions	0	0	0
60300 · Sandwich Sales	1,650	950	700
80000 · Membership Income	3,075	2,689	386
80100 · Other Income	44	0	44
80200 · Interest Income	231	180	51
Total Income	<u>62,329</u>	<u>66,648</u>	<u>-4,319</u>
Gross Profit	62,329	66,648	-4,319
Expense			
30000 · Unit game free plays	2,119	2,756	-637
30100 · Novice game free plays	717	886	-169
30151 · Zero-20 Game Free Plays	644	1,025	-381
30200 · Unit game rent	6,477	7,125	-648
30400 · Unit game directors and caddies	4,660	5,190	-530
30600 · Unit Game - ACBL Fees	1,358	1,552	-194
30800 · Unit Game Administrative Fee	420	360	60
30900 · Unit Game - Food & Beverage	1,587	1,620	-33
31000 · Unit Game - Supplies	1,397	750	647
31200 · Unit Game - Miscellaneous	0	90	-90
31300 · Unit Game - Equipment	0	150	-150
31400 · Unit Game - Holiday Party	106	0	106
31500 · Unit Game - Birthday Party	109		
31550 · Unit Game - LM/NLM Game	0	300	-300
31600 · Unit Game - Annual Meeting	1,543	1,500	43
66900 · Reconciliation Discrepancies	-170	0	-170
70000 · Sectional - director's fees	7,242	7,800	-558
70100 · Sectional - transportation	279	400	-121
70200 · Sectional - per diem	966	1,600	-634
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,795	3,100	-305
70500 · Sectional caddies	1,480	1,000	480
70600 · Sectional - food and beverage	4,671	5,200	-529
70700 · Sectional - misc and fees	0	500	-500
70701 · Sectional - Participating Club	2,070	1,825	245
70800 · Sectional - assistant	1,630	540	1,090
71000 · Sectional free plays	2,373	3,155	-782
71100 · Sectional - District 6 Fees	609	600	9
71200 · Sectional - supplies	1,354	1,450	-96
71300 · Sectional - rent	9,983	10,055	-72
71400 · Sectional - WBL rental	700	722	-22
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	0	45	-45
90000 · Board Matters	200		
90100 · Misc Board expenses	497	840	-343
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	266	42	224
90500 · Newsletter printing	78		
90600 · Newsletter-layout	688	844	-156
90750 · Marketing	0	240	-240
90800 · Education	136	180	-44
91200 · Charity	0	500	-500
Total Expense	<u>59,507</u>	<u>65,002</u>	<u>-5,495</u>
Net Ordinary Income	2,823	1,646	1,176
Other Income/Expense			
Other Expense			
99000 · Dealing machine	0	310	-310
Total Other Expense	<u>0</u>	<u>310</u>	<u>-310</u>
Net Other Income	0	-310	310
Net Income	<u><u>2,823</u></u>	<u><u>1,336</u></u>	<u><u>1,486</u></u>

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 Cash Basis

NVBA
Unit Game Profit & Loss YTD Comparison
 January through June 2018

	<u>Jan - Jun 18</u>	<u>Jan - Jun 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	12,093	16,937	-4,844
20100 · Novice game receipts	5,740	6,224	-484
Total Income	<u>17,833</u>	<u>23,161</u>	<u>-5,328</u>
Gross Profit	17,833	23,161	-5,328
Expense			
30000 · Unit game free plays	2,119	2,861	-742
30100 · Novice game free plays	717	1,127	-410
30200 · Unit game rent	6,252	7,450	-1,198
30400 · Unit game directors and caddies	3,400	3,780	-380
30600 · Unit Game - ACBL Fees	1,324	1,329	-5
30800 · Unit Game Administrative Fee	420	200	220
30900 · Unit Game - Food & Beverage	1,587	1,935	-348
31000 · Unit Game - Supplies	1,397	1,737	-340
31400 · Unit Game - Holiday Party	106	826	-720
31500 · Unit Game - Birthday Party	109	0	109
31600 · Unit Game - Annual Meeting	1,543	1,343	200
66900 · Reconciliation Discrepancies	1	25	-24
90400 · Other membership expenses	0	0	0
Total Expense	<u>18,975</u>	<u>22,613</u>	<u>-3,638</u>
Net Ordinary Income	<u>-1,142</u>	<u>548</u>	<u>-1,690</u>
Net Income	<u><u>-1,142</u></u>	<u><u>548</u></u>	<u><u>-1,690</u></u>

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 Cash Basis

NVBA Unit Game Profit & Loss Budget Overview January through June 2018

	Jan - Jun 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	12,093	15,188	-3,095
20100 · Novice game receipts	5,740	5,216	524
Total Income	<u>17,833</u>	<u>20,404</u>	<u>-2,571</u>
Gross Profit	17,833	20,404	-2,571
Expense			
30000 · Unit game free plays	2,119	2,756	-637
30100 · Novice game free plays	717	886	-169
30200 · Unit game rent	6,252	7,125	-873
30400 · Unit game directors and caddies	3,400	3,720	-320
30600 · Unit Game - ACBL Fees	1,324	1,495	-171
30800 · Unit Game Administrative Fee	420	360	60
30900 · Unit Game - Food & Beverage	1,587	1,620	-33
31000 · Unit Game - Supplies	1,397	750	647
31200 · Unit Game - Miscellaneous	0	90	-90
31300 · Unit Game - Equipment	0	150	-150
31400 · Unit Game - Holiday Party	106	0	106
31500 · Unit Game - Birthday Party	109		
31550 · Unit Game - LM/NLM Game	0	300	-300
31600 · Unit Game - Annual Meeting	1,543	1,500	43
66900 · Reconciliation Discrepancies	1	0	1
90400 · Other membership expenses	0		
Total Expense	<u>18,975</u>	<u>20,752</u>	<u>-1,777</u>
Net Ordinary Income	<u>-1,142</u>	<u>-348</u>	<u>-794</u>
Net Income	<u><u>-1,142</u></u>	<u><u>-348</u></u>	<u><u>-794</u></u>

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Cash Basis

NVBA
Zero-20 Profit & Loss YTD Comparison
January through June 2018

	<u>Jan - Jun 18</u>	<u>Jan - Jun 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,430	2,110	-680
Total Income	<u>1,430</u>	<u>2,110</u>	<u>-680</u>
Gross Profit	1,430	2,110	-680
Expense			
30151 · Zero-20 Game Free Plays	644	1,160	-516
30400 · Unit game directors and caddies	1,260	1,470	-210
30600 · Unit Game - ACBL Fees	34	45	-11
31000 · Unit Game - Supplies	0	86	-86
Total Expense	<u>1,938</u>	<u>2,761</u>	<u>-823</u>
Net Ordinary Income	<u>-508</u>	<u>-651</u>	<u>143</u>
Net Income	<u><u>-508</u></u>	<u><u>-651</u></u>	<u><u>143</u></u>

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Cash Basis

NVBA
Zero-20 Profit & Loss Budget Overview
January through June 2018

	<u>Jan - Jun 18</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,430.00	2,050.00	-620.00
Total Income	<u>1,430.00</u>	<u>2,050.00</u>	<u>-620.00</u>
Gross Profit	1,430.00	2,050.00	-620.00
Expense			
30151 · Zero-20 Game Free Plays	644.00	1,025.00	-381.00
30400 · Unit game directors and caddies	1,260.00	1,470.00	-210.00
30600 · Unit Game - ACBL Fees	34.12	57.00	-22.88
31000 · Unit Game - Supplies	0.00	0.00	0.00
Total Expense	<u>1,938.12</u>	<u>2,552.00</u>	<u>-613.88</u>
Net Ordinary Income	<u>-508.12</u>	<u>-502.00</u>	<u>-6.12</u>
Net Income	<u><u>-508.12</u></u>	<u><u>-502.00</u></u>	<u><u>-6.12</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
 January through June 2018

	<u>Jan - Jun 18</u>	<u>Jan - Jun 17</u>	<u>% Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	37,967	39,388	-4%
60200 · Additions	0	99	-100%
60300 · Sandwich Sales	1,650	850	94%
Total Income	<u>39,617</u>	<u>40,337</u>	<u>-2%</u>
Gross Profit	39,617	40,337	-2%
Expense			
30200 · Unit game rent	225	0	100%
66900 · Reconciliation Discrepancies	-171	-85	-102%
70000 · Sectional - director's fees	7,242	8,445	-14%
70100 · Sectional - transportation	279	369	-24%
70200 · Sectional - per diem	966	995	-3%
70300 · Sectional surcharge	360	360	0%
70400 · Sectional - sanction fees	2,795	3,001	-7%
70500 · Sectional caddies	1,480	1,110	33%
70600 · Sectional - food and beverage	4,671	3,558	31%
70700 · Sectional - misc and fees	0	302	-100%
70701 · Sectional - Participating Club	2,070	2,514	-18%
70800 · Sectional - assistant	1,630	1,015	61%
71000 · Sectional free plays	2,373	3,354	-29%
71100 · Sectional - District 6 Fees	609	641	-5%
71200 · Sectional - supplies	1,354	1,776	-24%
71300 · Sectional - rent	9,983	9,768	2%
71400 · Sectional - WBL rental	700	325	115%
71500 · Sectional - 60/40	0	977	-100%
71600 · Sectional- prizes	163	56	192%
71700 · Sectional Ads	0	327	-100%
Total Expense	<u>36,729</u>	<u>38,808</u>	<u>-5%</u>
Net Ordinary Income	<u>2,888</u>	<u>1,529</u>	<u>89%</u>
Net Income	<u><u>2,888</u></u>	<u><u>1,529</u></u>	<u><u>89%</u></u>

NVBA
Sectional Profit & Loss Budget to Actual
January through June 2018

	Jan - Jun 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	37,967	40,000	-2,033
60200 · Additions	0	0	0
60300 · Sandwich Sales	1,650	950	700
80100 · Other Income	0	0	0
Total Income	39,617	41,325	-1,708
Gross Profit	39,617	41,325	-1,708
Expense			
30200 · Unit game rent	225		
66900 · Reconciliation Discrepancies	-171	0	-171
70000 · Sectional - director's fees	7,242	7,800	-558
70100 · Sectional - transportation	279	400	-121
70200 · Sectional - per diem	966	1,600	-634
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	360	360	0
70400 · Sectional - sanction fees	2,795	3,100	-305
70500 · Sectional caddies	1,480	1,000	480
70600 · Sectional - food and beverage	4,671	5,200	-529
70700 · Sectional - misc and fees	0	500	-500
70701 · Sectional - Participating Club	2,070	1,825	245
70800 · Sectional - assistant	1,630	540	1,090
71000 · Sectional free plays	2,373	3,155	-782
71100 · Sectional - District 6 Fees	609	600	9
71200 · Sectional - supplies	1,354	1,450	-96
71300 · Sectional - rent	9,983	10,055	-72
71400 · Sectional - WBL rental	700	722	-22
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	0	45	-45
Total Expense	36,729	39,052	-2,323
Net Ordinary Income	2,888	2,273	615
Net Income	2,888	2,273	615