

NVBA
Balance Sheet Prev Year Comparison
As of November 30, 2023

	Nov 30, 23	Nov 30, 22	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	30,339	38,193	-21%
10250 · NWFCU Share Account	3,448	3,446	0%
10275 · NWFCU Money Market	11,195	11,127	1%
10300 · NWFCU Certificates	43,515	42,989	1%
Total Checking/Savings	88,496	95,755	-8%
Other Current Assets			
11000 · Prepaid	-57	1,000	-106%
Total Other Current Assets	-57	1,000	-106%
Total Current Assets	88,440	96,755	-9%
Fixed Assets			
21000 · Fixed Assets	722	903	-20%
Total Fixed Assets	722	903	-20%
TOTAL ASSETS	89,162	97,658	-9%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	303	25	1,112%
Total Other Current Liabilities	303	25	1,112%
Total Current Liabilities	303	25	1,112%
Total Liabilities	303	25	1,112%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	56,167	64,058	-12%
Net Income	-8,809	-7,927	-11%
Total Equity	88,859	97,633	-9%
TOTAL LIABILITIES & EQUITY	89,162	97,658	-9%

NVBA
Profit & Loss by Class
 January through November 2023

	F2F Game	Online	Other	Sectional	SYC	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	11,500	0	0	0	0	11,500
20200 · Other Unit game income	0	2,880	0	0	185	3,064
60000 · Sectional Gross Receipts	0	0	0	32,912	0	32,912
60300 · Sandwich Sales	0	0	0	2,700	0	2,700
80000 · Membership Income	0	0	4,984	0	0	4,984
80100 · Other Income	0	87	172	672	0	931
80200 · Interest Income	0	0	648	0	0	648
Total Income	11,500	2,966	5,804	36,284	185	56,739
Gross Profit	11,500	2,966	5,804	36,284	185	56,739
Expense						
30000 · Unit game free plays	1,260	0	0	54	0	1,314
30200 · Unit game rent	17,260	0	0	0	0	17,260
30400 · Unit game directors and caddies	4,000	1,300	0	0	0	5,300
30600 · Unit Game - ACBL Fees	529	342	0	0	0	872
30800 · Unit Game Administrative Fee	60	480	0	0	0	540
30900 · Unit Game - Food & Beverage	336	0	0	0	0	336
31000 · Unit Game - Supplies	657	0	0	0	0	657
31001 · RSVP Bridge Expense	15	0	5	0	0	20
31600 · Unit Game - Annual Meeting	362	0	0	0	0	362
70000 · Sectional - director's fees	0	0	0	3,927	0	3,927
70100 · Sectional - transportation	0	0	0	440	0	440
70200 · Sectional - per diem	0	0	0	593	0	593
70300 · Sectional surcharge	0	0	0	550	0	550
70400 · Sectional - sanction fees	0	0	0	1,966	0	1,966
70500 · Sectional caddies	0	0	0	1,500	0	1,500
70600 · Sectional - food and beverage	0	0	0	4,488	0	4,488
70700 · Sectional - misc and fees	0	0	0	20	0	20
70800 · Sectional - assistant	0	0	0	3,080	0	3,080
71000 · Sectional free plays	0	0	0	2,631	0	2,631
71200 · Sectional - supplies	0	0	0	1,148	0	1,148
71300 · Sectional - rent	0	0	0	11,480	0	11,480
71700 · Sectional Ads	0	0	0	558	0	558
90100 · Misc Board expenses	0	0	567	0	0	567
90200 · Insurance	0	0	398	0	0	398
90300 · Membership secretary	0	0	649	0	0	649
90400 · Other membership expenses	0	0	15	0	0	15
90450 · Website Expense	0	0	172	0	0	172
90475 · Computer expense	0	0	1,546	0	0	1,546
90480 · Square Credit Card Fees	0	0	1,368	0	0	1,368
90600 · Newsletter-layout	0	0	908	0	0	908
90750 · Marketing	0	0	284	0	0	284
91200 · Charity	0	0	600	0	0	600
Total Expense	24,479	2,122	6,512	32,435	0	65,548
Net Ordinary Income	-12,979	844	-708	3,849	185	-8,809
Net Income	-12,979	844	-708	3,849	185	-8,809

NVBA
Profit & Loss Budget Overview by Class
 January through November 2023

	Jan - Nov 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	11,500	4,520	6,980
20200 · Other Unit game income	3,064	4,798	-1,734
60000 · Sectional Gross Receipts	32,912	33,000	-88
60300 · Sandwich Sales	2,700	2,100	600
80000 · Membership Income	4,984	5,097	-113
80100 · Other Income	931	600	331
80200 · Interest Income	648	132	516
Total Income	56,739	50,247	6,492
Gross Profit	56,739	50,247	6,492
Expense			
30000 · Unit game free plays	1,314	614	700
30200 · Unit game rent	17,260	6,926	10,334
30400 · Unit game directors and caddies	5,300	2,925	2,375
30600 · Unit Game - ACBL Fees	872	1,111	-240
30800 · Unit Game Administrative Fee	540	660	-120
30900 · Unit Game - Food & Beverage	336	48	288
31000 · Unit Game - Supplies	657	290	367
31001 · RSVP Bridge Expense	20		
31600 · Unit Game - Annual Meeting	362		
66900 · Reconciliation Discrepancies	0		
70000 · Sectional - director's fees	3,927	5,260	-1,333
70100 · Sectional - transportation	440	589	-149
70200 · Sectional - per diem	593	598	-6
70300 · Sectional surcharge	550	540	10
70400 · Sectional - sanction fees	1,966	1,933	33
70500 · Sectional caddies	1,500	1,500	0
70600 · Sectional - food and beverage	4,488	3,845	643
70700 · Sectional - misc and fees	20		
70800 · Sectional - assistant	3,080	2,415	665
71000 · Sectional free plays	2,631	3,104	-473
71200 · Sectional - supplies	1,148	1,400	-252
71300 · Sectional - rent	11,480	11,850	-370
71700 · Sectional Ads	558	579	-21
90100 · Misc Board expenses	567	394	173
90200 · Insurance	398	398	0
90300 · Membership secretary	649	150	499
90400 · Other membership expenses	15		
90450 · Website Expense	172	210	-38
90475 · Computer expense	1,546	821	725
90480 · Square Credit Card Fees	1,368	765	603
90600 · Newsletter-layout	908	804	104
90750 · Marketing	284	284	0
90900 · Cheer and Sympathy	0	0	0
91200 · Charity	600	1,300	-700
Total Expense	65,549	51,312	14,236
Net Ordinary Income	-8,809	-1,065	-7,744
Net Income	-8,809	-1,065	-7,744

NVBA
F2F Unit Game Profit & Loss by Month
 January through November 2023

	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	TOTAL
Ordinary Income/Expense												
Income												
20000 · Unit game receipts	600	460	440	500	893	2,051	1,060	1,060	1,700	1,176	1,560	11,500
Total Income	600	460	440	500	893	2,051	1,060	1,060	1,700	1,176	1,560	11,500
Gross Profit	600	460	440	500	893	2,051	1,060	1,060	1,700	1,176	1,560	11,500
Expense												
30000 · Unit game free plays	112	130	82	50	174	140	112	60	94	134	172	1,260
30200 · Unit game rent	1,050	1,179	1,327	962	966	2,533	1,543	1,664	2,000	2,008	2,028	17,260
30400 · Unit game directors and caddies	250	250	250	250	250	500	375	375	500	500	500	4,000
30600 · Unit Game - ACBL Fees	25	5	49	41	21	19	31	133	95	65	47	529
30800 · Unit Game Administrative Fee	0	0	0	0	0	0	0	0	0	0	60	60
30900 · Unit Game - Food & Beverage	0	8	0	7	7	65	45	64	77	21	42	336
31000 · Unit Game - Supplies	40	62	40	40	60	100	60	60	60	80	55	657
31001 · RSVP Bridge Expense	0	0	0	0	0	0	0	0	0	0	15	15
31600 · Unit Game - Annual Meeting	0	0	0	0	362	0	0	0	0	0	0	362
Total Expense	1,477	1,634	1,748	1,350	1,840	3,356	2,165	2,356	2,826	2,808	2,919	24,479
Net Ordinary Income	-877	-1,174	-1,308	-850	-947	-1,305	-1,105	-1,296	-1,126	-1,632	-1,359	-12,979
Net Income	<u>-877</u>	<u>-1,174</u>	<u>-1,308</u>	<u>-850</u>	<u>-947</u>	<u>-1,305</u>	<u>-1,105</u>	<u>-1,296</u>	<u>-1,126</u>	<u>-1,632</u>	<u>-1,359</u>	<u>-12,979</u>

NVBA
F2F Profit & Loss Budget Overview
 January through November 2023

	Jan - Nov 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	11,500	4,520	6,980
Total Income	11,500	4,520	6,980
Gross Profit	11,500	4,520	6,980
Expense			
30000 · Unit game free plays	1,260	614	646
30200 · Unit game rent	17,260	6,926	10,334
30400 · Unit game directors and caddies	4,000	1,625	2,375
30600 · Unit Game - ACBL Fees	529	272	258
30800 · Unit Game Administrative Fee	60		
30900 · Unit Game - Food & Beverage	336	48	288
31000 · Unit Game - Supplies	657	290	367
31001 · RSVP Bridge Expense	15		
31600 · Unit Game - Annual Meeting	362		
Total Expense	24,479	9,774	14,705
Net Ordinary Income	-12,979	-5,254	-7,725
Net Income	-12,979	-5,254	-7,725

NVBA
Online Unit Game YTD Comparison
January through November 2023

	<u>Jan - Nov 23</u>	<u>Jan - Nov 22</u>
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	2,880	12,787
80100 · Other Income	87	0
Total Income	<u>2,966</u>	<u>12,787</u>
Gross Profit	2,966	12,787
Expense		
30000 · Unit game free plays	0	1,050
30400 · Unit game directors and caddies	1,300	4,000
30600 · Unit Game - ACBL Fees	342	3,213
30800 · Unit Game Administrative Fee	480	660
Total Expense	<u>2,122</u>	<u>8,923</u>
Net Ordinary Income	<u>844</u>	<u>3,864</u>
Net Income	<u><u>844</u></u>	<u><u>3,864</u></u>

NVBA
Online Profit & Loss Budget Overview
 January through November 2023

	Jan - Nov 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20200 · Other Unit game income	2,880	4,468	-1,589
80100 · Other Income	87		
Total Income	<u>2,966</u>	<u>4,468</u>	<u>-1,502</u>
Gross Profit	2,966	4,468	-1,502
Expense			
30400 · Unit game directors and caddies	1,300	1,300	0
30600 · Unit Game - ACBL Fees	342	840	-497
30800 · Unit Game Administrative Fee	480	660	-180
Total Expense	<u>2,122</u>	<u>2,800</u>	<u>-677</u>
Net Ordinary Income	<u>844</u>	<u>1,669</u>	<u>-824</u>
Net Income	<u><u>844</u></u>	<u><u>1,669</u></u>	<u><u>-824</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
January through November 2023

	Jan - Nov 23	Jan - Nov 22	\$ Change
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	32,912	16,674	16,238
60300 · Sandwich Sales	2,700	1,400	1,300
80100 · Other Income	672	0	672
Total Income	<u>36,284</u>	<u>18,074</u>	<u>18,210</u>
Gross Profit	36,284	18,074	18,210
Expense			
30000 · Unit game free plays	54	0	54
70000 · Sectional - director's fees	3,927	3,960	-33
70100 · Sectional - transportation	440	159	281
70200 · Sectional - per diem	593	869	-277
70201 · Sectional - Lodging	0	680	-680
70300 · Sectional surcharge	550	360	190
70400 · Sectional - sanction fees	1,966	995	971
70500 · Sectional caddies	1,500	900	600
70600 · Sectional - food and beverage	4,488	2,187	2,301
70700 · Sectional - misc and fees	20	90	-70
70800 · Sectional - assistant	3,080	685	2,395
71000 · Sectional free plays	2,631	3,511	-880
71200 · Sectional - supplies	1,148	512	637
71300 · Sectional - rent	11,480	8,295	3,185
71700 · Sectional Ads	558	460	98
Total Expense	<u>32,435</u>	<u>23,662</u>	<u>8,772</u>
Net Ordinary Income	<u>3,849</u>	<u>-5,588</u>	<u>9,438</u>
Net Income	<u><u>3,849</u></u>	<u><u>-5,588</u></u>	<u><u>9,438</u></u>

NVBA
Sectional Profit & Loss by Quarter
January through November 2023

	Jan - Mar 23	Apr - Jun 23	Jul - Sep 23	Oct - Nov 23	TOTAL
Ordinary Income/Expense					
Income					
60000 · Sectional Gross Receipts	11,072	11,200	728	9,912	32,912
60300 · Sandwich Sales	784	736	0	1,180	2,700
80100 · Other Income	672	0	0	0	672
Total Income	<u>12,528</u>	<u>11,936</u>	<u>728</u>	<u>11,092</u>	<u>36,284</u>
Gross Profit	12,528	11,936	728	11,092	36,284
Expense					
30000 · Unit game free plays	0	0	54	0	54
70000 · Sectional - director's fees	1,260	1,260	0	1,407	3,927
70100 · Sectional - transportation	189	126	0	126	440
70200 · Sectional - per diem	198	198	0	198	593
70300 · Sectional surcharge	180	180	0	190	550
70400 · Sectional - sanction fees	633	611	0	722	1,966
70500 · Sectional caddies	500	500	0	500	1,500
70600 · Sectional - food and beverage	1,245	1,347	39	1,856	4,488
70700 · Sectional - misc and fees	20	0	0	0	20
70800 · Sectional - assistant	815	1,195	0	1,070	3,080
71000 · Sectional free plays	1,104	842	0	685	2,631
71200 · Sectional - supplies	400	466	113	170	1,148
71300 · Sectional - rent	3,930	3,790	360	3,400	11,480
71700 · Sectional Ads	179	200	179	0	558
Total Expense	<u>10,653</u>	<u>10,714</u>	<u>745</u>	<u>10,323</u>	<u>32,435</u>
Net Ordinary Income	<u>1,875</u>	<u>1,222</u>	<u>-17</u>	<u>769</u>	<u>3,849</u>
Net Income	<u><u>1,875</u></u>	<u><u>1,222</u></u>	<u><u>-17</u></u>	<u><u>769</u></u>	<u><u>3,849</u></u>

Sectional Profit & Loss Budget to Actual

January through November 2023

	Jan - Nov 23	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	32,912	33,000	-88
60300 · Sandwich Sales	2,700	2,100	600
80100 · Other Income	672		
Total Income	36,284	35,100	1,184
Gross Profit	36,284	35,100	1,184
Expense			
30000 · Unit game free plays	54		
70000 · Sectional - director's fees	3,927	5,260	-1,333
70100 · Sectional - transportation	440	589	-149
70200 · Sectional - per diem	593	598	-6
70300 · Sectional surcharge	550	540	10
70400 · Sectional - sanction fees	1,966	1,933	33
70500 · Sectional caddies	1,500	1,500	0
70600 · Sectional - food and beverage	4,488	3,845	643
70700 · Sectional - misc and fees	20		
70800 · Sectional - assistant	3,080	2,415	665
71000 · Sectional free plays	2,631	3,104	-473
71200 · Sectional - supplies	1,148	1,400	-252
71300 · Sectional - rent	11,480	11,850	-370
71700 · Sectional Ads	558	579	-21
Total Expense	32,435	33,613	-1,178
Net Ordinary Income	3,849	1,487	2,362
Net Income	3,849	1,487	2,362