

**NVBA**  
**Balance Sheet Prev Year Comparison**  
As of April 30, 2024

|                                       | Apr 30, 24    | Apr 30, 23    | % Change    |
|---------------------------------------|---------------|---------------|-------------|
| <b>ASSETS</b>                         |               |               |             |
| <b>Current Assets</b>                 |               |               |             |
| <b>Checking/Savings</b>               |               |               |             |
| 10200 · NWFCU Draft                   | 24,818        | 39,661        | -37%        |
| 10250 · NWFCU Share Account           | 3,448         | 3,447         | 0%          |
| 10275 · NWFCU Money Market            | 11,225        | 11,154        | 1%          |
| 10300 · NWFCU Certificates            | 44,184        | 43,058        | 3%          |
| <b>Total Checking/Savings</b>         | 83,676        | 97,319        | -14%        |
| <b>Other Current Assets</b>           |               |               |             |
| 11000 · Prepaid                       | 2,849         | 20            | 14,143%     |
| <b>Total Other Current Assets</b>     | 2,849         | 20            | 14,143%     |
| <b>Total Current Assets</b>           | 86,524        | 97,339        | -11%        |
| <b>Fixed Assets</b>                   |               |               |             |
| 21000 · Fixed Assets                  | 542           | 722           | -25%        |
| <b>Total Fixed Assets</b>             | 542           | 722           | -25%        |
| <b>TOTAL ASSETS</b>                   | <b>87,066</b> | <b>98,062</b> | <b>-11%</b> |
| <b>LIABILITIES &amp; EQUITY</b>       |               |               |             |
| <b>Liabilities</b>                    |               |               |             |
| <b>Current Liabilities</b>            |               |               |             |
| Other Current Liabilities             | 13            | 219           | -94%        |
| <b>Total Current Liabilities</b>      | 13            | 219           | -94%        |
| <b>Total Liabilities</b>              | 13            | 219           | -94%        |
| <b>Equity</b>                         |               |               |             |
| 12000 · Opening Bal Equity            | 41,501        | 41,501        | 0%          |
| 3900 · Retained Earnings              | 45,713        | 56,167        | -19%        |
| Net Income                            | -161          | 175           | -192%       |
| <b>Total Equity</b>                   | 87,053        | 97,843        | -11%        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b> | <b>87,066</b> | <b>98,062</b> | <b>-11%</b> |

**NVBA**  
**Profit & Loss by Class**  
 January through April 2024

|   | F2F Game      | Online       | Other        | Sectional     | SYC       | TOTAL         |
|---|---------------|--------------|--------------|---------------|-----------|---------------|
| <b>Ordinary Income/Expense</b>          |               |              |              |               |           |               |
| <b>Income</b>                           |               |              |              |               |           |               |
| 20000 · Unit game receipts              | 6,138         | 0            | 0            | 0             | 0         | 6,138         |
| 20200 · Other Unit game income          | 0             | 1,253        | 0            | 0             | 48        | 1,301         |
| 20350 · Bridgemate Rental Income        | 0             | 0            | 21           | 0             | 0         | 21            |
| 60000 · Sectional Gross Receipts        | 0             | 0            | 0            | 12,496        | 0         | 12,496        |
| 60300 · Sandwich Sales                  | 0             | 0            | 0            | 1,500         | 0         | 1,500         |
| 80000 · Membership Income               | 0             | 0            | 2,534        | 0             | 0         | 2,534         |
| 80100 · Other Income                    | 0             | 0            | 20           | 672           | 0         | 692           |
| 80200 · Interest Income                 | 0             | 0            | 605          | 0             | 0         | 605           |
| <b>Total Income</b>                     | <b>6,138</b>  | <b>1,253</b> | <b>3,180</b> | <b>14,668</b> | <b>48</b> | <b>25,286</b> |
| <b>Gross Profit</b>                     | <b>6,138</b>  | <b>1,253</b> | <b>3,180</b> | <b>14,668</b> | <b>48</b> | <b>25,286</b> |
| <b>Expense</b>                          |               |              |              |               |           |               |
| 30000 · Unit game free plays            | 262           | 0            | 0            | 0             | 0         | 262           |
| 30200 · Unit game rent                  | 7,531         | 0            | 0            | 0             | 0         | 7,531         |
| 30400 · Unit game directors and caddies | 1,875         | 0            | 0            | 0             | 0         | 1,875         |
| 30600 · Unit Game - ACBL Fees           | 331           | 20           | 0            | 0             | 0         | 351           |
| 30800 · Unit Game Administrative Fee    | 300           | 0            | 0            | 0             | 0         | 300           |
| 30900 · Unit Game - Food & Beverage     | 454           | 0            | 0            | 0             | 0         | 454           |
| 31000 · Unit Game - Supplies            | 397           | 0            | 0            | 0             | 0         | 397           |
| 31001 · RSVP Bridge Expense             | 61            | 0            | 0            | 0             | 0         | 61            |
| 70000 · Sectional - director's fees     | 0             | 0            | 0            | 1,407         | 0         | 1,407         |
| 70100 · Sectional - transportation      | 0             | 0            | 0            | 129           | 0         | 129           |
| 70200 · Sectional - per diem            | 0             | 0            | 0            | 198           | 0         | 198           |
| 70300 · Sectional surcharge             | 0             | 0            | 0            | 190           | 0         | 190           |
| 70400 · Sectional - sanction fees       | 0             | 0            | 0            | 796           | 0         | 796           |
| 70500 · Sectional caddies               | 0             | 0            | 0            | 500           | 0         | 500           |
| 70600 · Sectional - food and beverage   | 0             | 0            | 0            | 2,398         | 0         | 2,398         |
| 70700 · Sectional - misc and fees       | 0             | 0            | 0            | 4             | 0         | 4             |
| 70800 · Sectional - assistant           | 0             | 0            | 0            | 1,055         | 0         | 1,055         |
| 71000 · Sectional free plays            | 0             | 0            | 0            | 950           | 0         | 950           |
| 71200 · Sectional - supplies            | 0             | 0            | 0            | 250           | 0         | 250           |
| 71300 · Sectional - rent                | 0             | 0            | 0            | 4,298         | 0         | 4,298         |
| 71400 · Sectional - WBL rental          | 0             | 0            | 0            | 10            | 0         | 10            |
| 71700 · Sectional Ads                   | 0             | 0            | 0            | 218           | 0         | 218           |
| 90100 · Misc Board expenses             | 0             | 0            | 378          | 0             | 0         | 378           |
| 90450 · Website Expense                 | 0             | 0            | 24           | 0             | 0         | 24            |
| 90480 · Square Credit Card Fees         | 0             | 0            | 239          | 435           | 0         | 674           |
| 90600 · Newsletter-layout               | 0             | 0            | 441          | 0             | 0         | 441           |
| 90750 · Marketing                       | 0             | 0            | 250          | 0             | 0         | 250           |
| 90800 · Education                       | 0             | 0            | 5            | 0             | 0         | 5             |
| 90900 · Cheer and Sympathy              | 0             | 0            | 43           | 0             | 0         | 43            |
| <b>Total Expense</b>                    | <b>11,211</b> | <b>20</b>    | <b>1,379</b> | <b>12,837</b> | <b>0</b>  | <b>25,447</b> |
| <b>Net Ordinary Income</b>              | <b>-5,073</b> | <b>1,233</b> | <b>1,801</b> | <b>1,831</b>  | <b>48</b> | <b>-161</b>   |
| <b>Net Income</b>                       | <b>-5,073</b> | <b>1,233</b> | <b>1,801</b> | <b>1,831</b>  | <b>48</b> | <b>-161</b>   |

**NVBA**  
**Profit & Loss Budget Overview**  
 January through April 2024

|   | Jan - Apr 24       | Budget               | \$ Over Budget      |
|---|--------------------|----------------------|---------------------|
| <b>Ordinary Income/Expense</b>          |                    |                      |                     |
| <b>Income</b>                           |                    |                      |                     |
| 20000 · Unit game receipts              | 6,138              | 6,000                | 138                 |
| 20200 · Other Unit game income          | 1,301              | 742                  | 559                 |
| 20350 · Bridgemate Rental Income        | 21                 |                      |                     |
| 60000 · Sectional Gross Receipts        | 12,496             | 11,840               | 656                 |
| 60300 · Sandwich Sales                  | 1,500              | 1,100                | 400                 |
| 80000 · Membership Income               | 2,534              | 2,400                | 134                 |
| 80100 · Other Income                    | 692                |                      |                     |
| 80200 · Interest Income                 | 605                | 52                   | 553                 |
| <b>Total Income</b>                     | <u>25,286</u>      | <u>22,134</u>        | <u>3,152</u>        |
| <b>Gross Profit</b>                     | 25,286             | 22,134               | 3,152               |
| <b>Expense</b>                          |                    |                      |                     |
| 30000 · Unit game free plays            | 262                | 0                    | 262                 |
| 30200 · Unit game rent                  | 7,531              | 7,575                | -44                 |
| 30400 · Unit game directors and caddies | 1,875              | 1,875                | 0                   |
| 30600 · Unit Game - ACBL Fees           | 351                | 355                  | -4                  |
| 30800 · Unit Game Administrative Fee    | 300                | 240                  | 60                  |
| 30900 · Unit Game - Food & Beverage     | 454                | 480                  | -26                 |
| 31000 · Unit Game - Supplies            | 397                | 360                  | 37                  |
| 31001 · RSVP Bridge Expense             | 61                 | 60                   | 1                   |
| 31400 · Unit Game - Holiday Party       | 0                  | 0                    | 0                   |
| 31600 · Unit Game - Annual Meeting      | 0                  | 0                    | 0                   |
| 70000 · Sectional - director's fees     | 1,407              | 1,617                | -210                |
| 70100 · Sectional - transportation      | 129                | 130                  | -1                  |
| 70200 · Sectional - per diem            | 198                | 200                  | -3                  |
| 70300 · Sectional surcharge             | 190                | 190                  | 0                   |
| 70400 · Sectional - sanction fees       | 796                | 700                  | 96                  |
| 70500 · Sectional caddies               | 500                | 500                  | 0                   |
| 70600 · Sectional - food and beverage   | 2,398              | 1,800                | 598                 |
| 70700 · Sectional - misc and fees       | 4                  | 30                   | -26                 |
| 70800 · Sectional - assistant           | 1,055              | 1,125                | -70                 |
| 71000 · Sectional free plays            | 950                | 1,000                | -50                 |
| 71200 · Sectional - supplies            | 250                | 420                  | -170                |
| 71300 · Sectional - rent                | 4,298              | 4,610                | -312                |
| 71400 · Sectional - WBL rental          | 10                 |                      |                     |
| 71700 · Sectional Ads                   | 218                | 200                  | 18                  |
| 90100 · Misc Board expenses             | 378                | 32                   | 346                 |
| 90200 · Insurance                       | 0                  | 0                    | 0                   |
| 90300 · Membership secretary            | 0                  | 100                  | -100                |
| 90450 · Website Expense                 | 24                 | 24                   | 0                   |
| 90475 · Computer expense                | 0                  | 0                    | 0                   |
| 90480 · Square Credit Card Fees         | 674                | 882                  | -208                |
| 90600 · Newsletter-layout               | 441                | 454                  | -13                 |
| 90750 · Marketing                       | 250                | 0                    | 250                 |
| 90800 · Education                       | 5                  |                      |                     |
| 90900 · Cheer and Sympathy              | 43                 |                      |                     |
| 91000 · Depreciation                    | 0                  | 0                    | 0                   |
| 91200 · Charity                         | 0                  | 0                    | 0                   |
| <b>Total Expense</b>                    | <u>25,447</u>      | <u>24,959</u>        | <u>488</u>          |
| <b>Net Ordinary Income</b>              | <u>-161</u>        | <u>-2,825</u>        | <u>2,664</u>        |
| <b>Net Income</b>                       | <u><u>-161</u></u> | <u><u>-2,825</u></u> | <u><u>2,664</u></u> |

**NVBA**  
**F2F Unit Game Profit & Loss by Month**  
**January through April 2024**

|   | <u>Jan 24</u>      | <u>Feb 24</u>        | <u>Mar 24</u>        | <u>Apr 24</u>        | <u>TOTAL</u>         |
|---|--------------------|----------------------|----------------------|----------------------|----------------------|
| <b>Ordinary Income/Expense</b>          |                    |                      |                      |                      |                      |
| <b>Income</b>                           |                    |                      |                      |                      |                      |
| 20000 · Unit game receipts              | 1,338              | 1,580                | 1,580                | 1,640                | 6,138                |
| <b>Total Income</b>                     | <u>1,338</u>       | <u>1,580</u>         | <u>1,580</u>         | <u>1,640</u>         | <u>6,138</u>         |
| <b>Gross Profit</b>                     | 1,338              | 1,580                | 1,580                | 1,640                | 6,138                |
| <b>Expense</b>                          |                    |                      |                      |                      |                      |
| 30000 · Unit game free plays            | 0                  | 46                   | 70                   | 146                  | 262                  |
| 30200 · Unit game rent                  | 1,471              | 2,024                | 2,024                | 2,012                | 7,531                |
| 30400 · Unit game directors and caddies | 375                | 500                  | 500                  | 500                  | 1,875                |
| 30600 · Unit Game - ACBL Fees           | 77                 | 44                   | 115                  | 95                   | 331                  |
| 30800 · Unit Game Administrative Fee    | 120                | 60                   | 60                   | 60                   | 300                  |
| 30900 · Unit Game - Food & Beverage     | 46                 | 159                  | 137                  | 112                  | 454                  |
| 31000 · Unit Game - Supplies            | 157                | 40                   | 120                  | 80                   | 397                  |
| 31001 · RSVP Bridge Expense             | 15                 | 16                   | 15                   | 15                   | 61                   |
| <b>Total Expense</b>                    | <u>2,260</u>       | <u>2,890</u>         | <u>3,041</u>         | <u>3,020</u>         | <u>11,211</u>        |
| <b>Net Ordinary Income</b>              | <u>-923</u>        | <u>-1,310</u>        | <u>-1,461</u>        | <u>-1,380</u>        | <u>-5,073</u>        |
| <b>Net Income</b>                       | <u><b>-923</b></u> | <u><b>-1,310</b></u> | <u><b>-1,461</b></u> | <u><b>-1,380</b></u> | <u><b>-5,073</b></u> |

**NVBA**  
**F2F Unit Game Profit & Loss YTD Comparison**  
 January through April 2024

|   | <u>Jan - Apr 24</u>  | <u>Jan - Apr 23</u>  | <u>\$ Change</u>   |
|---|----------------------|----------------------|--------------------|
| <b>Ordinary Income/Expense</b>          |                      |                      |                    |
| <b>Income</b>                           |                      |                      |                    |
| 20000 · Unit game receipts              | 6,138                | 2,000                | 4,138              |
| <b>Total Income</b>                     | <u>6,138</u>         | <u>2,000</u>         | <u>4,138</u>       |
| <b>Gross Profit</b>                     | 6,138                | 2,000                | 4,138              |
| <b>Expense</b>                          |                      |                      |                    |
| 30000 · Unit game free plays            | 262                  | 374                  | -112               |
| 30200 · Unit game rent                  | 7,531                | 4,518                | 3,013              |
| 30400 · Unit game directors and caddies | 1,875                | 1,000                | 875                |
| 30600 · Unit Game - ACBL Fees           | 331                  | 119                  | 213                |
| 30800 · Unit Game Administrative Fee    | 300                  | 0                    | 300                |
| 30900 · Unit Game - Food & Beverage     | 454                  | 15                   | 439                |
| 31000 · Unit Game - Supplies            | 397                  | 182                  | 214                |
| 31001 · RSVP Bridge Expense             | 61                   | 0                    | 61                 |
| <b>Total Expense</b>                    | <u>11,211</u>        | <u>6,208</u>         | <u>5,003</u>       |
| <b>Net Ordinary Income</b>              | <u>-5,073</u>        | <u>-4,208</u>        | <u>-865</u>        |
| <b>Net Income</b>                       | <u><u>-5,073</u></u> | <u><u>-4,208</u></u> | <u><u>-865</u></u> |

**NVBA**  
**F2F Profit & Loss Budget Overview**  
 January through April 2024

|   | Jan - Apr 24  | Budget        | \$ Over Budget |
|---|---------------|---------------|----------------|
| <b>Ordinary Income/Expense</b>          |               |               |                |
| <b>Income</b>                           |               |               |                |
| 20000 · Unit game receipts              | 6,138         | 6,000         | 138            |
| <b>Total Income</b>                     | 6,138         | 6,000         | 138            |
| <b>Gross Profit</b>                     | 6,138         | 6,000         | 138            |
| <b>Expense</b>                          |               |               |                |
| 30000 · Unit game free plays            | 262           | 0             | 262            |
| 30200 · Unit game rent                  | 7,531         | 7,575         | -44            |
| 30400 · Unit game directors and caddies | 1,875         | 1,875         | 0              |
| 30600 · Unit Game - ACBL Fees           | 331           | 355           | -24            |
| 30800 · Unit Game Administrative Fee    | 300           | 240           | 60             |
| 30900 · Unit Game - Food & Beverage     | 454           | 480           | -26            |
| 31000 · Unit Game - Supplies            | 397           | 360           | 37             |
| 31001 · RSVP Bridge Expense             | 61            | 60            | 1              |
| 31400 · Unit Game - Holiday Party       | 0             | 0             | 0              |
| 31600 · Unit Game - Annual Meeting      | 0             | 0             | 0              |
| <b>Total Expense</b>                    | 11,211        | 10,945        | 266            |
| <b>Net Ordinary Income</b>              | -5,073        | -4,945        | -128           |
| <b>Net Income</b>                       | <b>-5,073</b> | <b>-4,945</b> | <b>-128</b>    |

**NVBA**  
**Online Unit Game YTD Comparison**  
January through April 2024

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|   | <u>Jan - Apr 24</u> | <u>Jan - Apr 23</u> |
|---|---------------------|---------------------|
| <b>Ordinary Income/Expense</b>          |                     |                     |
| <b>Income</b>                           |                     |                     |
| 20200 · Other Unit game income          | 1,253               | 1,999               |
| <b>Total Income</b>                     | <u>1,253</u>        | <u>1,999</u>        |
| <b>Gross Profit</b>                     | 1,253               | 1,999               |
| <b>Expense</b>                          |                     |                     |
| 30400 · Unit game directors and caddies | 0                   | 900                 |
| 30600 · Unit Game - ACBL Fees           | 20                  | 209                 |
| 30800 · Unit Game Administrative Fee    | 0                   | 240                 |
| <b>Total Expense</b>                    | <u>20</u>           | <u>1,349</u>        |
| <b>Net Ordinary Income</b>              | <u>1,233</u>        | <u>650</u>          |
| <b>Net Income</b>                       | <u><u>1,233</u></u> | <u><u>650</u></u>   |

**NVBA**  
**Online Profit & Loss Budget Overview**  
 January through April 2024

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|                                | Jan - Apr 24 | Budget     | \$ Over Budget |
|--------------------------------|--------------|------------|----------------|
| <b>Ordinary Income/Expense</b> |              |            |                |
| <b>Income</b>                  |              |            |                |
| 20200 · Other Unit game income | 1,253        | 642        | 611            |
| <b>Total Income</b>            | 1,253        | 642        | 611            |
| <b>Gross Profit</b>            | 1,253        | 642        | 611            |
| <b>Expense</b>                 |              |            |                |
| 30600 · Unit Game - ACBL Fees  | 20           |            |                |
| <b>Total Expense</b>           | 20           |            |                |
| <b>Net Ordinary Income</b>     | 1,233        | 642        | 591            |
| <b>Net Income</b>              | <b>1,233</b> | <b>642</b> | <b>591</b>     |



**NVBA**  
**Sectional Profit & Loss by Quarter**  
 January through April 2024

|                                       | Jan - Mar 24        | Apr 24            | TOTAL               |
|---------------------------------------|---------------------|-------------------|---------------------|
| <b>Ordinary Income/Expense</b>        |                     |                   |                     |
| <b>Income</b>                         |                     |                   |                     |
| 60000 · Sectional Gross Receipts      | 12,496              | 0                 | 12,496              |
| 60300 · Sandwich Sales                | 1,500               | 0                 | 1,500               |
| 80100 · Other Income                  | 672                 | 0                 | 672                 |
| <b>Total Income</b>                   | <u>14,668</u>       | <u>0</u>          | <u>14,668</u>       |
| <b>Gross Profit</b>                   | 14,668              | 0                 | 14,668              |
| <b>Expense</b>                        |                     |                   |                     |
| 70000 · Sectional - director's fees   | 1,407               | 0                 | 1,407               |
| 70100 · Sectional - transportation    | 129                 | 0                 | 129                 |
| 70200 · Sectional - per diem          | 198                 | 0                 | 198                 |
| 70300 · Sectional surcharge           | 190                 | 0                 | 190                 |
| 70400 · Sectional - sanction fees     | 796                 | 0                 | 796                 |
| 70500 · Sectional caddies             | 500                 | 0                 | 500                 |
| 70600 · Sectional - food and beverage | 2,319               | 79                | 2,398               |
| 70700 · Sectional - misc and fees     | 4                   | 0                 | 4                   |
| 70800 · Sectional - assistant         | 1,055               | 0                 | 1,055               |
| 71000 · Sectional free plays          | 1,006               | -56               | 950                 |
| 71200 · Sectional - supplies          | 250                 | 0                 | 250                 |
| 71300 · Sectional - rent              | 4,298               | 0                 | 4,298               |
| 71400 · Sectional - WBL rental        | 10                  | 0                 | 10                  |
| 71700 · Sectional Ads                 | 218                 | 0                 | 218                 |
| 90480 · Square Credit Card Fees       | 435                 | 0                 | 435                 |
| <b>Total Expense</b>                  | <u>12,814</u>       | <u>23</u>         | <u>12,837</u>       |
| <b>Net Ordinary Income</b>            | <u>1,854</u>        | <u>-23</u>        | <u>1,831</u>        |
| <b>Net Income</b>                     | <u><u>1,854</u></u> | <u><u>-23</u></u> | <u><u>1,831</u></u> |

**NVBA**  
**Sectional Profit & Loss Budget to Actual**  
**January through April 2024**

|                                       | Jan - Apr 24        | Budget           | \$ Over Budget      |
|---------------------------------------|---------------------|------------------|---------------------|
| <b>Ordinary Income/Expense</b>        |                     |                  |                     |
| <b>Income</b>                         |                     |                  |                     |
| 60000 · Sectional Gross Receipts      | 12,496              | 11,840           | 656                 |
| 60300 · Sandwich Sales                | 1,500               | 1,100            | 400                 |
| 80100 · Other Income                  | 672                 |                  |                     |
| <b>Total Income</b>                   | <u>14,668</u>       | <u>12,940</u>    | <u>1,728</u>        |
| <b>Gross Profit</b>                   | 14,668              | 12,940           | 1,728               |
| <b>Expense</b>                        |                     |                  |                     |
| 70000 · Sectional - director's fees   | 1,407               | 1,617            | -210                |
| 70100 · Sectional - transportation    | 129                 | 130              | -1                  |
| 70200 · Sectional - per diem          | 198                 | 200              | -3                  |
| 70300 · Sectional surcharge           | 190                 | 190              | 0                   |
| 70400 · Sectional - sanction fees     | 796                 | 700              | 96                  |
| 70500 · Sectional caddies             | 500                 | 500              | 0                   |
| 70600 · Sectional - food and beverage | 2,398               | 1,800            | 598                 |
| 70700 · Sectional - misc and fees     | 4                   | 30               | -26                 |
| 70800 · Sectional - assistant         | 1,055               | 1,125            | -70                 |
| 71000 · Sectional free plays          | 950                 | 1,000            | -50                 |
| 71200 · Sectional - supplies          | 250                 | 420              | -170                |
| 71300 · Sectional - rent              | 4,298               | 4,610            | -312                |
| 71400 · Sectional - WBL rental        | 10                  |                  |                     |
| 71700 · Sectional Ads                 | 218                 | 200              | 18                  |
| 90480 · Square Credit Card Fees       | 435                 | 375              | 60                  |
| <b>Total Expense</b>                  | <u>12,837</u>       | <u>12,897</u>    | <u>-60</u>          |
| <b>Net Ordinary Income</b>            | <u>1,831</u>        | <u>43</u>        | <u>1,788</u>        |
| <b>Net Income</b>                     | <u><u>1,831</u></u> | <u><u>43</u></u> | <u><u>1,788</u></u> |