

NVBA
Balance Sheet Prev Year Comparison
As of July 31, 2024

	Jul 31, 24	Jul 31, 23	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	23,936	36,719	-35%
10250 · NWFCU Share Account	3,449	3,447	0%
10275 · NWFCU Money Market	11,237	11,172	1%
10300 · NWFCU Certificates	44,478	43,148	3%
Total Checking/Savings	83,101	94,486	-12%
Other Current Assets			
11000 · Prepaid	1,123	251	348%
Total Other Current Assets	1,123	251	348%
Total Current Assets	84,224	94,737	-11%
Fixed Assets			
21000 · Fixed Assets	542	722	-25%
Total Fixed Assets	542	722	-25%
TOTAL ASSETS	84,766	95,460	-11%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	192	414	-54%
Total Other Current Liabilities	192	414	-54%
Total Current Liabilities	192	414	-54%
Total Liabilities	192	414	-54%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	45,713	56,167	-19%
Net Income	-2,641	-2,622	-1%
Total Equity	84,573	95,046	-11%
TOTAL LIABILITIES & EQUITY	84,766	95,460	-11%

NVBA
Profit & Loss by Class
 January through July 2024

	F2F Game	Online	Other	Sectional	SYC	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	10,954	0	0	0	0	10,954
20200 · Other Unit game income	0	2,380	0	0	53	2,434
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	1,107	0	0	1,107
Total Income	10,954	2,380	3,702	27,210	53	44,299
Gross Profit	10,954	2,380	3,702	27,210	53	44,299
Expense						
30000 · Unit game free plays	524	0	0	0	0	524
30200 · Unit game rent	13,004	0	0	0	0	13,004
30400 · Unit game directors and caddies	3,250	0	0	0	0	3,250
30600 · Unit Game - ACBL Fees	692	20	0	0	0	712
30800 · Unit Game Administrative Fee	420	0	0	0	0	420
30900 · Unit Game - Food & Beverage	763	0	0	0	0	763
31000 · Unit Game - Supplies	607	0	-18	0	0	589
31001 · RSVP Bridge Expense	106	0	0	0	0	106
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
90400 · Other membership expenses	0	0	15	0	0	15
90450 · Website Expense	0	0	45	0	0	45
90475 · Computer expense	0	0	649	0	0	649
90480 · Square Credit Card Fees	0	0	429	778	0	1,208
90600 · Newsletter-layout	0	0	655	0	0	655
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
Total Expense	19,683	20	3,147	24,369	0	47,218
Net Ordinary Income	-8,729	2,360	555	2,841	53	-2,919
Net Income	-8,729	2,360	555	2,841	53	-2,919

NVBA
Profit & Loss Budget Overview
 January through July 2024

	Jan - Jul 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	10,954	10,270	684
20200 · Other Unit game income	2,434	1,192	1,242
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	3,600	-1,066
80100 · Other Income	712		
80200 · Interest Income	1,107	91	1,016
Total Income	44,299	40,193	4,106
Gross Profit	44,299	40,193	4,106
Expense			
30000 · Unit game free plays	524	0	524
30200 · Unit game rent	13,004	12,545	459
30400 · Unit game directors and caddies	3,250	3,125	125
30600 · Unit Game - ACBL Fees	712	754	-42
30800 · Unit Game Administrative Fee	420	420	0
30900 · Unit Game - Food & Beverage	763	840	-77
31000 · Unit Game - Supplies	589	705	-116
31001 · RSVP Bridge Expense	106	105	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	256	122
90200 · Insurance	0	0	0
90300 · Membership secretary	0	175	-175
90400 · Other membership expenses	15		
90450 · Website Expense	45	42	3
90475 · Computer expense	649	549	100
90480 · Square Credit Card Fees	1,208	1,706	-499
90600 · Newsletter-layout	655	681	-26
90750 · Marketing	250	0	250
90800 · Education	5		
90900 · Cheer and Sympathy	43		
91000 · Depreciation	0	0	0
91200 · Charity	696	0	696
Total Expense	47,218	47,362	-144
Net Ordinary Income	-2,919	-7,169	4,249
Net Income	-2,919	-7,169	4,249

NVBA
F2F Unit Game Profit & Loss by Month
 January through July 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>Jul 24</u>	<u>TOTAL</u>
Ordinary Income/Expense								
Income								
20000 · Unit game receipts	1,338	1,580	1,580	1,640	1,640	1,996	1,180	10,954
Total Income	<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>1,180</u>	<u>10,954</u>
Gross Profit	1,338	1,580	1,580	1,640	1,640	1,996	1,180	10,954
Expense								
30000 · Unit game free plays	0	46	70	146	176	22	64	524
30200 · Unit game rent	1,471	2,024	2,024	2,012	1,884	2,080	1,509	13,004
30400 · Unit game directors and caddies	375	500	500	500	500	500	375	3,250
30600 · Unit Game - ACBL Fees	77	44	115	95	81	99	180	692
30800 · Unit Game Administrative Fee	120	60	60	60	60	60	0	420
30900 · Unit Game - Food & Beverage	46	159	137	112	95	50	164	763
31000 · Unit Game - Supplies	157	40	120	80	70	80	60	607
31001 · RSVP Bridge Expense	15	16	15	15	15	15	15	106
31600 · Unit Game - Annual Meeting	0	0	0	0	317	0	0	317
Total Expense	<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>2,367</u>	<u>19,683</u>
Net Ordinary Income	<u>-923</u>	<u>-1,310</u>	<u>-1,461</u>	<u>-1,380</u>	<u>-1,558</u>	<u>-911</u>	<u>-1,187</u>	<u>-8,729</u>
Net Income	<u>-923</u>	<u>-1,310</u>	<u>-1,461</u>	<u>-1,380</u>	<u>-1,558</u>	<u>-911</u>	<u>-1,187</u>	<u>-8,729</u>

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Cash Basis

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

	<u>Jan - Jul 24</u>	<u>Jan - Jul 23</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	10,954	6,005	4,949
Total Income	<u>10,954</u>	<u>6,005</u>	<u>4,949</u>
Gross Profit	10,954	6,005	4,949
Expense			
30000 · Unit game free plays	524	800	-276
30200 · Unit game rent	13,004	9,560	3,444
30400 · Unit game directors and caddies	3,250	2,125	1,125
30600 · Unit Game - ACBL Fees	692	189	503
30800 · Unit Game Administrative Fee	420	0	420
30900 · Unit Game - Food & Beverage	763	132	631
31000 · Unit Game - Supplies	607	402	204
31001 · RSVP Bridge Expense	106	0	106
31600 · Unit Game - Annual Meeting	317	362	-45
Total Expense	<u>19,683</u>	<u>13,570</u>	<u>6,113</u>
Net Ordinary Income	<u>-8,729</u>	<u>-7,565</u>	<u>-1,163</u>
Net Income	<u><u>-8,729</u></u>	<u><u>-7,565</u></u>	<u><u>-1,163</u></u>

NVBA
F2F Profit & Loss Budget Overview
 January through July 2024

	Jan - Jul 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	10,954	10,270	684
Total Income	10,954	10,270	684
Gross Profit	10,954	10,270	684
Expense			
30000 · Unit game free plays	524	0	524
30200 · Unit game rent	13,004	12,545	459
30400 · Unit game directors and caddies	3,250	3,125	125
30600 · Unit Game - ACBL Fees	692	754	-62
30800 · Unit Game Administrative Fee	420	420	0
30900 · Unit Game - Food & Beverage	763	840	-77
31000 · Unit Game - Supplies	607	705	-98
31001 · RSVP Bridge Expense	106	105	1
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
Total Expense	19,683	18,994	689
Net Ordinary Income	-8,729	-8,724	-5
Net Income	-8,729	-8,724	-5

NVBA
Sectional Profit & Loss by Quarter
January through July 2024

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

NVBA
Sectional Profit & Loss YTD Comparison
January through July 2024

	Jan - Jul 24	Jan - Jul 23	\$ Change
Ordinary Income/Expense			
Income			
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
Total Income	<u>27,210</u>	<u>24,464</u>	<u>2,746</u>
Gross Profit	27,210	24,464	2,746
Expense			
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
Total Expense	<u>24,369</u>	<u>21,366</u>	<u>3,002</u>
Net Ordinary Income	<u>2,841</u>	<u>3,098</u>	<u>-256</u>
Net Income	<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 July 2024

	Jan - Jul 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	23,738	22,840	898
60300 · Sandwich Sales	2,800	2,200	600
80100 · Other Income	672		
Total Income	<u>27,210</u>	<u>25,040</u>	<u>2,170</u>
Gross Profit	27,210	25,040	2,170
Expense			
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
Total Expense	<u>24,369</u>	<u>25,709</u>	<u>-1,340</u>
Net Ordinary Income	<u>2,841</u>	<u>-669</u>	<u>3,510</u>
Net Income	<u><u>2,841</u></u>	<u><u>-669</u></u>	<u><u>3,510</u></u>