

**NVBA**  
**Balance Sheet Prev Year Comparison**  
 As of May 31, 2020

	<u>May 31, 20</u>	<u>May 31, 19</u>	<u>% Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	31,164	24,857	25%
10250 · NWFCU Share Account	2,420	3,115	-22%
10275 · NWFCU Money Market	11,074	15,335	-28%
10300 · NWFCU Certificates	42,372	37,425	13%
<b>Total Checking/Savings</b>	<u>87,030</u>	<u>80,732</u>	<u>8%</u>
<b>Other Current Assets</b>			
11000 · Prepaid	4,725	6,000	-21%
<b>Total Other Current Assets</b>	<u>4,725</u>	<u>6,000</u>	<u>-21%</u>
<b>Total Current Assets</b>	91,755	86,732	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>	<u><b>91,755</b></u>	<u><b>86,732</b></u>	<u><b>6%</b></u>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	42,042	41,554	1%
Net Income	8,212	3,678	123%
<b>Total Equity</b>	<u>91,755</u>	<u>86,732</u>	<u>6%</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>91,755</b></u>	<u><b>86,732</b></u>	<u><b>6%</b></u>

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06/07/20  
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**NVBA**  
**Profit & Loss by Class**  
January through May 2020

	NVBA Collective	Other	Sectional	Unit Game	TOTAL
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
20000 · Unit game receipts	0	0	0	5,544	5,544
20100 · Novice game receipts	0	0	0	2,032	2,032
20200 · Other Unit game income	1,246	0	0	661	1,907
20350 · Bridgemate Rental Income	0	135	0	0	135
60000 · Sectional Gross Receipts	0	0	19,657	0	19,657
60100 · Fill in Entries (Deduction)	0	0	-50	0	-50
60300 · Sandwich Sales	0	0	852	0	852
80000 · Membership Income	0	2,956	0	0	2,956
80200 · Interest Income	0	340	0	0	340
<b>Total Income</b>	<u>1,246</u>	<u>3,431</u>	<u>20,459</u>	<u>8,237</u>	<u>33,373</u>
<b>Gross Profit</b>	1,246	3,431	20,459	8,237	33,373
<b>Expense</b>					
30000 · Unit game free plays	0	0	0	1,017	1,017
30100 · Novice game free plays	0	0	0	267	267
30200 · Unit game rent	0	0	0	269	269
30400 · Unit game directors and caddies	479	0	0	1,560	2,039
30600 · Unit Game - ACBL Fees	45	0	0	720	765
30800 · Unit Game Administrative Fee	0	0	0	240	240
30900 · Unit Game - Food & Beverage	0	0	0	636	636
31000 · Unit Game - Supplies	0	0	0	538	538
31400 · Unit Game - Holiday Party	0	0	0	9	9
31500 · Unit Game - Birthday Party	0	0	0	24	24
66900 · Reconciliation Discrepancies	0	0	0	-21	-21
70000 · Sectional - director's fees	0	0	3,218	0	3,218
70100 · Sectional - transportation	0	0	212	0	212
70200 · Sectional - per diem	0	0	494	0	494
70300 · Sectional surcharge	0	0	180	0	180
70400 · Sectional - sanction fees	0	0	1,303	0	1,303
70500 · Sectional caddies	0	0	515	0	515
70600 · Sectional - food and beverage	0	0	2,273	0	2,273
70700 · Sectional - misc and fees	0	0	20	0	20
70701 · Sectional - Participating Club	0	0	1,618	0	1,618
70800 · Sectional - assistant	0	0	1,185	0	1,185
71000 · Sectional free plays	0	0	1,282	0	1,282
71200 · Sectional - supplies	0	0	446	0	446
71300 · Sectional - rent	0	0	4,645	0	4,645
71700 · Sectional Ads	0	0	606	0	606
90000 · Board Matters	0	200	0	0	200
90100 · Misc Board expenses	0	60	0	0	60
90300 · Membership secretary	0	388	0	0	388
90400 · Other membership expenses	0	105	0	0	105
90450 · Website Expense	0	30	0	0	30
90600 · Newsletter-layout	0	636	0	0	636
90900 · Cheer and Sympathy	0	39	0	0	39
<b>Total Expense</b>	<u>524</u>	<u>1,458</u>	<u>17,996</u>	<u>5,259</u>	<u>25,236</u>
<b>Net Ordinary Income</b>	722	1,973	2,463	2,978	8,137
<b>Other Income/Expense</b>					
<b>Other Income</b>					
99100 · Member donation	0	75	0	0	75
<b>Total Other Income</b>	<u>0</u>	<u>75</u>	<u>0</u>	<u>0</u>	<u>75</u>
<b>Net Other Income</b>	0	75	0	0	75
<b>Net Income</b>	<u><u>722</u></u>	<u><u>2,048</u></u>	<u><u>2,463</u></u>	<u><u>2,978</u></u>	<u><u>8,212</u></u>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through May 2020

	Jan - May 20	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	5,544	12,317	-6,773
20100 · Novice game receipts	2,032	5,152	-3,120
20200 · Other Unit game income	1,907		
20350 · Bridgmate Rental Income	135	99	36
60000 · Sectional Gross Receipts	19,657	39,508	-19,851
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	1,650	-798
80000 · Membership Income	2,956	3,100	-144
80100 · Other Income	0	0	0
80200 · Interest Income	340	191	149
<b>Total Income</b>	<b>33,373</b>	<b>62,017</b>	<b>-28,644</b>
<b>Gross Profit</b>	<b>33,373</b>	<b>62,017</b>	<b>-28,644</b>
<b>Expense</b>			
30000 · Unit game free plays	1,017	2,198	-1,181
30100 · Novice game free plays	267	866	-599
30200 · Unit game rent	269	6,409	-6,140
30400 · Unit game directors and caddies	2,039	3,510	-1,471
30600 · Unit Game - ACBL Fees	765	1,110	-345
30800 · Unit Game Administrative Fee	240	300	-60
30900 · Unit Game - Food & Beverage	636	1,165	-529
31000 · Unit Game - Supplies	538	1,183	-645
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	95	-70
31600 · Unit Game - Annual Meeting	0	1,500	-1,500
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	-21	0	-21
70000 · Sectional - director's fees	3,218	7,525	-4,307
70100 · Sectional - transportation	212	350	-138
70200 · Sectional - per diem	494	1,200	-706
70300 · Sectional surcharge	180	360	-180
70400 · Sectional - sanction fees	1,303	2,526	-1,223
70500 · Sectional caddies	515	1,480	-965
70600 · Sectional - food and beverage	2,273	4,570	-2,297
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	2,800	-1,183
70800 · Sectional - assistant	1,185	1,903	-718
71000 · Sectional free plays	1,282	2,700	-1,418
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	1,560	-1,114
71300 · Sectional - rent	4,645	9,834	-5,189
71400 · Sectional - WBL rental	0	350	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	500	106
90000 · Board Matters	200	200	0
90100 · Misc Board expenses	60	370	-310
90200 · Insurance	0	0	0
90300 · Membership secretary	388	500	-112
90400 · Other membership expenses	105	180	-75
90450 · Website Expense	30	30	0
90500 · Newsletter printing	0	80	-80
90600 · Newsletter-layout	636	688	-52
90699 · Directory Printing	0	0	0
90750 · Marketing	0	0	0
90800 · Education	0	170	-170
90900 · Cheer and Sympathy	39	0	39
<b>Total Expense</b>	<b>25,236</b>	<b>58,302</b>	<b>-33,066</b>
<b>Net Ordinary Income</b>	<b>8,137</b>	<b>3,715</b>	<b>4,422</b>
<b>Other Income/Expense</b>			
Other Income	75		
<b>Net Other Income</b>	<b>75</b>		
<b>Net Income</b>	<b>8,212</b>	<b>3,715</b>	<b>4,497</b>

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**NVBA**  
**Profit & Loss NVBA Collective**  
January through May 2020

	<u>TOTAL</u>
Ordinary Income/Expense	
Income	
20200 · Other Unit game income	1,246
Total Income	<u>1,246</u>
Gross Profit	1,246
Expense	
30400 · Unit game directors and caddies	479
30600 · Unit Game - ACBL Fees	45
Total Expense	<u>524</u>
Net Ordinary Income	<u>722</u>
Net Income	<u><u>722</u></u>

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**NVBA**  
**Unit Game Profit & Loss YTD Comparison**  
 January through May 2020

	Jan - May 20	Jan - May 19	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	5,544	11,770	-6,226
20100 · Novice game receipts	2,032	5,744	-3,712
20200 · Other Unit game income	661	0	661
<b>Total Income</b>	<u>8,237</u>	<u>17,514</u>	<u>-9,277</u>
<b>Gross Profit</b>	8,237	17,514	-9,277
<b>Expense</b>			
30000 · Unit game free plays	1,017	2,074	-1,057
30100 · Novice game free plays	267	1,091	-824
30200 · Unit game rent	269	5,546	-5,277
30400 · Unit game directors and caddies	1,560	3,360	-1,800
30600 · Unit Game - ACBL Fees	720	963	-244
30800 · Unit Game Administrative Fee	240	300	-60
30900 · Unit Game - Food & Beverage	636	1,357	-722
31000 · Unit Game - Supplies	538	1,470	-932
31400 · Unit Game - Holiday Party	9	0	9
31500 · Unit Game - Birthday Party	24	72	-48
31600 · Unit Game - Annual Meeting	0	1,259	-1,259
66900 · Reconciliation Discrepancies	-21	-13	-8
<b>Total Expense</b>	<u>5,259</u>	<u>17,480</u>	<u>-12,221</u>
<b>Net Ordinary Income</b>	<u>2,978</u>	<u>34</u>	<u>2,944</u>
<b>Net Income</b>	<u><u>2,978</u></u>	<u><u>34</u></u>	<u><u>2,944</u></u>

**NVBA**  
**Unit Game Profit & Loss Budget Overview**  
 January through May 2020

	Jan - May 20	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	5,544	12,317	-6,773
20100 · Novice game receipts	2,032	5,152	-3,120
20200 · Other Unit game income	661		
<b>Total Income</b>	<u>8,237</u>	<u>17,469</u>	<u>-9,232</u>
<b>Gross Profit</b>	8,237	17,469	-9,232
<b>Expense</b>			
30000 · Unit game free plays	1,017	2,198	-1,181
30100 · Novice game free plays	267	866	-599
30200 · Unit game rent	269	6,409	-6,140
30400 · Unit game directors and caddies	1,560	3,510	-1,950
30600 · Unit Game - ACBL Fees	720	1,110	-390
30800 · Unit Game Administrative Fee	240	300	-60
30900 · Unit Game - Food & Beverage	636	1,165	-529
31000 · Unit Game - Supplies	538	1,183	-645
31400 · Unit Game - Holiday Party	9	90	-81
31500 · Unit Game - Birthday Party	24	95	-70
31600 · Unit Game - Annual Meeting	0	1,500	-1,500
66900 · Reconciliation Discrepancies	-21	0	-21
90400 · Other membership expenses	0	0	0
<b>Total Expense</b>	<u>5,259</u>	<u>18,426</u>	<u>-13,168</u>
<b>Net Ordinary Income</b>	<u>2,978</u>	<u>-957</u>	<u>3,936</u>
<b>Net Income</b>	<u><u>2,978</u></u>	<u><u>-957</u></u>	<u><u>3,936</u></u>

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Cash Basis

**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
 January through May 2020

	Jan - May 20	Jan - May 19	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	19,657	36,363	-16,706
60100 · Fill in Entries (Deduction)	-50	0	-50
60300 · Sandwich Sales	852	1,936	-1,084
<b>Total Income</b>	<u>20,459</u>	<u>38,299</u>	<u>-17,840</u>
<b>Gross Profit</b>	20,459	38,299	-17,840
<b>Expense</b>			
66900 · Reconciliation Discrepancies	0	31	-31
70000 · Sectional - director's fees	3,218	7,478	-4,260
70100 · Sectional - transportation	212	321	-109
70200 · Sectional - per diem	494	1,121	-627
70300 · Sectional surcharge	180	360	-180
70400 · Sectional - sanction fees	1,303	2,645	-1,342
70500 · Sectional caddies	515	1,140	-625
70600 · Sectional - food and beverage	2,273	4,986	-2,713
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	2,800	-1,182
70800 · Sectional - assistant	1,185	1,820	-635
71000 · Sectional free plays	1,282	2,792	-1,510
71200 · Sectional - supplies	446	2,305	-1,859
71300 · Sectional - rent	4,645	8,100	-3,455
71400 · Sectional - WBL rental	0	700	-700
71700 · Sectional Ads	606	100	506
<b>Total Expense</b>	<u>17,996</u>	<u>36,699</u>	<u>-18,703</u>
<b>Net Ordinary Income</b>	<u>2,463</u>	<u>1,600</u>	<u>863</u>
<b>Net Income</b>	<u><u>2,463</u></u>	<u><u>1,600</u></u>	<u><u>863</u></u>

**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
**January through May 2020**

	Jan - May 20	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	19,657	39,508	-19,851
60100 · Fill in Entries (Deduction)	-50		
60300 · Sandwich Sales	852	1,650	-798
<b>Total Income</b>	<u>20,459</u>	<u>41,158</u>	<u>-20,699</u>
<b>Gross Profit</b>	20,459	41,158	-20,699
<b>Expense</b>			
50200 · Other Special Event Expenses	0	0	0
66900 · Reconciliation Discrepancies	0	0	0
70000 · Sectional - director's fees	3,218	7,525	-4,307
70100 · Sectional - transportation	212	350	-138
70200 · Sectional - per diem	494	1,200	-706
70300 · Sectional surcharge	180	360	-180
70400 · Sectional - sanction fees	1,303	2,526	-1,223
70500 · Sectional caddies	515	1,480	-965
70600 · Sectional - food and beverage	2,273	4,570	-2,297
70700 · Sectional - misc and fees	20	0	20
70701 · Sectional - Participating Club	1,618	2,800	-1,183
70800 · Sectional - assistant	1,185	1,903	-718
71000 · Sectional free plays	1,282	2,700	-1,418
71100 · Sectional - District 6 Fees	0	0	0
71200 · Sectional - supplies	446	1,560	-1,114
71300 · Sectional - rent	4,645	9,834	-5,189
71400 · Sectional - WBL rental	0	350	-350
71500 · Sectional - 60/40	0	0	0
71600 · Sectional- prizes	0	0	0
71700 · Sectional Ads	606	500	106
<b>Total Expense</b>	<u>17,996</u>	<u>37,658</u>	<u>-19,662</u>
<b>Net Ordinary Income</b>	<u>2,463</u>	<u>3,500</u>	<u>-1,037</u>
<b>Net Income</b>	<u><u>2,463</u></u>	<u><u>3,500</u></u>	<u><u>-1,037</u></u>