

## Balance Sheet Comparison

NVBA

As of January 31, 2026

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF JANUARY 31, 2026	AS OF JANUARY 31, 2025 (PY)
<b>Assets</b>		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	19,868	19,924
10250 NWFCU Share Account	3,451	3,450
10275 NWFCU Money Market	11,345	11,280
10300 NWFCU Certificates	<b>\$47,463</b>	<b>\$45,596</b>
<b>Total for Bank Accounts</b>	<b>\$82,128</b>	<b>\$80,250</b>
Accounts Receivable		
Other Current Assets		
11000 Prepaid	<b>\$3,619</b>	<b>\$3,109</b>
<b>Total for Other Current Assets</b>	<b>\$3,619</b>	<b>\$3,109</b>
<b>Total for Current Assets</b>	<b>\$85,747</b>	<b>\$83,359</b>
Fixed Assets		
21000 Fixed Assets	<b>\$181</b>	<b>\$361</b>
<b>Total for Fixed Assets</b>	<b>\$181</b>	<b>\$361</b>
Other Assets		
<b>Total for Assets</b>	<b>\$85,928</b>	<b>\$83,720</b>
<b>Liabilities and Equity</b>		
Liabilities		
Current Liabilities	<b>\$0</b>	<b>\$322</b>
Long-term Liabilities		
<b>Total for Liabilities</b>	<b>\$0</b>	<b>\$322</b>
Equity		
3900 Retained Earnings	44,026	41,646
Net Income	401	251
12000 Opening Bal Equity	41,501	41,501
<b>Total for Equity</b>	<b>\$85,928</b>	<b>\$83,398</b>
<b>Total for Liabilities and Equity</b>	<b>\$85,928</b>	<b>\$83,720</b>

## Profit and Loss by Class

NVBA

January 2026

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
<b>Income</b>					
20000 Unit game receipts	1,792				1,792
20200 Other Unit game income		101			\$101
60000 Sectional Gross Receipts				960	960
80100 Other Income				20	20
80200 Interest Income			161		161
<b>Total for Income</b>	<b>1,792</b>	<b>101</b>	<b>161</b>	<b>980</b>	<b>\$3,034</b>
<b>Cost of Goods Sold</b>					
<b>Gross Profit</b>	<b>1,792</b>	<b>101</b>	<b>161</b>	<b>980</b>	<b>\$3,034</b>
<b>Expenses</b>					
30000 Unit game free plays	100				100
30200 Unit game rent	870				870
30400 Unit game directors and caddies	250				\$250
30600 Unit Game - ACBL Fees	121				121
30800 Unit Game Administrative Fee	60				60
30900 Unit Game - Food & Beverage	27				\$27
31000 Unit Game - Supplies	20				\$20
31001 RSVP Bridge Expense	15				15
31400 Unit Game - Holiday Party	-28				-28
70400 Sectional - sanction fees				60	60
70800 Sectional - assistant				125	125
71000 Sectional free plays				72	\$72
71200 Sectional - supplies				30	\$30
71300 Sectional - rent				435	\$435
90475 Computer expense			133		133
90480 Square Credit Card Fees			65	29	\$93
90750 Marketing			250		\$250
<b>Total for Expenses</b>	<b>1,435</b>	<b>448</b>	<b>751</b>	<b>229</b>	<b>\$2,634</b>
<b>Net Operating Income</b>	<b>357</b>	<b>101</b>	<b>-287</b>	<b>229</b>	<b>\$401</b>
Other Income					
Other Expenses					
<b>Net Other Income</b>					
<b>Net Income</b>	<b>357</b>	<b>101</b>	<b>-287</b>	<b>229</b>	<b>\$401</b>

## NVBA

## Budget vs. Actuals

January 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	1,792	2,304	-512
20100 Novice game receipts		0	0
20200 Other Unit game income	101	117	-16
60000 Sectional Gross Receipts	960	896	64
60300 Sandwich Sales		0	0
80000 Membership Income		0	0
80100 Other Income	20	20	0
80200 Interest Income	161	160	1
<b>Total Income</b>	<b>\$3,034</b>	<b>\$3,497</b>	<b>\$ -463</b>
GROSS PROFIT	<b>\$3,034</b>	<b>\$3,497</b>	<b>\$ -463</b>
Expenses			
30000 Unit game free plays	100	161	-61
30200 Unit game rent	870	1,305	-435
30400 Unit game directors and caddies	250	500	-250
30600 Unit Game - ACBL Fees	121	89	32
30800 Unit Game Administrative Fee	60	60	0
30900 Unit Game - Food & Beverage	27	150	-123
31000 Unit Game - Supplies	20	90	-70
31001 RSVP Bridge Expense	15	15	0
31100 Unit Game - Charity		0	0
31400 Unit Game - Holiday Party	-28	0	-28
31600 Unit Game - Annual Meeting		0	0
70000 Sectional - director's fees		0	0
70100 Sectional - transportation		0	0
70200 Sectional - per diem		0	0
70300 Sectional surcharge		0	0
70400 Sectional - sanction fees	60	64	-4
70500 Sectional caddies		0	0
70600 Sectional - food and beverage		75	-75
70700 Sectional - misc and fees		0	0
70800 Sectional - assistant	125	125	0
71000 Sectional free plays	72	32	40
71200 Sectional - supplies	30	30	0
71300 Sectional - rent	435	435	0
71400 Sectional - WBL rental		0	0
71700 Sectional Ads		0	0
90100 Misc Board expenses		10	-10
90200 Insurance		0	0
90300 Membership secretary		170	-170
90400 Other membership expenses		0	0
90450 Website Expense		0	0
90475 Computer expense	133	222	-88

	ACTUAL	BUDGET	TOTAL OVER BUDGET
90480 Square Credit Card Fees	93	131	-38
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
<b>Total Expenses</b>	<b>\$2,634</b>	<b>\$3,664</b>	<b>\$ -1,030</b>
NET OPERATING INCOME	\$401	\$ -167	\$567
NET INCOME	\$401	\$ -167	\$567

## Unit Game Profit and Loss by Month

NVBA

January 1-31, 2026

DISTRIBUTION ACCOUNT	JANUARY 2026	TOTAL
Income	1,792	\$1,792
Cost of Goods Sold		
<b>Gross Profit</b>	<b>1,792</b>	<b>\$1,792</b>
Expenses		
30000 Unit game free plays	100	100
30200 Unit game rent	870	870
30400 Unit game directors and caddies	250	\$250
30600 Unit Game - ACBL Fees	121	121
30800 Unit Game Administrative Fee	60	60
30900 Unit Game - Food & Beverage	27	\$27
31000 Unit Game - Supplies	20	\$20
31001 RSVP Bridge Expense	15	15
31400 Unit Game - Holiday Party	-28	-28
<b>Total for Expenses</b>	<b>1,435</b>	<b>\$1,435</b>
<b>Net Operating Income</b>	<b>357</b>	<b>\$357</b>
Other Income		
Other Expenses		
<b>Net Other Income</b>		
<b>Net Income</b>	<b>357</b>	<b>\$357</b>

## Unit Game Profit and Loss YTD Comparison

NVBA

January 2026

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - JAN 31 2026	JAN 1 - JAN 31 2025 (PY)
<b>Income</b>		
20000 Unit game receipts	1,792	1,920
20100 Novice game receipts		\$80
<b>Total for Income</b>	<b>\$1,792</b>	<b>\$2,000</b>
<b>Cost of Goods Sold</b>		
<b>Gross Profit</b>	<b>\$1,792</b>	<b>\$2,000</b>
<b>Expenses</b>		
30000 Unit game free plays	100	107
30200 Unit game rent	\$870	\$1,472
30400 Unit game directors and caddies		
30460 Unit Game Directors	250	375
<b>Total for 30400 Unit game directors and caddies</b>	<b>\$250</b>	<b>\$375</b>
30600 Unit Game - ACBL Fees	121	
30800 Unit Game Administrative Fee	60	60
30900 Unit Game - Food & Beverage	\$27	-\$31
31000 Unit Game - Supplies	\$20	\$44
31001 RSVP Bridge Expense	15	15
31400 Unit Game - Holiday Party	-28	37
<b>Total for Expenses</b>	<b>\$1,435</b>	<b>\$2,079</b>
<b>Net Operating Income</b>	<b>\$357</b>	<b>-\$79</b>
Other Income		
Other Expenses		
<b>Net Other Income</b>		
<b>Net Income</b>	<b>\$357</b>	<b>-\$79</b>

## NVBA

## Unit Game Budget vs. Actuals

January 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	1,792	2,304	-512
20100 Novice game receipts		0	0
<b>Total Income</b>	<b>\$1,792</b>	<b>\$2,304</b>	<b>\$ -512</b>
GROSS PROFIT	\$1,792	\$2,304	\$ -512
Expenses			
30000 Unit game free plays	100	161	-61
30200 Unit game rent	870	1,305	-435
30400 Unit game directors and caddies	250	500	-250
30600 Unit Game - ACBL Fees	121	89	32
30800 Unit Game Administrative Fee	60	60	0
30900 Unit Game - Food & Beverage	27	150	-123
31000 Unit Game - Supplies	20	90	-70
31001 RSVP Bridge Expense	15	15	0
31100 Unit Game - Charity		0	0
31400 Unit Game - Holiday Party	-28	0	-28
31600 Unit Game - Annual Meeting		0	0
91200 Charity		0	0
<b>Total Expenses</b>	<b>\$1,435</b>	<b>\$2,370</b>	<b>\$ -935</b>
NET OPERATING INCOME	\$357	\$ -66	\$423
<b>NET INCOME</b>	<b>\$357</b>	<b>\$ -66</b>	<b>\$423</b>

## NVBA

## Online Profit &amp; Loss by Month

January 2026

	JAN 2026	TOTAL
<b>Income</b>		
20200 Other Unit game income	0	\$0
20201 Online	101	\$101
<b>Total 20200 Other Unit game income</b>	<b>101</b>	<b>\$101</b>
<b>Total Income</b>	<b>\$101</b>	<b>\$101</b>
<b>GROSS PROFIT</b>	<b>\$101</b>	<b>\$101</b>
<b>Expenses</b>		
<b>Total Expenses</b>		\$0
<b>NET OPERATING INCOME</b>	<b>\$101</b>	<b>\$101</b>
<b>NET INCOME</b>	<b>\$101</b>	<b>\$101</b>

**NVBA****Online Unit Game YTD Comparison**

January 2026

		<b>TOTAL</b>
	JAN 2026	JAN 2025 (PY)
<b>Income</b>		
20200 Other Unit game income	0	0
20201 Online	101	332
20203 Support Your Club	0	35
<b>Total 20200 Other Unit game income</b>	<b>101</b>	<b>367</b>
<b>Total Income</b>	<b>\$101</b>	<b>\$367</b>
<b>GROSS PROFIT</b>	<b>\$101</b>	<b>\$367</b>
<b>Expenses</b>		
<b>Total Expenses</b>		
NET OPERATING INCOME	\$101	\$367
<b>NET INCOME</b>	<b>\$101</b>	<b>\$367</b>

## NVBA

## Online Budget vs. Actuals

January 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20200 Other Unit game income		0	0
20201 Online	101	82	19
20203 Support Your Club		35	-35
<b>Total 20200 Other Unit game income</b>	<b>101</b>	<b>117</b>	<b>-16</b>
<b>Total Income</b>	<b>\$101</b>	<b>\$117</b>	<b>\$ -16</b>
GROSS PROFIT	\$101	\$117	\$ -16
Expenses			
30400 Unit game directors and caddies		0	0
<b>Total Expenses</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
NET OPERATING INCOME	\$101	\$117	\$ -16
NET INCOME	\$101	\$117	\$ -16

## NVBA

## Sectional Profit &amp; Loss by Quarter

January 2026

	JAN 2026	TOTAL
<b>Income</b>		
60000 Sectional Gross Receipts	960	\$960
80100 Other Income	20	\$20
<b>Total Income</b>	<b>\$980</b>	<b>\$980</b>
<b>GROSS PROFIT</b>	<b>\$980</b>	<b>\$980</b>
<b>Expenses</b>		
70400 Sectional - sanction fees	60	\$60
70800 Sectional - assistant	125	\$125
71000 Sectional free plays	72	\$72
71200 Sectional - supplies	30	\$30
71300 Sectional - rent	435	\$435
90480 Square Credit Card Fees	29	\$29
<b>Total Expenses</b>	<b>\$751</b>	<b>\$751</b>
<b>NET OPERATING INCOME</b>	<b>\$229</b>	<b>\$229</b>
<b>NET INCOME</b>	<b>\$229</b>	<b>\$229</b>

## Sectional Profit and Loss YTD Comparison

NVBA

January 1-31, 2026

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - JAN 31 2026	JAN 1 - JAN 31 2025 (PY)
<b>Income</b>		
60000 Sectional Gross Receipts	960	644
80100 Other Income	20	
<b>Total for Income</b>	<b>\$980</b>	<b>\$644</b>
<b>Cost of Goods Sold</b>		
<b>Gross Profit</b>	<b>\$980</b>	<b>\$644</b>
<b>Expenses</b>		
70400 Sectional - sanction fees	60	46
70800 Sectional - assistant	125	125
71000 Sectional free plays	<b>\$72</b>	
71200 Sectional - supplies		
71210 Preduplication	30	20
<b>Total for 71200 Sectional - supplies</b>	<b>\$30</b>	<b>\$20</b>
71300 Sectional - rent	<b>\$435</b>	<b>\$360</b>
90480 Square Credit Card Fees	29	
<b>Total for Expenses</b>	<b>\$751</b>	<b>\$551</b>
<b>Net Operating Income</b>	<b>\$229</b>	<b>\$93</b>
<b>Other Income</b>		
<b>Other Expenses</b>		
<b>Net Other Income</b>		
<b>Net Income</b>	<b>\$229</b>	<b>\$93</b>

## NVBA

## Sectional Budget vs. Actuals

January 2026

		TOTAL	
		ACTUAL	BUDGET
Income			OVER BUDGET
20000 Unit game receipts		0	0
60000 Sectional Gross Receipts	960	896	64
60300 Sandwich Sales		0	0
80100 Other Income	20	20	0
<b>Total Income</b>	<b>\$980</b>	<b>\$916</b>	<b>\$64</b>
<b>GROSS PROFIT</b>	<b>\$980</b>	<b>\$916</b>	<b>\$64</b>
Expenses			
30000 Unit game free plays		0	0
70000 Sectional - director's fees		0	0
70100 Sectional - transportation		0	0
70200 Sectional - per diem		0	0
70300 Sectional surcharge		0	0
70400 Sectional - sanction fees	60	64	-4
70500 Sectional caddies		0	0
70600 Sectional - food and beverage		75	-75
70700 Sectional - misc and fees		0	0
70800 Sectional - assistant	125	125	0
71000 Sectional free plays	72	32	40
71200 Sectional - supplies	30	30	0
71300 Sectional - rent	435	435	0
71400 Sectional - WBL rental		0	0
71700 Sectional Ads		0	0
90480 Square Credit Card Fees	29	30	-1
<b>Total Expenses</b>	<b>\$751</b>	<b>\$791</b>	<b>\$ -40</b>
<b>NET OPERATING INCOME</b>	<b>\$229</b>	<b>\$125</b>	<b>\$104</b>
<b>NET INCOME</b>	<b>\$229</b>	<b>\$125</b>	<b>\$104</b>