

Balance Sheet Comparison

NVBA

As of February 28, 2026

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF FEBRUARY 28, 2026	AS OF FEBRUARY 28, 2025 (PY)
Assets		
Current Assets		
Bank Accounts	\$83,920	\$83,072
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$3,218	\$891
Total for Other Current Assets	\$3,218	\$891
Total for Current Assets	\$87,138	\$83,963
Fixed Assets		
21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$87,319	\$84,324
Liabilities and Equity		
Liabilities		
Current Liabilities	\$0	\$368
Long-term Liabilities		
Total for Liabilities	\$0	\$368
Equity		
3900 Retained Earnings	43,991	41,646
Net Income	1,827	809
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$87,319	\$83,956
Total for Liabilities and Equity	\$87,319	\$84,324

Profit and Loss by Class

NVBA

January-February, 2026

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income					
20000 Unit game receipts	3,808				3,808
20200 Other Unit game income		159			\$159
60000 Sectional Gross Receipts				14,154	\$14,154
60300 Sandwich Sales				1,309	1,309
80000 Membership Income			1,229		1,229
80100 Other Income				20	20
80200 Interest Income			304		304
Total for Income	3,808	159	1,533	15,483	\$20,983
Cost of Goods Sold					
Gross Profit	3,808	159	1,533	15,483	\$20,983
Expenses					
30000 Unit game free plays	151				151
30200 Unit game rent	2,175				2,175
30400 Unit game directors and caddies	625				\$625
30600 Unit Game - ACBL Fees	328				328
30800 Unit Game Administrative Fee	120				120
30900 Unit Game - Food & Beverage	181				\$181
31000 Unit Game - Supplies	60				\$60
31001 RSVP Bridge Expense	40				40
31400 Unit Game - Holiday Party	-28				-28
70000 Sectional - director's fees				1,440	1,440
70100 Sectional - transportation				131	131
70200 Sectional - per diem				230	230
70300 Sectional surcharge				225	225
70400 Sectional - sanction fees				838	838
70500 Sectional caddies				500	500
70600 Sectional - food and beverage				2,343	\$2,343
70700 Sectional - misc and fees				0	0
70800 Sectional - assistant				1,285	1,285
71000 Sectional free plays				942	\$942
71200 Sectional - supplies				270	\$270
71300 Sectional - rent				5,870	\$5,870
71700 Sectional Ads				153	153
90100 Misc Board expenses			147		\$147
90475 Computer expense			267		267
90480 Square Credit Card Fees			181	432	\$614
90750 Marketing			250		\$250
Total for Expenses	3,652		845	14,659	\$19,156
Net Operating Income	156	159	688	824	\$1,827
Other Income					
Other Expenses					

Profit and Loss by Class

NVBA

January-February, 2026

DISTRIBUTION ACCOUNT	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Net Other Income					
Net Income	156	159	688	824	\$1,827

NVBA

Budget vs. Actuals January - February, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	3,808	4,608	-800
20100 Novice game receipts		0	0
20200 Other Unit game income	159	199	-40
60000 Sectional Gross Receipts	14,154	13,696	458
60300 Sandwich Sales	1,309	1,650	-341
80000 Membership Income	1,229	1,460	-231
80100 Other Income	20	20	0
80200 Interest Income	304	320	-16
Total Income	\$20,983	\$21,953	\$ -970
GROSS PROFIT	\$20,983	\$21,953	\$ -970
Expenses			
30000 Unit game free plays	151	322	-171
30200 Unit game rent	2,175	2,970	-795
30400 Unit game directors and caddies	625	875	-250
30600 Unit Game - ACBL Fees	328	158	170
30800 Unit Game Administrative Fee	120	120	0
30900 Unit Game - Food & Beverage	181	300	-119
31000 Unit Game - Supplies	60	160	-100
31001 RSVP Bridge Expense	40	30	10
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	1,440	1,440	0
70100 Sectional - transportation	131	134	-3
70200 Sectional - per diem	230	230	0
70300 Sectional surcharge	225	225	0
70400 Sectional - sanction fees	838	864	-26
70500 Sectional caddies	500	500	0
70600 Sectional - food and beverage	2,343	2,625	-282
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	1,285	1,525	-240
71000 Sectional free plays	942	1,032	-90
71200 Sectional - supplies	270	430	-160
71300 Sectional - rent	5,870	5,435	435
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	153	200	-47
90100 Misc Board expenses	147	20	127
90200 Insurance		0	0
90300 Membership secretary		170	-170
90400 Other membership expenses		0	0
90450 Website Expense		0	0
90475 Computer expense	267	353	-87

		TOTAL	
	ACTUAL	BUDGET	OVER BUDGET
90480 Square Credit Card Fees	614	571	43
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$19,156	\$20,689	\$ -1,533
NET OPERATING INCOME	\$1,827	\$1,264	\$563
NET INCOME	\$1,827	\$1,264	\$563

Unit Game Profit and Loss by Month

NVBA

January-February, 2026

DISTRIBUTION ACCOUNT	JANUARY 2026	FEBRUARY 2026	TOTAL
Income			
20000 Unit game receipts	1,792	2,016	3,808
Total for Income	1,792	2,016	\$3,808
Cost of Goods Sold			
Gross Profit	1,792	2,016	\$3,808
Expenses			
30000 Unit game free plays	100	51	151
30200 Unit game rent	870	1,305	2,175
30400 Unit game directors and caddies	250	375	\$625
30600 Unit Game - ACBL Fees	121	207	328
30800 Unit Game Administrative Fee	60	60	120
30900 Unit Game - Food & Beverage	27	154	\$181
31000 Unit Game - Supplies	20	40	\$60
31001 RSVP Bridge Expense	15	25	40
31400 Unit Game - Holiday Party	-28		-28
Total for Expenses	1,435	2,217	\$3,652
Net Operating Income	357	-201	\$156
Other Income			
Other Expenses			
Net Other Income			
Net Income	357	-201	\$156

Unit Game Profit and Loss YTD Comparison

NVBA

January-February, 2026

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - FEB 28 2026	JAN 1 - FEB 28 2025 (PY)
Income		
20000 Unit game receipts	3,808	3,260
20100 Novice game receipts		\$80
Total for Income	\$3,808	\$3,340
Cost of Goods Sold		
Gross Profit	\$3,808	\$3,340
Expenses		
30000 Unit game free plays	151	236
30200 Unit game rent	\$2,175	\$3,040
30400 Unit game directors and caddies		
30460 Unit Game Directors	625	875
Total for 30400 Unit game directors and caddies	\$625	\$875
30600 Unit Game - ACBL Fees	328	375
30800 Unit Game Administrative Fee	120	120
30900 Unit Game - Food & Beverage	\$181	\$219
31000 Unit Game - Supplies		
31010 Unit Game - Board Duplication	60	130
31030 Unit Game -Supplies		-6
Total for 31000 Unit Game - Supplies	\$60	\$124
31001 RSVP Bridge Expense	40	30
31400 Unit Game - Holiday Party	-28	188
Total for Expenses	\$3,652	\$5,207
Net Operating Income	\$156	-\$1,867
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$156	-\$1,867

Unit Game Budget vs. Actuals

January - February, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts	3,808	4,608	-800
20100 Novice game receipts		0	0
Total Income	\$3,808	\$4,608	\$ -800
GROSS PROFIT	\$3,808	\$4,608	\$ -800
Expenses			
30000 Unit game free plays	151	322	-171
30200 Unit game rent	2,175	2,970	-795
30400 Unit game directors and caddies	625	875	-250
30600 Unit Game - ACBL Fees	328	158	170
30800 Unit Game Administrative Fee	120	120	0
30900 Unit Game - Food & Beverage	181	300	-119
31000 Unit Game - Supplies	60	160	-100
31001 RSVP Bridge Expense	40	30	10
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
Total Expenses	\$3,652	\$4,935	\$ -1,283
NET OPERATING INCOME	\$156	\$ -327	\$483
NET INCOME	\$156	\$ -327	\$483

Online Profit & Loss by Month

January - February, 2026

	JAN 2026	FEB 2026	TOTAL
Income			
20200 Other Unit game income	101	58	\$159
Total Income	\$101	\$58	\$159
GROSS PROFIT	\$101	\$58	\$159
Expenses			
Total Expenses			\$0
NET OPERATING INCOME	\$101	\$58	\$159
NET INCOME	\$101	\$58	\$159

Online Unit Game YTD Comparison
January - February, 2026

	TOTAL	
	JAN - FEB, 2026	JAN - FEB, 2025 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	159	555
20203 Support Your Club	0	35
Total 20200 Other Unit game income	159	590
Total Income	\$159	\$590
GROSS PROFIT	\$159	\$590
Expenses		
30400 Unit game directors and caddies	0	150
Total Expenses	\$0	\$150
NET OPERATING INCOME	\$159	\$440
NET INCOME	\$159	\$440

Online Budget vs. Actuals
January - February, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20200 Other Unit game income		0	0
20201 Online	159	164	-5
20203 Support Your Club		35	-35
Total 20200 Other Unit game income	159	199	-40
Total Income	\$159	\$199	\$ -40
GROSS PROFIT	\$159	\$199	\$ -40
Expenses			
30400 Unit game directors and caddies		0	0
Total Expenses	\$0	\$0	\$0
NET OPERATING INCOME	\$159	\$199	\$ -40
NET INCOME	\$159	\$199	\$ -40

Sectional Profit & Loss by Quarter

January - February, 2026

	JAN - FEB, 2026	TOTAL
Income		
60000 Sectional Gross Receipts	14,154	\$14,154
60300 Sandwich Sales	1,309	\$1,309
80100 Other Income	20	\$20
Total Income	\$15,483	\$15,483
GROSS PROFIT	\$15,483	\$15,483
Expenses		
70000 Sectional - director's fees	1,440	\$1,440
70100 Sectional - transportation	131	\$131
70200 Sectional - per diem	230	\$230
70300 Sectional surcharge	225	\$225
70400 Sectional - sanction fees	838	\$838
70500 Sectional caddies	500	\$500
70600 Sectional - food and beverage	2,343	\$2,343
70700 Sectional - misc and fees	0	\$0
70800 Sectional - assistant	1,285	\$1,285
71000 Sectional free plays	942	\$942
71200 Sectional - supplies	270	\$270
71300 Sectional - rent	5,870	\$5,870
71700 Sectional Ads	153	\$153
90480 Square Credit Card Fees	432	\$432
Total Expenses	\$14,659	\$14,659
NET OPERATING INCOME	\$824	\$824
NET INCOME	\$824	\$824

Sectional Profit and Loss YTD Comparison

NVBA

January 1-February 28, 2026

DISTRIBUTION ACCOUNT	TOTAL	
	JAN 1 - FEB 28 2026	JAN 1 - FEB 28 2025 (PY)
Income		
60000 Sectional Gross Receipts	\$14,154	\$12,742
60300 Sandwich Sales	1,309	1,452
80100 Other Income	20	
Total for Income	\$15,483	\$14,194
Cost of Goods Sold		
Gross Profit	\$15,483	\$14,194
Expenses		
70000 Sectional - director's fees	1,440	1,449
70100 Sectional - transportation	131	134
70200 Sectional - per diem	230	230
70300 Sectional surcharge	225	225
70400 Sectional - sanction fees	838	788
70500 Sectional caddies	500	500
70600 Sectional - food and beverage	\$2,343	\$2,456
70700 Sectional - misc and fees	0	0
70800 Sectional - assistant	1,285	1,385
71000 Sectional free plays	\$942	\$895
71200 Sectional - supplies	\$270	\$349
71300 Sectional - rent	\$5,870	\$4,120
71700 Sectional Ads	153	198
90480 Square Credit Card Fees	432	336
Total for Expenses	\$14,659	\$13,066
Net Operating Income	\$824	\$1,128
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$824	\$1,128

Sectional Budget vs. Actuals

January - February, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20000 Unit game receipts		0	0
60000 Sectional Gross Receipts	14,154	13,696	458
60300 Sandwich Sales	1,309	1,650	-341
80100 Other Income	20	20	0
Total Income	\$15,483	\$15,366	\$117
GROSS PROFIT	\$15,483	\$15,366	\$117
Expenses			
30000 Unit game free plays		0	0
70000 Sectional - director's fees	1,440	1,440	0
70100 Sectional - transportation	131	134	-3
70200 Sectional - per diem	230	230	0
70300 Sectional surcharge	225	225	0
70400 Sectional - sanction fees	838	864	-26
70500 Sectional caddies	500	500	0
70600 Sectional - food and beverage	2,343	2,625	-282
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	1,285	1,525	-240
71000 Sectional free plays	942	1,032	-90
71200 Sectional - supplies	270	430	-160
71300 Sectional - rent	5,870	5,435	435
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	153	200	-47
90480 Square Credit Card Fees	432	366	66
Total Expenses	\$14,659	\$15,006	\$ -347
NET OPERATING INCOME	\$824	\$360	\$464
NET INCOME	\$824	\$360	\$464