

NVBA
Balance Sheet Prev Year Comparison
As of November 30, 2024

	Nov 30, 24	Nov 30, 23	% Change
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	21,188	30,339	-30%
10250 · NWFCU Share Account	3,449	3,448	0%
10275 · NWFCU Money Market	11,268	11,195	1%
10300 · NWFCU Certificates	45,286	43,515	4%
Total Checking/Savings	81,191	88,496	-8%
Other Current Assets			
11000 · Prepaid	3,057	-57	5,492%
Total Other Current Assets	3,057	-57	5,492%
Total Current Assets	84,248	88,440	-5%
Fixed Assets			
21000 · Fixed Assets	542	722	-25%
Total Fixed Assets	542	722	-25%
TOTAL ASSETS	84,790	89,162	-5%
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
11201 · Due to D6	342	303	13%
Total Other Current Liabilities	342	303	13%
Total Current Liabilities	342	303	13%
Total Liabilities	342	303	13%
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	45,713	56,167	-19%
Net Income	-2,766	-8,809	69%
Total Equity	84,448	88,859	-5%
TOTAL LIABILITIES & EQUITY	84,790	89,162	-5%

NVBA
Profit & Loss by Class
 January through November 2024

	F2F Game	Online	Other	Sectional	SYC	TOTAL
Ordinary Income/Expense						
Income						
20000 · Unit game receipts	17,754	0	0	0	0	17,754
20100 · Novice game receipts	160	0	0	0	0	160
20200 · Other Unit game income	0	3,762	0	0	53	3,815
20350 · Bridgmate Rental Income	0	0	21	0	0	21
60000 · Sectional Gross Receipts	0	0	0	37,185	0	37,185
60300 · Sandwich Sales	0	0	0	4,250	0	4,250
80000 · Membership Income	0	0	4,264	0	0	4,264
80100 · Other Income	0	0	60	0	0	60
80200 · Interest Income	0	0	1,823	0	0	1,823
Total Income	<u>17,914</u>	<u>3,762</u>	<u>6,168</u>	<u>41,435</u>	<u>53</u>	<u>69,332</u>
Gross Profit	17,914	3,762	6,168	41,435	53	69,332
Expense						
30000 · Unit game free plays	708	0	0	0	0	708
30200 · Unit game rent	20,084	0	0	0	0	20,084
30400 · Unit game directors and caddies	5,020	300	0	0	0	5,320
30600 · Unit Game - ACBL Fees	1,405	20	0	0	0	1,425
30800 · Unit Game Administrative Fee	720	0	0	0	0	720
30900 · Unit Game - Food & Beverage	1,188	0	0	0	0	1,188
31000 · Unit Game - Supplies	1,025	0	-18	0	0	1,007
31001 · RSVP Bridge Expense	162	0	0	0	0	162
31600 · Unit Game - Annual Meeting	317	0	0	0	0	317
70000 · Sectional - director's fees	0	0	0	4,287	0	4,287
70100 · Sectional - transportation	0	0	0	386	0	386
70200 · Sectional - per diem	0	0	0	593	0	593
70300 · Sectional surcharge	0	0	0	640	0	640
70400 · Sectional - sanction fees	0	0	0	2,506	0	2,506
70500 · Sectional caddies	0	0	0	1,400	0	1,400
70600 · Sectional - food and beverage	0	0	0	7,005	0	7,005
70700 · Sectional - misc and fees	0	0	0	4	0	4
70800 · Sectional - assistant	0	0	0	3,155	0	3,155
71000 · Sectional free plays	0	0	0	2,289	0	2,289
71200 · Sectional - supplies	0	0	0	691	0	691
71300 · Sectional - rent	0	0	0	11,615	0	11,615
71700 · Sectional Ads	0	0	0	540	0	540
90100 · Misc Board expenses	0	0	578	0	0	578
90200 · Insurance	0	0	398	0	0	398
90400 · Other membership expenses	0	0	15	0	0	15
90450 · Website Expense	0	0	73	0	0	73
90475 · Computer expense	0	0	817	0	0	817
90480 · Square Credit Card Fees	0	0	718	1,207	0	1,925
90600 · Newsletter-layout	0	0	921	0	0	921
90750 · Marketing	0	0	586	0	0	586
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	<u>30,629</u>	<u>320</u>	<u>4,832</u>	<u>36,317</u>	<u>0</u>	<u>72,098</u>
Net Ordinary Income	<u>-12,715</u>	<u>3,442</u>	<u>1,336</u>	<u>5,118</u>	<u>53</u>	<u>-2,766</u>
Net Income	<u>-12,715</u>	<u>3,442</u>	<u>1,336</u>	<u>5,118</u>	<u>53</u>	<u>-2,766</u>

NVBA
Profit & Loss Budget Overview
 January through November 2024

	Jan - Nov 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	17,754	16,205	1,549
20100 · Novice game receipts	160		
20200 · Other Unit game income	3,815	1,792	2,023
20350 · Bridgemate Rental Income	21		
60000 · Sectional Gross Receipts	37,185	34,680	2,505
60300 · Sandwich Sales	4,250	3,300	950
80000 · Membership Income	4,264	4,800	-536
80100 · Other Income	60		
80200 · Interest Income	1,823	143	1,680
Total Income	<u>69,332</u>	<u>60,920</u>	<u>8,412</u>
Gross Profit	69,332	60,920	8,412
Expense			
30000 · Unit game free plays	708	0	708
30200 · Unit game rent	20,084	20,120	-36
30400 · Unit game directors and caddies	5,320	5,000	320
30600 · Unit Game - ACBL Fees	1,425	1,088	337
30800 · Unit Game Administrative Fee	720	660	60
30900 · Unit Game - Food & Beverage	1,188	1,320	-132
31000 · Unit Game - Supplies	1,007	1,045	-38
31001 · RSVP Bridge Expense	162	165	-3
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
70000 · Sectional - director's fees	4,287	4,851	-564
70100 · Sectional - transportation	386	390	-4
70200 · Sectional - per diem	593	600	-8
70300 · Sectional surcharge	640	570	70
70400 · Sectional - sanction fees	2,506	2,100	406
70500 · Sectional caddies	1,400	1,500	-100
70600 · Sectional - food and beverage	7,005	5,400	1,605
70700 · Sectional - misc and fees	4	90	-86
70800 · Sectional - assistant	3,155	3,250	-95
71000 · Sectional free plays	2,289	2,800	-511
71200 · Sectional - supplies	691	1,220	-529
71300 · Sectional - rent	11,615	14,150	-2,535
71700 · Sectional Ads	540	600	-60
90100 · Misc Board expenses	578	488	90
90200 · Insurance	398	398	0
90300 · Membership secretary	0	275	-275
90400 · Other membership expenses	15		
90450 · Website Expense	73	66	7
90475 · Computer expense	817	706	111
90480 · Square Credit Card Fees	1,925	2,587	-662
90600 · Newsletter-layout	921	958	-37
90750 · Marketing	586	284	302
90800 · Education	5		
90900 · Cheer and Sympathy	43		
91000 · Depreciation	0	0	0
91200 · Charity	696	0	696
Total Expense	<u>72,098</u>	<u>73,181</u>	<u>-1,083</u>
Net Ordinary Income	<u>-2,766</u>	<u>-12,261</u>	<u>9,495</u>
Net Income	<u>-2,766</u>	<u>-12,261</u>	<u>9,495</u>

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

	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	TOTAL
Ordinary Income/Expense												
Income												
20000 · Unit game receipts	1,338	1,580	1,580	1,640	1,640	1,996	1,180	1,800	1,860	1,760	1,380	17,754
20100 · Novice game receipts	0	0	0	0	0	0	0	0	0	0	160	160
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>1,800</u>	<u>1,860</u>	<u>1,760</u>	<u>1,540</u>	<u>17,914</u>
Gross Profit	1,338	1,580	1,580	1,640	1,640	1,996	1,180	1,800	1,860	1,760	1,540	17,914
Expense												
30000 · Unit game free plays	0	46	70	146	176	22	64	22	10	20	132	708
30200 · Unit game rent	1,471	2,024	2,024	2,012	1,884	2,080	1,509	1,934	1,584	2,147	1,415	20,084
30400 · Unit game directors and caddies	375	500	500	500	500	500	375	500	375	500	395	5,020
30600 · Unit Game - ACBL Fees	77	44	115	95	81	99	180	246	0	290	178	1,405
30800 · Unit Game Administrative Fee	120	60	60	60	60	60	0	120	60	60	60	720
30900 · Unit Game - Food & Beverage	46	159	137	112	95	50	164	99	125	54	148	1,188
31000 · Unit Game - Supplies	157	40	120	80	70	80	60	164	60	128	66	1,025
31001 · RSVP Bridge Expense	15	16	15	15	15	15	15	15	15	15	10	162
31600 · Unit Game - Annual Meeting	0	0	0	0	317	0	0	0	0	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>3,100</u>	<u>2,229</u>	<u>3,214</u>	<u>2,403</u>	<u>30,629</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>-1,300</u>	<u>-369</u>	<u>-1,454</u>	<u>-863</u>	<u>-12,715</u>
Net Income	<u><u>-923</u></u>	<u><u>-1,310</u></u>	<u><u>-1,461</u></u>	<u><u>-1,380</u></u>	<u><u>-1,558</u></u>	<u><u>-911</u></u>	<u><u>-1,187</u></u>	<u><u>-1,300</u></u>	<u><u>-369</u></u>	<u><u>-1,454</u></u>	<u><u>-863</u></u>	<u><u>-12,715</u></u>

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

	<u>Jan - Nov 24</u>	<u>Jan - Nov 23</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	17,754	11,500	6,254
20100 · Novice game receipts	160	0	160
Total Income	<u>17,914</u>	<u>11,500</u>	<u>6,414</u>
Gross Profit	17,914	11,500	6,414
Expense			
30000 · Unit game free plays	708	1,260	-552
30200 · Unit game rent	20,084	17,260	2,824
30400 · Unit game directors and caddies	5,020	4,000	1,020
30600 · Unit Game - ACBL Fees	1,405	529	875
30800 · Unit Game Administrative Fee	720	60	660
30900 · Unit Game - Food & Beverage	1,188	336	853
31000 · Unit Game - Supplies	1,025	657	367
31001 · RSVP Bridge Expense	162	0	162
31600 · Unit Game - Annual Meeting	317	362	-45
Total Expense	<u>30,629</u>	<u>24,464</u>	<u>6,164</u>
Net Ordinary Income	<u>-12,715</u>	<u>-12,964</u>	<u>250</u>
Net Income	<u><u>-12,715</u></u>	<u><u>-12,964</u></u>	<u><u>250</u></u>

NVBA
F2F Profit & Loss Budget Overview
 January through November 2024

	Jan - Nov 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	17,754	16,205	1,549
20100 · Novice game receipts	160		
Total Income	17,914	16,205	1,709
Gross Profit	17,914	16,205	1,709
Expense			
30000 · Unit game free plays	708	0	708
30200 · Unit game rent	20,084	20,120	-36
30400 · Unit game directors and caddies	5,020	5,000	20
30600 · Unit Game - ACBL Fees	1,405	1,088	317
30800 · Unit Game Administrative Fee	720	660	60
30900 · Unit Game - Food & Beverage	1,188	1,320	-132
31000 · Unit Game - Supplies	1,025	1,045	-20
31001 · RSVP Bridge Expense	162	165	-3
31400 · Unit Game - Holiday Party	0	0	0
31600 · Unit Game - Annual Meeting	317	500	-183
Total Expense	30,629	29,898	731
Net Ordinary Income	-12,715	-13,693	978
Net Income	-12,715	-13,693	978

NVBA
Online Unit Game YTD Comparison
January through November 2024

	<u>Jan - Nov 24</u>	<u>Jan - Nov 23</u>
Ordinary Income/Expense		
Income		
20200 · Other Unit game income	3,762	2,880
80100 · Other Income	0	87
Total Income	<u>3,762</u>	<u>2,966</u>
Gross Profit	3,762	2,966
Expense		
30400 · Unit game directors and caddies	300	1,300
30600 · Unit Game - ACBL Fees	20	342
30800 · Unit Game Administrative Fee	0	480
Total Expense	<u>320</u>	<u>2,122</u>
Net Ordinary Income	<u>3,442</u>	<u>844</u>
Net Income	<u><u>3,442</u></u>	<u><u>844</u></u>

NVBA
Online Profit & Loss Budget Overview
 January through November 2024

	Jan - Nov 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20200 · Other Unit game income	3,762	1,517	2,245
Total Income	3,762	1,517	2,245
Gross Profit	3,762	1,517	2,245
Expense			
30400 · Unit game directors and caddies	300		
30600 · Unit Game - ACBL Fees	20		
Total Expense	320		
Net Ordinary Income	3,442	1,517	1,925
Net Income	3,442	1,517	1,925

NVBA
Sectional Profit & Loss by Quarter
January through November 2024

	Jan - Mar 24	Apr - Jun 24	Jul - Sep 24	Oct - Nov 24	TOTAL
Ordinary Income/Expense					
Income					
60000 · Sectional Gross Receipts	13,168	11,242	11,767	1,008	37,185
60300 · Sandwich Sales	1,500	1,300	1,450	0	4,250
Total Income	<u>14,668</u>	<u>12,542</u>	<u>13,217</u>	<u>1,008</u>	<u>41,435</u>
Gross Profit	14,668	12,542	13,217	1,008	41,435
Expense					
70000 · Sectional - director's fees	1,407	1,440	1,440	0	4,287
70100 · Sectional - transportation	129	129	129	0	386
70200 · Sectional - per diem	198	198	198	0	593
70300 · Sectional surcharge	190	225	225	0	640
70400 · Sectional - sanction fees	796	788	850	72	2,506
70500 · Sectional caddies	500	500	400	0	1,400
70600 · Sectional - food and beverage	2,319	2,270	2,397	18	7,005
70700 · Sectional - misc and fees	4	0	0	0	4
70800 · Sectional - assistant	1,055	930	1,045	125	3,155
71000 · Sectional free plays	1,006	451	780	52	2,289
71200 · Sectional - supplies	260	211	190	30	691
71300 · Sectional - rent	4,298	3,853	3,608	-144	11,615
71700 · Sectional Ads	218	218	105	0	540
90480 · Square Credit Card Fees	435	343	387	42	1,207
Total Expense	<u>12,814</u>	<u>11,555</u>	<u>11,753</u>	<u>195</u>	<u>36,317</u>
Net Ordinary Income	<u>1,854</u>	<u>987</u>	<u>1,464</u>	<u>813</u>	<u>5,118</u>
Net Income	<u><u>1,854</u></u>	<u><u>987</u></u>	<u><u>1,464</u></u>	<u><u>813</u></u>	<u><u>5,118</u></u>

NVBA
Sectional Profit & Loss YTD Comparison
January through November 2024

	<u>Jan - Nov 24</u>	<u>Jan - Nov 23</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	37,185	32,912	4,273
60300 · Sandwich Sales	4,250	2,700	1,550
80100 · Other Income	0	672	-672
Total Income	<u>41,435</u>	<u>36,284</u>	<u>5,151</u>
Gross Profit	41,435	36,284	5,151
Expense			
30000 · Unit game free plays	0	54	-54
70000 · Sectional - director's fees	4,287	3,927	360
70100 · Sectional - transportation	386	440	-54
70200 · Sectional - per diem	593	593	0
70300 · Sectional surcharge	640	550	90
70400 · Sectional - sanction fees	2,506	1,966	540
70500 · Sectional caddies	1,400	1,500	-100
70600 · Sectional - food and beverage	7,005	4,488	2,517
70700 · Sectional - misc and fees	4	20	-16
70800 · Sectional - assistant	3,155	3,080	75
71000 · Sectional free plays	2,289	2,631	-342
71200 · Sectional - supplies	691	1,148	-457
71300 · Sectional - rent	11,615	11,480	135
71700 · Sectional Ads	540	558	-18
90480 · Square Credit Card Fees	1,207	0	1,207
Total Expense	<u>36,317</u>	<u>32,435</u>	<u>3,883</u>
Net Ordinary Income	<u>5,118</u>	<u>3,849</u>	<u>1,268</u>
Net Income	<u><u>5,118</u></u>	<u><u>3,849</u></u>	<u><u>1,268</u></u>

NVBA
Sectional Profit & Loss Budget to Actual
January through November 2024

	Jan - Nov 24	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	37,185	34,680	2,505
60300 · Sandwich Sales	4,250	3,300	950
Total Income	41,435	37,980	3,455
Gross Profit	41,435	37,980	3,455
Expense			
70000 · Sectional - director's fees	4,287	4,851	-564
70100 · Sectional - transportation	386	390	-4
70200 · Sectional - per diem	593	600	-8
70300 · Sectional surcharge	640	570	70
70400 · Sectional - sanction fees	2,506	2,100	406
70500 · Sectional caddies	1,400	1,500	-100
70600 · Sectional - food and beverage	7,005	5,400	1,605
70700 · Sectional - misc and fees	4	90	-86
70800 · Sectional - assistant	3,155	3,250	-95
71000 · Sectional free plays	2,289	2,800	-511
71200 · Sectional - supplies	691	1,220	-529
71300 · Sectional - rent	11,615	14,150	-2,535
71700 · Sectional Ads	540	600	-60
90480 · Square Credit Card Fees	1,207	1,125	82
Total Expense	36,317	38,646	-2,329
Net Ordinary Income	5,118	-666	5,784
Net Income	5,118	-666	5,784