

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of January 31, 2019

	<u>Jan 31, 19</u>	<u>Jan 31, 18</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	25,876	19,592	32%
10250 · NWFCU Share Account	2,809	2,409	17%
10275 · NWFCU Money Market	15,328	15,296	0%
10300 · NWFCU Certificates	37,298	36,916	1%
<b>Total Checking/Savings</b>	<u>81,310</u>	<u>74,214</u>	<u>10%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	4,000	4,000	0%
<b>Total Other Current Assets</b>	<u>4,000</u>	<u>4,000</u>	<u>0%</u>
<b>Total Current Assets</b>	85,310	78,214	9%
<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>	<u><b>85,310</b></u>	<u><b>78,214</b></u>	<u><b>9%</b></u>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	41,554	35,227	18%
Net Income	2,256	1,486	52%
<b>Total Equity</b>	<u>85,310</u>	<u>78,214</u>	<u>9%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>85,310</b></u>	<u><b>78,214</b></u>	<u><b>9%</b></u>

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## NVBA Profit & Loss by Class January 2019

	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20000 · Unit game receipts	0	0	2,943	2,943
20100 · Novice game receipts	0	0	1,248	1,248
60000 · Sectional Gross Receipts	0	1,364	0	1,364
80000 · Membership Income	1,409	0	0	1,409
80200 · Interest Income	38	0	0	38
<b>Total Income</b>	<b>1,447</b>	<b>1,364</b>	<b>4,191</b>	<b>7,002</b>
<b>Gross Profit</b>	<b>1,447</b>	<b>1,364</b>	<b>4,191</b>	<b>7,002</b>
<b>Expense</b>				
30000 · Unit game free plays	0	0	360	360
30100 · Novice game free plays	0	0	214	214
30200 · Unit game rent	0	0	1,343	1,343
30400 · Unit game directors and caddies	0	0	825	825
30600 · Unit Game - ACBL Fees	0	0	135	135
30800 · Unit Game Administrative Fee	0	0	60	60
30900 · Unit Game - Food & Beverage	0	0	291	291
31000 · Unit Game - Supplies	0	0	122	122
66900 · Reconciliation Discrepancies	0	0	-10	-10
70000 · Sectional - director's fees	0	125	0	125
70400 · Sectional - sanction fees	0	95	0	95
70800 · Sectional - assistant	0	70	0	70
71000 · Sectional free plays	0	110	0	110
71200 · Sectional - supplies	0	157	0	157
71300 · Sectional - rent	0	350	0	350
90100 · Misc Board expenses	59	0	0	59
90450 · Website Expense	5	0	0	5
90600 · Newsletter-layout	318	0	0	318
91200 · Charity	0	0	118	118
<b>Total Expense</b>	<b>382</b>	<b>907</b>	<b>3,458</b>	<b>4,746</b>
<b>Net Ordinary Income</b>	<b>1,065</b>	<b>457</b>	<b>733</b>	<b>2,256</b>
<b>Net Income</b>	<b>1,065</b>	<b>457</b>	<b>733</b>	<b>2,256</b>

**NVBA**  
**Profit & Loss Budget Overview**  
 January 2019

	Jan 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	2,943	2,453	490
20100 · Novice game receipts	1,248	1,644	-396
60000 · Sectional Gross Receipts	1,364	0	1,364
60300 · Sandwich Sales	0	0	0
80000 · Membership Income	1,409	1,300	109
80200 · Interest Income	38	39	-1
<b>Total Income</b>	<b>7,002</b>	<b>5,436</b>	<b>1,566</b>
<b>Gross Profit</b>	<b>7,002</b>	<b>5,436</b>	<b>1,566</b>
<b>Expense</b>			
30000 · Unit game free plays	360	469	-109
30100 · Novice game free plays	214	290	-76
30151 · Zero-20 Game Free Plays	0	90	-90
30200 · Unit game rent	1,343	774	569
30400 · Unit game directors and caddies	825	960	-135
30600 · Unit Game - ACBL Fees	135	351	-216
30800 · Unit Game Administrative Fee	60	60	0
30900 · Unit Game - Food & Beverage	291	420	-129
31000 · Unit Game - Supplies	122	220	-98
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	0	20	-20
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	-10		
70000 · Sectional - director's fees	125	0	125
70100 · Sectional - transportation	0	0	0
70200 · Sectional - per diem	0	0	0
70300 · Sectional surcharge	0	0	0
70400 · Sectional - sanction fees	95	0	95
70500 · Sectional caddies	0	0	0
70600 · Sectional - food and beverage	0	0	0
70700 · Sectional - misc and fees	0	0	0
70701 · Sectional - Participating Club	0	0	0
70800 · Sectional - assistant	70	0	70
71000 · Sectional free plays	110	0	110
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	157	0	157
71300 · Sectional - rent	350	350	0
71400 · Sectional - WBL rental	0	0	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	0	0	0
90100 · Misc Board expenses	59	72	-13
90200 · Insurance	0	0	0
90300 · Membership secretary	0	0	0
90400 · Other membership expenses	0	42	-42
90450 · Website Expense	5		
90475 · Computer expense	0	5	-5
90600 · Newsletter-layout	318	318	0
90700 · Postage	0	0	0
90750 · Marketing	0	15	-15
90800 · Education	0	250	-250
91200 · Charity	118	0	118
<b>Total Expense</b>	<b>4,746</b>	<b>4,706</b>	<b>40</b>
<b>Net Ordinary Income</b>	<b>2,256</b>	<b>730</b>	<b>1,526</b>
<b>Net Income</b>	<b>2,256</b>	<b>730</b>	<b>1,526</b>

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**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
**January 2019**

	<u>Jan 19</u>	<u>Jan 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	2,943	1,668	1,275
20100 · Novice game receipts	1,248	1,032	216
<b>Total Income</b>	<u>4,191</u>	<u>2,700</u>	<u>1,491</u>
<b>Gross Profit</b>	4,191	2,700	1,491
<b>Expense</b>			
30000 · Unit game free plays	360	283	77
30100 · Novice game free plays	214	75	139
30200 · Unit game rent	1,343	316	1,027
30400 · Unit game directors and caddies	825	510	315
30600 · Unit Game - ACBL Fees	135	169	-34
30800 · Unit Game Administrative Fee	60	120	-60
30900 · Unit Game - Food & Beverage	291	100	191
31000 · Unit Game - Supplies	122	286	-164
31400 · Unit Game - Holiday Party	0	16	-16
31500 · Unit Game - Birthday Party	0	38	-38
66900 · Reconciliation Discrepancies	-10	-10	0
91200 · Charity	118	0	118
<b>Total Expense</b>	<u>3,458</u>	<u>1,903</u>	<u>1,555</u>
<b>Net Ordinary Income</b>	<u>733</u>	<u>797</u>	<u>-64</u>
<b>Net Income</b>	<u><u>733</u></u>	<u><u>797</u></u>	<u><u>-64</u></u>

## NVBA Unit Game Profit & Loss Budget Overview January 2019

	Jan 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	2,943	2,453	490
20100 · Novice game receipts	1,248	1,464	-216
<b>Total Income</b>	<u>4,191</u>	<u>3,917</u>	<u>274</u>
<b>Gross Profit</b>	4,191	3,917	274
<b>Expense</b>			
30000 · Unit game free plays	360	469	-109
30100 · Novice game free plays	214	290	-76
30200 · Unit game rent	1,343	774	569
30400 · Unit game directors and caddies	825	680	145
30600 · Unit Game - ACBL Fees	135	345	-210
30800 · Unit Game Administrative Fee	60	60	0
30900 · Unit Game - Food & Beverage	291	420	-129
31000 · Unit Game - Supplies	122	220	-98
31400 · Unit Game - Holiday Party	0	0	0
31500 · Unit Game - Birthday Party	0	20	-20
31600 · Unit Game - Annual Meeting	0	0	0
66900 · Reconciliation Discrepancies	-10		
91200 · Charity	118		
<b>Total Expense</b>	<u>3,458</u>	<u>3,278</u>	<u>180</u>
<b>Net Ordinary Income</b>	<u>733</u>	<u>639</u>	<u>94</u>
<b>Net Income</b>	<u><u>733</u></u>	<u><u>639</u></u>	<u><u>94</u></u>

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**NVBA**  
**Zero-20 Profit & Loss YTD Comparison**  
**January 2019**

	<u>Jan 19</u>	<u>Jan 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	250	-250
<b>Total Income</b>	<u>0</u>	<u>250</u>	<u>-250</u>
<b>Gross Profit</b>	0	250	-250
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	140	-140
30400 · Unit game directors and caddies	0	210	-210
30600 · Unit Game - ACBL Fees	0	7	-7
<b>Total Expense</b>	<u>0</u>	<u>357</u>	<u>-357</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-107</u>	<u>107</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-107</u></u>	<u><u>107</u></u>

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**NVBA**  
**Zero-20 Profit & Loss Budget Overview**  
January 2019

	<u>Jan 19</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20100 · Novice game receipts	0	180	-180
<b>Total Income</b>	<u>0</u>	<u>180</u>	<u>-180</u>
<b>Gross Profit</b>	0	180	-180
<b>Expense</b>			
30151 · Zero-20 Game Free Plays	0	90	-90
30400 · Unit game directors and caddies	0	280	-280
30600 · Unit Game - ACBL Fees	0	6	-6
<b>Total Expense</b>	<u>0</u>	<u>376</u>	<u>-376</u>
<b>Net Ordinary Income</b>	<u>0</u>	<u>-196</u>	<u>196</u>
<b>Net Income</b>	<u><u>0</u></u>	<u><u>-196</u></u>	<u><u>196</u></u>

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**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
**January 2019**

	<u>Jan 19</u>	<u>Jan 18</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	1,364	0	1,364
<b>Total Income</b>	<u>1,364</u>	<u>0</u>	<u>1,364</u>
<b>Gross Profit</b>	1,364	0	1,364
<b>Expense</b>			
70000 · Sectional - director's fees	125	0	125
70400 · Sectional - sanction fees	95	0	95
70800 · Sectional - assistant	70	0	70
71000 · Sectional free plays	110	0	110
71200 · Sectional - supplies	157	0	157
71300 · Sectional - rent	350	0	350
<b>Total Expense</b>	<u>907</u>	<u>0</u>	<u>907</u>
<b>Net Ordinary Income</b>	<u>457</u>	<u>0</u>	<u>457</u>
<b>Net Income</b>	<u><u>457</u></u>	<u><u>0</u></u>	<u><u>457</u></u>



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**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
 January 2019

	Jan 19	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	1,364	0	1,364
60300 · Sandwich Sales	0	0	0
<b>Total Income</b>	<u>1,364</u>	<u>0</u>	<u>1,364</u>
<b>Gross Profit</b>	1,364	0	1,364
<b>Expense</b>			
70000 · Sectional - director's fees	125	0	125
70100 · Sectional - transportation	0	0	0
70200 · Sectional - per diem	0	0	0
70300 · Sectional surcharge	0	0	0
70400 · Sectional - sanction fees	95	0	95
70500 · Sectional caddies	0	0	0
70600 · Sectional - food and beverage	0	0	0
70700 · Sectional - misc and fees	0	0	0
70701 · Sectional - Participating Club	0	0	0
70800 · Sectional - assistant	70	0	70
71000 · Sectional free plays	110	0	110
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	157	0	157
71300 · Sectional - rent	350	350	0
71400 · Sectional - WBL rental	0	0	0
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	0	0	0
<b>Total Expense</b>	<u>907</u>	<u>350</u>	<u>557</u>
<b>Net Ordinary Income</b>	<u>457</u>	<u>-350</u>	<u>807</u>
<b>Net Income</b>	<u><u>457</u></u>	<u><u>-350</u></u>	<u><u>807</u></u>