

Balance Sheet Comparison

NVBA

As of December 31, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF DECEMBER 31, 2025	AS OF DECEMBER 31, 2024 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	20,071	19,870
10250 NWFCU Share Account	3,451	3,450
10275 NWFCU Money Market	11,340	11,274
10300 NWFCU Certificates	\$47,316	\$45,453
Total for Bank Accounts	\$82,178	\$80,047
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$3,168	\$3,061
Total for Other Current Assets	\$3,168	\$3,061
Total for Current Assets	\$85,346	\$83,108
Fixed Assets		
21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$85,527	\$83,469
Liabilities and Equity		
Liabilities		
Current Liabilities	\$0	\$322
Long-term Liabilities		
Total for Liabilities	\$0	\$322
Equity		
3900 Retained Earnings	41,646	45,713
Net Income	2,380	-4,067
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$85,527	\$83,147
Total for Liabilities and Equity	\$85,527	\$83,469

Profit and Loss by Class

NVBA

January-December, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income	30,224	2,940	8,219	43,931	\$85,313
Cost of Goods Sold					
Gross Profit	30,224	2,940	8,219	43,931	\$85,313
Expenses					
30000 Unit game free plays	1,863			14	1,877
30200 Unit game rent	22,761				\$22,761
30400 Unit game directors and caddies	5,125	335	100		\$5,560
30600 Unit Game - ACBL Fees	1,502				1,502
30800 Unit Game Administrative Fee	720				720
30900 Unit Game - Food & Beverage	1,396				\$1,396
31000 Unit Game - Supplies	871				\$871
31001 RSVP Bridge Expense	180				180
31400 Unit Game - Holiday Party	517				517
31600 Unit Game - Annual Meeting	300				300
70000 Sectional - director's fees				3,849	3,849
70100 Sectional - transportation				370	370
70200 Sectional - per diem				621	621
70300 Sectional surcharge				675	675
70400 Sectional - sanction fees				2,488	2,488
70500 Sectional caddies				1,500	1,500
70600 Sectional - food and beverage				7,148	\$7,148
70700 Sectional - misc and fees				20	20
70800 Sectional - assistant				3,980	3,980
71000 Sectional free plays				2,697	\$2,697
71200 Sectional - supplies				805	\$805
71300 Sectional - rent				15,875	\$15,875
71400 Sectional - WBL rental				585	585
71700 Sectional Ads				389	389
90100 Misc Board expenses			148		\$148
90200 Insurance			398		398
90300 Membership secretary			165		165
90400 Other membership expenses			15		15
90450 Website Expense			22		22
90475 Computer expense			1,141		1,141
90480 Square Credit Card Fees			1,122	1,185	\$2,306
90600 Newsletter-layout			658		658
90750 Marketing			336		\$336
91000 Depreciation			181		181
91200 Charity	880				880
Total for Expenses	36,114	335	4,284	42,200	\$82,933
Net Operating Income	-5,890	2,605	3,935	1,731	\$2,380
Other Income					
Other Expenses					

Profit and Loss by Class

NVBA

January-December, 2025

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Net Other Income					
Net Income	-5,890	2,605	3,935	1,731	\$2,380

NVBA

Profit & Loss Budget vs. Actuals

January - December 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	\$85,313	\$81,482	\$3,831
GROSS PROFIT	\$85,313	\$81,482	\$3,831
Expenses			
30000 Unit game free plays	1,877	1,234	643
30200 Unit game rent	22,761	23,266	-505
30400 Unit game directors and caddies	5,560	6,500	-940
30600 Unit Game - ACBL Fees	1,502	1,359	143
30800 Unit Game Administrative Fee	720	720	0
30900 Unit Game - Food & Beverage	1,396	1,440	-45
31000 Unit Game - Supplies	871	910	-39
31001 RSVP Bridge Expense	180	180	0
31400 Unit Game - Holiday Party	517	500	17
31600 Unit Game - Annual Meeting	300	500	-200
70000 Sectional - director's fees	3,849	4,349	-500
70100 Sectional - transportation	370	448	-78
70200 Sectional - per diem	621	736	-115
70300 Sectional surcharge	675	675	0
70400 Sectional - sanction fees	2,488	2,544	-56
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	7,148	6,856	292
70700 Sectional - misc and fees	20		20
70800 Sectional - assistant	3,980	3,775	205
71000 Sectional free plays	2,697	2,799	-102
71200 Sectional - supplies	805	1,179	-374
71300 Sectional - rent	15,875	15,560	315
71400 Sectional - WBL rental	585		585
71700 Sectional Ads	389	558	-169
90100 Misc Board expenses	148	720	-572
90200 Insurance	398	398	0
90300 Membership secretary	165	200	-35
90400 Other membership expenses	15		15
90450 Website Expense	22	84	-62
90475 Computer expense	1,141	920	221
90480 Square Credit Card Fees	2,306	2,493	-187
90600 Newsletter-layout	658	704	-46
90750 Marketing	336	336	0
91000 Depreciation	181	181	-0
91200 Charity	880	600	280
Total Expenses	\$82,933	\$84,224	\$ -1,291
NET OPERATING INCOME	\$2,380	\$ -2,742	\$5,122
NET INCOME	\$2,380	\$ -2,742	\$5,122

Unit Game Profit and Loss by Month

NVBA

January-December, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	DECEMBER 2025	TOTAL
Income													
20000 Unit game receipts	1,920	1,340	1,924	2,656	3,424	4,064	2,336	2,336	2,496	2,816	2,304	2,528	30,144
20100 Novice game receipts	80												\$80
Total for Income	2,000	1,340	1,924	2,656	3,424	4,064	2,336	2,336	2,496	2,816	2,304	2,528	\$30,224
Cost of Goods Sold													
Gross Profit	2,000	1,340	1,924	2,656	3,424	4,064	2,336	2,336	2,496	2,816	2,304	2,528	\$30,224
Expenses													
30000 Unit game free plays	107	129	168	170	351	198	254	259	105	70	42	10	1,863
30200 Unit game rent	1,472	1,568	1,956	1,755	2,340	2,260	2,283	1,755	1,755	2,107	1,755	1,755	\$22,761
30400 Unit game directors and caddies													
30460 Unit Game Directors	375	500	500	375	500	375	500	375	375	375	500	375	5,125
Total for 30400 Unit game directors and caddies	375	500	500	375	500	375	500	375	375	375	500	375	\$5,125
30600 Unit Game - ACBL Fees		375		52	86	48	148	264	171	142	151	66	1,502
30800 Unit Game Administrative Fee	60	60	60	60	60		120	60	60	60	60	60	720
30900 Unit Game - Food & Beverage	-31	249	167	75	114	89	168	90	105	176	137	55	\$1,396
31000 Unit Game - Supplies	44	80	111	60	60	60	70	60	197	24	40	65	\$871
31001 RSVP Bridge Expense	15	15	15	15	15	15	15	15	15	15	15	15	180
31400 Unit Game - Holiday Party	37	151										329	517
31600 Unit Game - Annual Meeting					300								300
91200 Charity						880							880
Total for Expenses	2,079	3,128	2,977	2,562	3,826	3,925	3,558	2,877	2,783	2,969	2,700	2,730	\$36,114
Net Operating Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-287	-153	-396	-202	-\$5,890
Other Income													
Other Expenses													
Net Other Income													
Net Income	-79	-1,788	-1,053	94	-402	139	-1,222	-541	-287	-153	-396	-202	-\$5,890

Unit Game Profit and Loss YTD Comparison

Page #6

NVBA

January-December, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - DEC 31 2025	JAN 1 - DEC 31 2024 (PY)
Income		
20000 Unit game receipts	\$30,144	\$19,294
20100 Novice game receipts	\$80	\$210
Total for Income	\$30,224	\$19,504
Cost of Goods Sold		
Gross Profit	\$30,224	\$19,504
Expenses		
30000 Unit game free plays	1,863	840
30200 Unit game rent	\$22,761	\$21,592
30400 Unit game directors and caddies		
30460 Unit Game Directors	5,125	5,270
Total for 30400 Unit game directors and caddies	\$5,125	\$5,270
30600 Unit Game - ACBL Fees	1,502	1,479
30800 Unit Game Administrative Fee	720	780
30900 Unit Game - Food & Beverage	\$1,396	\$1,316
31000 Unit Game - Supplies	\$871	\$1,151
31001 RSVP Bridge Expense	180	177
31400 Unit Game - Holiday Party	517	
31600 Unit Game - Annual Meeting	300	317
91200 Charity	880	
Total for Expenses	\$36,114	\$32,921
Net Operating Income	-\$5,890	-\$13,418
Other Income		
Other Expenses		
Net Other Income		
Net Income	-\$5,890	-\$13,418

Unit Game Profit & Loss Budget vs. Actuals

January - December 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	30,144	29,304	840
20100 Novice game receipts	80		80
Total Income	\$30,224	\$29,304	\$920
GROSS PROFIT	\$30,224	\$29,304	\$920
Expenses			
30000 Unit game free plays	1,863	1,234	629
30200 Unit game rent	22,761	23,266	-505
30400 Unit game directors and caddies	5,125	5,250	-125
30600 Unit Game - ACBL Fees	1,502	1,359	143
30800 Unit Game Administrative Fee	720	720	0
30900 Unit Game - Food & Beverage	1,396	1,440	-45
31000 Unit Game - Supplies	871	910	-39
31001 RSVP Bridge Expense	180	180	0
31400 Unit Game - Holiday Party	517	500	17
31600 Unit Game - Annual Meeting	300	500	-200
91200 Charity	880		880
Total Expenses	\$36,114	\$35,359	\$755
NET OPERATING INCOME	\$ -5,890	\$ -6,055	\$165
NET INCOME	\$ -5,890	\$ -6,055	\$165

Online Profit & Loss by Month
January - December 2025

	JAN 2025	FEB 2025	MAR 2025	APR 2025	MAY 2025	JUN 2025	JUL 2025	AUG 2025	SEP 2025	OCT 2025	NOV 2025	DEC 2025	TOTAL
Income													
20200 Other Unit game income	0	0	0	0	0	0	0	0	0	0	0	0	\$0
20201 Online	332	223	152	116	0	150	256	376	341	87	79	125	\$2,237
20203 Support Your Club	35	0	182	0	204	0	61	102	0	119	0	0	\$703
Total 20200 Other Unit game income	367	223	334	116	204	150	317	478	341	205	79	125	\$2,940
Total Income	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$341	\$205	\$79	\$125	\$2,940
GROSS PROFIT	\$367	\$223	\$334	\$116	\$204	\$150	\$317	\$478	\$341	\$205	\$79	\$125	\$2,940
Expenses													
30400 Unit game directors and caddies	0	0	0	0	0	0	0	0	0	0	0	0	\$0
30461 BBO Online Director	0	150	0	0	0	0	0	25	160	0	0	0	\$335
Total 30400 Unit game directors and caddies	0	150	0	0	0	0	0	25	160	0	0	0	\$335
Total Expenses	\$0	\$150	\$0	\$0	\$0	\$0	\$0	\$25	\$160	\$0	\$0	\$0	\$335
NET OPERATING INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$181	\$205	\$79	\$125	\$2,605
NET INCOME	\$367	\$73	\$334	\$116	\$204	\$150	\$317	\$453	\$181	\$205	\$79	\$125	\$2,605

OnLine Profit and Loss YTD Comparison

Page #9

NVBA

January-December, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - DEC 31 2025	JAN 1 - DEC 31 2024 (PY)
Income		
20200 Other Unit game income		
20201 Online	2,237	3,981
20203 Support Your Club	703	
Total for 20200 Other Unit game income	\$2,940	\$3,981
Total for Income	\$2,940	\$3,981
Cost of Goods Sold		
Gross Profit	\$2,940	\$3,981
Expenses		
30400 Unit game directors and caddies	\$335	\$300
30600 Unit Game - ACBL Fees		20
Total for Expenses	\$335	\$320
Net Operating Income	\$2,605	\$3,661
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$2,605	\$3,661

Online Profit & Loss Budget vs. Actuals

January - December 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		2,724	-2,724
20200 Other Unit game income			
20201 Online	2,237		2,237
20203 Support Your Club	703		703
Total 20200 Other Unit game income	2,940		2,940
Total Income	\$2,940	\$2,724	\$216
GROSS PROFIT	\$2,940	\$2,724	\$216
Expenses			
30400 Unit game directors and caddies		1,200	-1,200
30461 BBO Online Director	335		335
Total 30400 Unit game directors and caddies	335	1,200	-865
Total Expenses	\$335	\$1,200	\$ -865
NET OPERATING INCOME	\$2,605	\$1,524	\$1,081
NET INCOME	\$2,605	\$1,524	\$1,081

Sectional Profit & Loss by Quarter

January - December 2025

	JAN - MAR, 2025	APR - JUN, 2025	JUL - SEP, 2025	OCT - DEC, 2025	TOTAL
Income					
20000 Unit game receipts	0	0	0	768	\$768
60000 Sectional Gross Receipts	12,742	13,591	12,698	0	\$39,031
60300 Sandwich Sales	1,452	1,276	1,364	0	\$4,092
80100 Other Income	0	20	0	20	\$40
Total Income	\$14,194	\$14,887	\$14,062	\$788	\$43,931
GROSS PROFIT	\$14,194	\$14,887	\$14,062	\$788	\$43,931
Expenses					
30000 Unit game free plays	0	0	0	14	\$14
70000 Sectional - director's fees	1,449	960	1,440	0	\$3,849
70100 Sectional - transportation	134	90	146	0	\$370
70200 Sectional - per diem	230	161	230	0	\$621
70300 Sectional surcharge	225	225	225	0	\$675
70400 Sectional - sanction fees	788	854	798	48	\$2,488
70500 Sectional caddies	500	500	500	0	\$1,500
70600 Sectional - food and beverage	2,465	2,352	2,256	75	\$7,148
70700 Sectional - misc and fees	0	10	10	0	\$20
70800 Sectional - assistant	1,385	1,425	1,045	125	\$3,980
71000 Sectional free plays	895	979	823	0	\$2,697
71200 Sectional - supplies	395	190	190	30	\$805
71300 Sectional - rent	4,120	6,170	5,585	0	\$15,875
71400 Sectional - WBL rental	0	0	0	585	\$585
71700 Sectional Ads	198	0	191	0	\$389
90480 Square Credit Card Fees	336	449	375	24	\$1,185
Total Expenses	\$13,121	\$14,365	\$13,814	\$900	\$42,200
NET OPERATING INCOME	\$1,073	\$522	\$248	\$ -112	\$1,731
NET INCOME	\$1,073	\$522	\$248	\$ -112	\$1,731

Sectional Profit and Loss YTD Comparison

Page #12

NVBA

January-December, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - DEC 31 2025	JAN 1 - DEC 31 2024 (PY)
Income		
20000 Unit game receipts	768	
60000 Sectional Gross Receipts	\$39,031	\$37,185
60300 Sandwich Sales	4,092	4,250
80100 Other Income	40	
Total for Income	\$43,931	\$41,435
Cost of Goods Sold		
Gross Profit	\$43,931	\$41,435
Expenses		
30000 Unit game free plays	14	
70000 Sectional - director's fees	3,849	4,287
70100 Sectional - transportation	370	386
70200 Sectional - per diem	621	593
70300 Sectional surcharge	675	640
70400 Sectional - sanction fees	2,488	2,506
70500 Sectional caddies	1,500	1,400
70600 Sectional - food and beverage	\$7,148	\$7,005
70700 Sectional - misc and fees	20	4
70800 Sectional - assistant	3,980	3,155
71000 Sectional free plays	\$2,697	\$2,289
71200 Sectional - supplies	\$805	\$691
71300 Sectional - rent	\$15,875	\$12,119
71400 Sectional - WBL rental	585	
71700 Sectional Ads	389	540
90480 Square Credit Card Fees	1,185	1,207
30400 Unit game directors and caddies		\$125
31000 Unit Game - Supplies		\$20
Total for Expenses	\$42,200	\$36,966
Net Operating Income	\$1,731	\$4,469
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$1,731	\$4,469

Sectional Profit & Loss Budget vs. Actuals

January - December 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	768		768
20350 Bridgemate Rental Income		0	0
60000 Sectional Gross Receipts	39,031	39,502	-471
60300 Sandwich Sales	4,092	4,752	-660
80100 Other Income	40	400	-360
Total Income	\$43,931	\$44,654	\$ -723
GROSS PROFIT	\$43,931	\$44,654	\$ -723
Expenses			
30000 Unit game free plays	14		14
70000 Sectional - director's fees	3,849	4,349	-500
70100 Sectional - transportation	370	448	-78
70200 Sectional - per diem	621	736	-115
70300 Sectional surcharge	675	675	0
70400 Sectional - sanction fees	2,488	2,544	-56
70500 Sectional caddies	1,500	1,500	0
70600 Sectional - food and beverage	7,148	6,856	292
70700 Sectional - misc and fees	20		20
70800 Sectional - assistant	3,980	3,775	205
71000 Sectional free plays	2,697	2,799	-102
71200 Sectional - supplies	805	1,179	-374
71300 Sectional - rent	15,875	15,560	315
71400 Sectional - WBL rental	585		585
71700 Sectional Ads	389	558	-169
90480 Square Credit Card Fees	1,185	1,036	149
Total Expenses	\$42,200	\$42,015	\$185
NET OPERATING INCOME	\$1,731	\$2,639	\$ -908
NET INCOME	\$1,731	\$2,639	\$ -908