

**NVBA**  
**Balance Sheet Prev Year Comparison**  
As of June 30, 2022

	Jun 30, 22	Jun 30, 21	% Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	41,781	43,065	-3%
10250 · NWFCU Share Account	3,445	3,443	0%
10275 · NWFCU Money Market	11,119	11,079	0%
10300 · NWFCU Certificates	42,949	42,800	0%
<b>Total Checking/Savings</b>	<b>99,294</b>	<b>100,387</b>	<b>-1%</b>
<b>Other Current Assets</b>			
11000 · Prepaid	3,620	4,725	-23%
<b>Total Other Current Assets</b>	<b>3,620</b>	<b>4,725</b>	<b>-23%</b>
<b>Total Current Assets</b>	<b>102,914</b>	<b>105,112</b>	<b>-2%</b>
<b>Fixed Assets</b>			
21000 · Fixed Assets	903	0	100%
<b>Total Fixed Assets</b>	<b>903</b>	<b>0</b>	<b>100%</b>
<b>TOTAL ASSETS</b>	<b>103,817</b>	<b>105,112</b>	<b>-1%</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Other Current Liabilities</b>			
11201 · Due to D6	247	0	100%
<b>Total Other Current Liabilities</b>	<b>247</b>	<b>0</b>	<b>100%</b>
<b>Total Current Liabilities</b>	<b>247</b>	<b>0</b>	<b>100%</b>
<b>Total Liabilities</b>	<b>247</b>	<b>0</b>	<b>100%</b>
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	64,058	56,284	14%
Net Income	-1,989	7,327	-127%
<b>Total Equity</b>	<b>103,570</b>	<b>105,112</b>	<b>-2%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>103,817</b>	<b>105,112</b>	<b>-1%</b>

**NVBA**  
**Profit & Loss by Class**  
**January through June 2022**

	NVBA Colle...	Other	Sectional	SYC (Unit Game)	Unit Game -... (Unit Game)	Total Unit G...	TOTAL
<b>Ordinary Income/Expense</b>							
<b>Income</b>							
20000 · Unit game receipts	0	0	0	0	1,685	1,685	1,685
20200 · Other Unit game income	8,427	0	0	482	0	482	8,909
60000 · Sectional Gross Receipts	0	0	8,576	0	0	0	8,576
60300 · Sandwich Sales	0	0	696	0	0	0	696
80000 · Membership Income	0	2,681	0	0	0	0	2,681
80100 · Other Income	0	519	0	0	0	0	519
80200 · Interest Income	0	65	0	0	0	0	65
<b>Total Income</b>	<b>8,427</b>	<b>3,264</b>	<b>9,272</b>	<b>482</b>	<b>1,685</b>	<b>2,167</b>	<b>23,130</b>
<b>Gross Profit</b>	<b>8,427</b>	<b>3,264</b>	<b>9,272</b>	<b>482</b>	<b>1,685</b>	<b>2,167</b>	<b>23,130</b>
<b>Expense</b>							
30000 · Unit game free plays	970	0	16	0	92	92	1,078
30200 · Unit game rent	0	0	0	0	2,141	2,141	2,141
30400 · Unit game directors and caddies	3,000	100	0	0	500	500	3,600
30600 · Unit Game - ACBL Fees	2,290	0	0	0	12	12	2,302
30800 · Unit Game Administrative Fee	300	0	0	0	60	60	360
30900 · Unit Game - Food & Beverage	0	0	0	0	-35	-35	-35
31000 · Unit Game - Supplies	0	23	0	0	80	80	103
70000 · Sectional - director's fees	0	0	1,980	0	0	0	1,980
70100 · Sectional - transportation	0	0	77	0	0	0	77
70200 · Sectional - per diem	0	0	415	0	0	0	415
70201 · Sectional - Lodging	0	0	288	0	0	0	288
70300 · Sectional surcharge	0	0	180	0	0	0	180
70400 · Sectional - sanction fees	0	0	499	0	0	0	499
70500 · Sectional caddies	0	0	400	0	0	0	400
70600 · Sectional - food and beverage	0	0	1,132	0	0	0	1,132
70700 · Sectional - misc and fees	0	0	38	0	0	0	38
70800 · Sectional - assistant	0	0	330	0	0	0	330
71000 · Sectional free plays	0	0	2,836	0	0	0	2,836
71200 · Sectional - supplies	0	0	302	0	0	0	302
71300 · Sectional - rent	0	0	4,655	0	0	0	4,655
90100 · Misc Board expenses	0	105	0	0	0	0	105
90300 · Membership secretary	0	300	0	0	0	0	300
90450 · Website Expense	0	336	0	0	0	0	336
90475 · Computer expense	0	402	0	0	0	0	402
90480 · Square Credit Card Fees	0	243	0	0	0	0	243
90600 · Newsletter-layout	0	402	0	0	0	0	402
90750 · Marketing	0	650	0	0	0	0	650
<b>Total Expense</b>	<b>6,560</b>	<b>2,562</b>	<b>13,148</b>	<b>0</b>	<b>2,850</b>	<b>2,850</b>	<b>25,119</b>
<b>Net Ordinary Income</b>	<b>1,867</b>	<b>702</b>	<b>-3,876</b>	<b>482</b>	<b>-1,165</b>	<b>-682</b>	<b>-1,989</b>
<b>Net Income</b>	<b>1,867</b>	<b>702</b>	<b>-3,876</b>	<b>482</b>	<b>-1,165</b>	<b>-682</b>	<b>-1,989</b>

**NVBA**  
**Profit & Loss Budget Overview**  
 January through June 2022

	Jan - Jun 22	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	1,685	2,080	-395
20200 · Other Unit game income	8,909	8,720	189
60000 · Sectional Gross Receipts	8,576	8,576	0
60100 · Fill in Entries (Deduction)	0	0	0
60300 · Sandwich Sales	696	696	0
80000 · Membership Income	2,681	2,769	-88
80100 · Other Income	519	519	-0
80200 · Interest Income	65	142	-78
<b>Total Income</b>	<b>23,130</b>	<b>23,503</b>	<b>-373</b>
<b>Gross Profit</b>	<b>23,130</b>	<b>23,503</b>	<b>-373</b>
<b>Expense</b>			
30000 · Unit game free plays	1,078	1,404	-326
30200 · Unit game rent	2,141	2,168	-27
30400 · Unit game directors and caddies	3,600	3,575	25
30600 · Unit Game - ACBL Fees	2,302	2,307	-6
30800 · Unit Game Administrative Fee	360	360	0
30900 · Unit Game - Food & Beverage	-35		
31000 · Unit Game - Supplies	103	100	3
70000 · Sectional - director's fees	1,980	1,980	0
70100 · Sectional - transportation	77	77	0
70200 · Sectional - per diem	415	415	-0
70201 · Sectional - Lodging	288	288	0
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	499	499	-0
70500 · Sectional caddies	400	400	0
70600 · Sectional - food and beverage	1,132	1,131	1
70700 · Sectional - misc and fees	38		
70800 · Sectional - assistant	330	330	0
71000 · Sectional free plays	2,836	2,836	0
71200 · Sectional - supplies	302	180	122
71300 · Sectional - rent	4,655	4,655	0
71700 · Sectional Ads	0	0	0
90100 · Misc Board expenses	105	378	-273
90200 · Insurance	0	0	0
90300 · Membership secretary	300	300	0
90450 · Website Expense	336	336	0
90475 · Computer expense	402	252	150
90480 · Square Credit Card Fees	243		
90600 · Newsletter-layout	402	454	-52
90750 · Marketing	650	0	650
90900 · Cheer and Sympathy	0	0	0
91200 · Charity	0	0	0
<b>Total Expense</b>	<b>25,119</b>	<b>24,605</b>	<b>515</b>
<b>Net Ordinary Income</b>	<b>-1,989</b>	<b>-1,102</b>	<b>-887</b>
<b>Net Income</b>	<b>-1,989</b>	<b>-1,102</b>	<b>-887</b>

**NVBA**  
**Unit Game Profit & Loss**  
 January through June 2022

	SYC (Unit Game)	Unit Game - Other (Unit Game)	Total Unit Game	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
20000 · Unit game receipts	0	1,685	1,685	1,685
20200 · Other Unit game income	482	0	482	482
<b>Total Income</b>	<u>482</u>	<u>1,685</u>	<u>2,167</u>	<u>2,167</u>
<b>Gross Profit</b>	482	1,685	2,167	2,167
<b>Expense</b>				
30000 · Unit game free plays	0	92	92	92
30200 · Unit game rent	0	2,141	2,141	2,141
30400 · Unit game directors and caddies	0	500	500	500
30600 · Unit Game - ACBL Fees	0	12	12	12
30800 · Unit Game Administrative Fee	0	60	60	60
30900 · Unit Game - Food & Beverage	0	-35	-35	-35
31000 · Unit Game - Supplies	0	80	80	80
<b>Total Expense</b>	<u>0</u>	<u>2,850</u>	<u>2,850</u>	<u>2,850</u>
<b>Net Ordinary Income</b>	<u>482</u>	<u>-1,165</u>	<u>-682</u>	<u>-682</u>
<b>Net Income</b>	<u><b>482</b></u>	<u><b>-1,165</b></u>	<u><b>-682</b></u>	<u><b>-682</b></u>

**NVBA**  
**Unit Game Profit & Loss Budget Overview**  
 January through June 2022

	Jan - Jun 22	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	1,685	2,080	-395
20200 · Other Unit game income	482	252	230
<b>Total Income</b>	<u>2,167</u>	<u>2,332</u>	<u>-165</u>
<b>Gross Profit</b>	2,167	2,332	-165
<b>Expense</b>			
30000 · Unit game free plays	92	354	-262
30200 · Unit game rent	2,141	2,168	-27
30400 · Unit game directors and caddies	500	625	-125
30600 · Unit Game - ACBL Fees	12	82	-71
30800 · Unit Game Administrative Fee	60	60	0
30900 · Unit Game - Food & Beverage	-35		
31000 · Unit Game - Supplies	80	100	-20
<b>Total Expense</b>	<u>2,850</u>	<u>3,389</u>	<u>-539</u>
<b>Net Ordinary Income</b>	<u>-682</u>	<u>-1,057</u>	<u>374</u>
<b>Net Income</b>	<u><u>-682</u></u>	<u><u>-1,057</u></u>	<u><u>374</u></u>

**NVBA**  
**NVBA Collective P&L by Month**  
 January through June 2022

	<u>Jan 22</u>	<u>Feb 22</u>	<u>Mar 22</u>	<u>Apr 22</u>	<u>May 22</u>	<u>Jun 22</u>	<u>TOTAL</u>
<b>Ordinary Income/Expense</b>							
<b>Income</b>							
20200 · Other Unit game income	1,451	2,419	1,299	1,512	897	849	8,427
<b>Total Income</b>	<u>1,451</u>	<u>2,419</u>	<u>1,299</u>	<u>1,512</u>	<u>897</u>	<u>849</u>	<u>8,427</u>
<b>Gross Profit</b>	1,451	2,419	1,299	1,512	897	849	8,427
<b>Expense</b>							
30000 · Unit game free plays	70	860	0	40	0	0	970
30400 · Unit game directors and caddies	750	675	575	650	150	200	3,000
30600 · Unit Game - ACBL Fees	288	224	959	291	383	146	2,290
30800 · Unit Game Administrative Fee	60	60	60	60	60	0	300
<b>Total Expense</b>	<u>1,168</u>	<u>1,819</u>	<u>1,594</u>	<u>1,041</u>	<u>593</u>	<u>346</u>	<u>6,560</u>
<b>Net Ordinary Income</b>	<u>283</u>	<u>600</u>	<u>-295</u>	<u>471</u>	<u>304</u>	<u>504</u>	<u>1,867</u>
<b>Net Income</b>	<u><u>283</u></u>	<u><u>600</u></u>	<u><u>-295</u></u>	<u><u>471</u></u>	<u><u>304</u></u>	<u><u>504</u></u>	<u><u>1,867</u></u>

**NVBA**  
**NVBA Collective Profit & Loss Budget Overview**  
January through June 2022

---

	<u>Jan - Jun 22</u>	<u>Budget</u>	<u>\$ Over Budget</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20200 · Other Unit game income	8,427	8,468	-41
<b>Total Income</b>	<u>8,427</u>	<u>8,468</u>	<u>-41</u>
<b>Gross Profit</b>	8,427	8,468	-41
<b>Expense</b>			
30000 · Unit game free plays	970	1,050	-80
30400 · Unit game directors and caddies	3,000	2,950	50
30600 · Unit Game - ACBL Fees	2,290	2,225	65
30800 · Unit Game Administrative Fee	300	300	0
<b>Total Expense</b>	<u>6,560</u>	<u>6,525</u>	<u>35</u>
<b>Net Ordinary Income</b>	<u>1,867</u>	<u>1,943</u>	<u>-76</u>
<b>Net Income</b>	<u><u>1,867</u></u>	<u><u>1,943</u></u>	<u><u>-76</u></u>

**NVBA**  
**Sectional Profit & Loss**  
January through June 2022

---

	<u>Jan - Jun 22</u>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
60000 · Sectional Gross Receipts	8,576
60300 · Sandwich Sales	696
<b>Total Income</b>	<u>9,272</u>
<b>Gross Profit</b>	9,272
<b>Expense</b>	
30000 · Unit game free plays	16
70000 · Sectional - director's fees	1,980
70100 · Sectional - transportation	77
70200 · Sectional - per diem	415
70201 · Sectional - Lodging	288
70300 · Sectional surcharge	180
70400 · Sectional - sanction fees	499
70500 · Sectional caddies	400
70600 · Sectional - food and beverage	1,132
70700 · Sectional - misc and fees	38
70800 · Sectional - assistant	330
71000 · Sectional free plays	2,836
71200 · Sectional - supplies	302
71300 · Sectional - rent	4,655
<b>Total Expense</b>	<u>13,148</u>
<b>Net Ordinary Income</b>	<u>-3,876</u>
<b>Net Income</b>	<u><u>-3,876</u></u>



**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
**January through June 2022**

	Jan - Jun 22	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	8,576	8,576	0
60100 · Fill in Entries (Deduction)	0	0	0
60300 · Sandwich Sales	696	696	0
<b>Total Income</b>	<u>9,272</u>	<u>9,272</u>	<u>0</u>
<b>Gross Profit</b>	9,272	9,272	0
<b>Expense</b>			
30000 · Unit game free plays	16		
70000 · Sectional - director's fees	1,980	1,980	0
70100 · Sectional - transportation	77	77	0
70200 · Sectional - per diem	415	415	-0
70201 · Sectional - Lodging	288	288	0
70300 · Sectional surcharge	180	180	0
70400 · Sectional - sanction fees	499	499	-0
70500 · Sectional caddies	400	400	0
70600 · Sectional - food and beverage	1,132	1,131	1
70700 · Sectional - misc and fees	38		
70800 · Sectional - assistant	330	330	0
71000 · Sectional free plays	2,836	2,836	0
71200 · Sectional - supplies	302	180	122
71300 · Sectional - rent	4,655	4,655	0
71700 · Sectional Ads	0	0	0
<b>Total Expense</b>	<u>13,148</u>	<u>12,971</u>	<u>177</u>
<b>Net Ordinary Income</b>	<u>-3,876</u>	<u>-3,699</u>	<u>-177</u>
<b>Net Income</b>	<u><u>-3,876</u></u>	<u><u>-3,699</u></u>	<u><u>-177</u></u>