

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

	Jun 30, 24	Jun 30, 23	% Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
10200 · NWFCU Draft	24,655	36,763	-33%
10250 · NWFCU Share Account	3,449	3,447	0%
10275 · NWFCU Money Market	11,237	11,165	1%
10300 · NWFCU Certificates	44,478	43,102	3%
<b>Total Checking/Savings</b>	<b>83,819</b>	<b>94,477</b>	<b>-11%</b>
<b>Other Current Assets</b>			
11000 · Prepaid	1,051	143	636%
<b>Total Other Current Assets</b>	<b>1,051</b>	<b>143</b>	<b>636%</b>
<b>Total Current Assets</b>	<b>84,870</b>	<b>94,620</b>	<b>-10%</b>
<b>Fixed Assets</b>			
21000 · Fixed Assets	542	722	-25%
<b>Total Fixed Assets</b>	<b>542</b>	<b>722</b>	<b>-25%</b>
<b>TOTAL ASSETS</b>	<b>85,412</b>	<b>95,342</b>	<b>-10%</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Other Current Liabilities</b>			
11201 · Due to D6	192	262	-27%
<b>Total Other Current Liabilities</b>	<b>192</b>	<b>262</b>	<b>-27%</b>
<b>Total Current Liabilities</b>	<b>192</b>	<b>262</b>	<b>-27%</b>
<b>Total Liabilities</b>	<b>192</b>	<b>262</b>	<b>-27%</b>
<b>Equity</b>			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	45,713	56,167	-19%
Net Income	-1,995	-2,588	23%
<b>Total Equity</b>	<b>85,220</b>	<b>95,080</b>	<b>-10%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>85,412</b>	<b>95,342</b>	<b>-10%</b>

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

	F2F Game	Online	Other	Sectional	SYC	TOTAL
<b>Ordinary Income/Expense</b>						
<b>Income</b>						
20000 · Unit game receipts	9,774	0	0	0	0	9,774
20200 · Other Unit game income	0	2,029	0	0	53	2,082
20350 · Bridgemate Rental Income	0	0	21	0	0	21
60000 · Sectional Gross Receipts	0	0	0	23,738	0	23,738
60300 · Sandwich Sales	0	0	0	2,800	0	2,800
80000 · Membership Income	0	0	2,534	0	0	2,534
80100 · Other Income	0	0	40	672	0	712
80200 · Interest Income	0	0	933	0	0	933
<b>Total Income</b>	<b>9,774</b>	<b>2,029</b>	<b>3,528</b>	<b>27,210</b>	<b>53</b>	<b>42,593</b>
<b>Gross Profit</b>	<b>9,774</b>	<b>2,029</b>	<b>3,528</b>	<b>27,210</b>	<b>53</b>	<b>42,593</b>
<b>Expense</b>						
30000 · Unit game free plays	460	0	0	0	0	460
30200 · Unit game rent	11,495	0	0	0	0	11,495
30400 · Unit game directors and caddies	2,875	0	0	0	0	2,875
30600 · Unit Game - ACBL Fees	512	20	0	0	0	532
30800 · Unit Game Administrative Fee	420	0	0	0	0	420
30900 · Unit Game - Food & Beverage	599	0	0	0	0	599
31000 · Unit Game - Supplies	547	0	0	0	0	547
31001 · RSVP Bridge Expense	91	0	0	0	0	91
31600 · Unit Game - Annual Meeting	317	0	0	0	0	317
70000 · Sectional - director's fees	0	0	0	2,847	0	2,847
70100 · Sectional - transportation	0	0	0	257	0	257
70200 · Sectional - per diem	0	0	0	395	0	395
70300 · Sectional surcharge	0	0	0	415	0	415
70400 · Sectional - sanction fees	0	0	0	1,584	0	1,584
70500 · Sectional caddies	0	0	0	1,000	0	1,000
70600 · Sectional - food and beverage	0	0	0	4,590	0	4,590
70700 · Sectional - misc and fees	0	0	0	4	0	4
70800 · Sectional - assistant	0	0	0	1,985	0	1,985
71000 · Sectional free plays	0	0	0	1,457	0	1,457
71200 · Sectional - supplies	0	0	0	471	0	471
71300 · Sectional - rent	0	0	0	8,151	0	8,151
71700 · Sectional Ads	0	0	0	435	0	435
90100 · Misc Board expenses	0	0	378	0	0	378
90450 · Website Expense	0	0	37	0	0	37
90475 · Computer expense	0	0	649	0	0	649
90480 · Square Credit Card Fees	0	0	384	778	0	1,162
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
91200 · Charity	0	0	696	0	0	696
<b>Total Expense</b>	<b>17,316</b>	<b>20</b>	<b>2,883</b>	<b>24,369</b>	<b>0</b>	<b>44,588</b>
<b>Net Ordinary Income</b>	<b>-7,542</b>	<b>2,009</b>	<b>645</b>	<b>2,841</b>	<b>53</b>	<b>-1,995</b>
<b>Net Income</b>	<b>-7,542</b>	<b>2,009</b>	<b>645</b>	<b>2,841</b>	<b>53</b>	<b>-1,995</b>

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

	Jan - Jun 24	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	9,774	9,070	704
20200 · Other Unit game income	2,082	1,042	1,040
20350 · Bridgemate Rental Income	21		
60000 · Sectional Gross Receipts	23,738	22,840	898
60300 · Sandwich Sales	2,800	2,200	600
80000 · Membership Income	2,534	2,400	134
80100 · Other Income	712		
80200 · Interest Income	933	78	855
<b>Total Income</b>	<u>42,593</u>	<u>37,630</u>	<u>4,963</u>
<b>Gross Profit</b>	42,593	37,630	4,963
<b>Expense</b>			
30000 · Unit game free plays	460	0	460
30200 · Unit game rent	11,495	11,030	465
30400 · Unit game directors and caddies	2,875	2,750	125
30600 · Unit Game - ACBL Fees	532	628	-97
30800 · Unit Game Administrative Fee	420	360	60
30900 · Unit Game - Food & Beverage	599	720	-121
31000 · Unit Game - Supplies	547	620	-73
31001 · RSVP Bridge Expense	91	90	1
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
70000 · Sectional - director's fees	2,847	3,234	-387
70100 · Sectional - transportation	257	260	-3
70200 · Sectional - per diem	395	400	-5
70300 · Sectional surcharge	415	380	35
70400 · Sectional - sanction fees	1,584	1,400	184
70500 · Sectional caddies	1,000	1,000	0
70600 · Sectional - food and beverage	4,590	3,600	990
70700 · Sectional - misc and fees	4	60	-56
70800 · Sectional - assistant	1,985	2,125	-140
71000 · Sectional free plays	1,457	1,900	-443
71200 · Sectional - supplies	471	820	-349
71300 · Sectional - rent	8,151	9,380	-1,229
71700 · Sectional Ads	435	400	35
90100 · Misc Board expenses	378	48	330
90200 · Insurance	0	0	0
90300 · Membership secretary	0	150	-150
90450 · Website Expense	37	36	1
90475 · Computer expense	649	549	100
90480 · Square Credit Card Fees	1,162	1,663	-501
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	696	0	696
<b>Total Expense</b>	<u>44,588</u>	<u>44,557</u>	<u>31</u>
<b>Net Ordinary Income</b>	<u>-1,995</u>	<u>-6,927</u>	<u>4,932</u>
<b>Net Income</b>	<u><b>-1,995</b></u>	<u><b>-6,927</b></u>	<u><b>4,932</b></u>

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

	<u>Jan 24</u>	<u>Feb 24</u>	<u>Mar 24</u>	<u>Apr 24</u>	<u>May 24</u>	<u>Jun 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	1,640	1,996	9,774
<b>Total Income</b>	<u>1,338</u>	<u>1,580</u>	<u>1,580</u>	<u>1,640</u>	<u>1,640</u>	<u>1,996</u>	<u>9,774</u>
<b>Gross Profit</b>	1,338	1,580	1,580	1,640	1,640	1,996	9,774
<b>Expense</b>							
30000 · Unit game free plays	0	46	70	146	176	22	460
30200 · Unit game rent	1,471	2,024	2,024	2,012	1,884	2,080	11,495
30400 · Unit game directors and caddies	375	500	500	500	500	500	2,875
30600 · Unit Game - ACBL Fees	77	44	115	95	81	99	512
30800 · Unit Game Administrative Fee	120	60	60	60	60	60	420
30900 · Unit Game - Food & Beverage	46	159	137	112	95	50	599
31000 · Unit Game - Supplies	157	40	120	80	70	80	547
31001 · RSVP Bridge Expense	15	16	15	15	15	15	91
31600 · Unit Game - Annual Meeting	0	0	0	0	317	0	317
<b>Total Expense</b>	<u>2,260</u>	<u>2,890</u>	<u>3,041</u>	<u>3,020</u>	<u>3,198</u>	<u>2,907</u>	<u>17,316</u>
<b>Net Ordinary Income</b>	<u>-923</u>	<u>-1,310</u>	<u>-1,461</u>	<u>-1,380</u>	<u>-1,558</u>	<u>-911</u>	<u>-7,542</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>-1,558</b></u>	<u><b>-911</b></u>	<u><b>-7,542</b></u>

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

	<u>Jan - Jun 24</u>	<u>Jan - Jun 23</u>	<u>\$ Change</u>
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	9,774	4,945	4,829
<b>Total Income</b>	<u>9,774</u>	<u>4,945</u>	<u>4,829</u>
<b>Gross Profit</b>	9,774	4,945	4,829
<b>Expense</b>			
30000 · Unit game free plays	460	688	-228
30200 · Unit game rent	11,495	8,017	3,478
30400 · Unit game directors and caddies	2,875	1,750	1,125
30600 · Unit Game - ACBL Fees	512	158	353
30800 · Unit Game Administrative Fee	420	0	420
30900 · Unit Game - Food & Beverage	599	87	512
31000 · Unit Game - Supplies	547	342	204
31001 · RSVP Bridge Expense	91	0	91
31600 · Unit Game - Annual Meeting	317	362	-45
<b>Total Expense</b>	<u>17,316</u>	<u>11,404</u>	<u>5,912</u>
<b>Net Ordinary Income</b>	<u>-7,542</u>	<u>-6,460</u>	<u>-1,082</u>
<b>Net Income</b>	<u><u>-7,542</u></u>	<u><u>-6,460</u></u>	<u><u>-1,082</u></u>

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

	Jan - Jun 24	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
20000 · Unit game receipts	9,774	9,070	704
<b>Total Income</b>	9,774	9,070	704
<b>Gross Profit</b>	9,774	9,070	704
<b>Expense</b>			
30000 · Unit game free plays	460	0	460
30200 · Unit game rent	11,495	11,030	465
30400 · Unit game directors and caddies	2,875	2,750	125
30600 · Unit Game - ACBL Fees	512	628	-117
30800 · Unit Game Administrative Fee	420	360	60
30900 · Unit Game - Food & Beverage	599	720	-121
31000 · Unit Game - Supplies	547	620	-73
31001 · RSVP Bridge Expense	91	90	1
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
<b>Total Expense</b>	17,316	16,698	618
<b>Net Ordinary Income</b>	-7,542	-7,628	86
<b>Net Income</b>	<b>-7,542</b>	<b>-7,628</b>	<b>86</b>

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

	Jan - Mar 24	Apr - Jun 24	TOTAL
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	12,496	11,242	23,738
60300 · Sandwich Sales	1,500	1,300	2,800
80100 · Other Income	672	0	672
<b>Total Income</b>	<u>14,668</u>	<u>12,542</u>	<u>27,210</u>
<b>Gross Profit</b>	14,668	12,542	27,210
<b>Expense</b>			
70000 · Sectional - director's fees	1,407	1,440	2,847
70100 · Sectional - transportation	129	129	257
70200 · Sectional - per diem	198	198	395
70300 · Sectional surcharge	190	225	415
70400 · Sectional - sanction fees	796	788	1,584
70500 · Sectional caddies	500	500	1,000
70600 · Sectional - food and beverage	2,319	2,270	4,590
70700 · Sectional - misc and fees	4	0	4
70800 · Sectional - assistant	1,055	930	1,985
71000 · Sectional free plays	1,006	451	1,457
71200 · Sectional - supplies	260	211	471
71300 · Sectional - rent	4,298	3,853	8,151
71700 · Sectional Ads	218	218	435
90480 · Square Credit Card Fees	435	343	778
<b>Total Expense</b>	<u>12,814</u>	<u>11,555</u>	<u>24,369</u>
<b>Net Ordinary Income</b>	<u>1,854</u>	<u>987</u>	<u>2,841</u>
<b>Net Income</b>	<u><u>1,854</u></u>	<u><u>987</u></u>	<u><u>2,841</u></u>

**NVBA**  
**Sectional Profit & Loss YTD Comparison**  
**January through June 2024**

	Jan - Jun 24	Jan - Jun 23	\$ Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	23,738	22,272	1,466
60300 · Sandwich Sales	2,800	1,520	1,280
80100 · Other Income	672	672	0
<b>Total Income</b>	<u>27,210</u>	<u>24,464</u>	<u>2,746</u>
<b>Gross Profit</b>	27,210	24,464	2,746
<b>Expense</b>			
70000 · Sectional - director's fees	2,847	2,520	327
70100 · Sectional - transportation	257	314	-57
70200 · Sectional - per diem	395	395	0
70300 · Sectional surcharge	415	360	55
70400 · Sectional - sanction fees	1,584	1,244	340
70500 · Sectional caddies	1,000	1,000	0
70600 · Sectional - food and beverage	4,590	2,592	1,997
70700 · Sectional - misc and fees	4	20	-16
70800 · Sectional - assistant	1,985	2,010	-25
71000 · Sectional free plays	1,457	1,946	-489
71200 · Sectional - supplies	471	866	-395
71300 · Sectional - rent	8,151	7,720	431
71700 · Sectional Ads	435	379	56
90480 · Square Credit Card Fees	778	0	778
<b>Total Expense</b>	<u>24,369</u>	<u>21,366</u>	<u>3,002</u>
<b>Net Ordinary Income</b>	<u>2,841</u>	<u>3,098</u>	<u>-256</u>
<b>Net Income</b>	<u><u>2,841</u></u>	<u><u>3,098</u></u>	<u><u>-256</u></u>



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

	Jan - Jun 24	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
60000 · Sectional Gross Receipts	23,738	22,840	898
60300 · Sandwich Sales	2,800	2,200	600
80100 · Other Income	672		
<b>Total Income</b>	<u>27,210</u>	<u>25,040</u>	<u>2,170</u>
<b>Gross Profit</b>	27,210	25,040	2,170
<b>Expense</b>			
70000 · Sectional - director's fees	2,847	3,234	-387
70100 · Sectional - transportation	257	260	-3
70200 · Sectional - per diem	395	400	-5
70300 · Sectional surcharge	415	380	35
70400 · Sectional - sanction fees	1,584	1,400	184
70500 · Sectional caddies	1,000	1,000	0
70600 · Sectional - food and beverage	4,590	3,600	990
70700 · Sectional - misc and fees	4	60	-56
70800 · Sectional - assistant	1,985	2,125	-140
71000 · Sectional free plays	1,457	1,900	-443
71200 · Sectional - supplies	471	820	-349
71300 · Sectional - rent	8,151	9,380	-1,229
71700 · Sectional Ads	435	400	35
90480 · Square Credit Card Fees	778	750	28
<b>Total Expense</b>	<u>24,369</u>	<u>25,709</u>	<u>-1,340</u>
<b>Net Ordinary Income</b>	<u>2,841</u>	<u>-669</u>	<u>3,510</u>
<b>Net Income</b>	<u><u>2,841</u></u>	<u><u>-669</u></u>	<u><u>3,510</u></u>