

Balance Sheet Comparison

NVBA

As of Mar 31, 2026

	TOTAL	
	AS OF MAR 31, 2026	AS OF MAR 31, 2025 (PY)
Assets		
Current Assets		
Bank Accounts		
10200 NWFCU Draft	20,023	20,471
10250 NWFCU Share Account	3,452	3,450
10275 NWFCU Money Market	11,356	11,292
10300 NWFCU Certificates	\$47,737	\$45,909
Total for Bank Accounts	\$82,567	\$81,121
Accounts Receivable		
Other Current Assets		
11000 Prepaid	\$0.00	\$0.00
11001 Prepaid - Rent	3,500	2,000
11003 Prepaid - Other	312	-20
11004 RSVP Bridge Account Balance	336	156
Total for 11000 Prepaid	\$4,148	\$2,136
Total for Other Current Assets	\$4,148	\$2,136
Total for Current Assets	\$86,715	\$83,257
Fixed Assets		
21000 Fixed Assets		
21100 Bridgemates	6,582	6,582
21300 - Laser Printer	221	221
21400 Square Equipment	682	682
21999 Accumulated Depreciation	-7,304	-7,124
Total for 21000 Fixed Assets	\$181	\$361
Total for Fixed Assets	\$181	\$361
Other Assets		
Total for Assets	\$86,896	\$83,618
Liabilities and Equity		
Liabilities		
Current Liabilities		
	\$0	\$368
Long-term Liabilities		
Total for Liabilities	\$0	\$368
Equity		
3900 Retained Earnings	44,002	41,646
Net Income	1,393	103
12000 Opening Bal Equity	41,501	41,501
Total for Equity	\$86,896	\$83,250
Total for Liabilities and Equity	\$86,896	\$83,618

Profit and Loss by Class

NVBA

January-March, 2026

	F2F GAME	ONLINE	OTHER	SECTIONAL	TOTAL
Income	6,560	193	1,688	15,483	\$23,924
Cost of Goods Sold					
Gross Profit	6,560	193	1,688	15,483	\$23,924
Expenses					
30000 Unit game free plays	302				302
30200 Unit game rent	3,915				3,915
30400 Unit game directors and caddies	1,125				\$1,125
30600 Unit Game - ACBL Fees	429				429
30800 Unit Game Administrative Fee	180				180
30900 Unit Game - Food & Beverage	310			4	\$313
31000 Unit Game - Supplies	497				\$497
31001 RSVP Bridge Expense	69				69
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			400		400
90480 Square Credit Card Fees			273	432	\$705
90750 Marketing			250		\$250
Total for Expenses	6,798		1,070	14,663	\$22,531
Net Operating Income	-238	193	618	820	\$1,393
Other Income					
Other Expenses					
Net Other Income					
Net Income	-238	193	618	820	\$1,393

Profit and Loss YTD Comparison - copy

NVBA

January-March, 2026

	TOTAL	
	JAN 1 - MAR 31 2026	JAN 1 - MAR 31 2025 (PY)
Income	\$23,924	\$22,185
Cost of Goods Sold		
Gross Profit	\$23,924	\$22,185
Expenses		
30000 Unit game free plays	302	404
30200 Unit game rent	\$3,915	\$4,996
30400 Unit game directors and caddies	\$1,125	\$1,525
30600 Unit Game - ACBL Fees	429	375
30800 Unit Game Administrative Fee	180	180
30900 Unit Game - Food & Beverage	\$313	\$385
31000 Unit Game - Supplies	\$497	\$235
31001 RSVP Bridge Expense	69	45
31400 Unit Game - Holiday Party	-28	188
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	\$2,465
70800 Sectional - assistant	1,285	1,385
71000 Sectional free plays	\$942	\$895
71200 Sectional - supplies		\$125.00
71210 Preduplication	270	270
Total for 71200 Sectional - supplies	\$270	\$395
71300 Sectional - rent	\$5,870	\$4,120
71700 Sectional Ads	153	198
90100 Misc Board expenses	\$147	\$27
90475 Computer expense	400	89
90480 Square Credit Card Fees	\$705	\$611
90750 Marketing	\$250	
70700 Sectional - misc and fees		0
90400 Other membership expenses		15
90450 Website Expense		22
90600 Newsletter-layout		201
Total for Expenses	\$22,531	\$22,082
Net Operating Income	\$1,393	\$103
Other Income		
Other Expenses		
Net Other Income		

NVBA

Budget vs. Actuals

January - March, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	\$23,924	\$26,316	\$ -2,392
GROSS PROFIT	\$23,924	\$26,316	\$ -2,392
Expenses			
30000 Unit game free plays	302	537	-235
30200 Unit game rent	3,915	4,710	-795
30400 Unit game directors and caddies	1,125	1,375	-250
30600 Unit Game - ACBL Fees	429	310	119
30800 Unit Game Administrative Fee	180	180	0
30900 Unit Game - Food & Beverage	313	450	-137
31000 Unit Game - Supplies	497	270	227
31001 RSVP Bridge Expense	69	45	24
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	928	-90
70500 Sectional caddies	500	500	0
70600 Sectional - food and beverage	2,343	2,700	-357
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	1,285	1,650	-365
71000 Sectional free plays	942	1,064	-122
71200 Sectional - supplies		0	0
71210 Preduplication	270	460	-190
Total 71200 Sectional - supplies	270	460	-190
71300 Sectional - rent	5,870	5,870	0
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	153	200	-47
90100 Misc Board expenses	147	30	117
90200 Insurance		0	0
90300 Membership secretary		170	-170
90400 Other membership expenses		15	-15
90450 Website Expense		0	0
90475 Computer expense	400	485	-85
90480 Square Credit Card Fees	705	646	59
90600 Newsletter-layout		0	0
90750 Marketing	250	0	250
91000 Depreciation		0	0
91200 Charity		0	0
Total Expenses	\$22,531	\$24,624	\$ -2,093
NET OPERATING INCOME	\$1,393	\$1,693	\$ -300

Unit Game Profit and Loss by Month

NVBA

January-March, 2026

	JAN 2026	FEB 2026	MAR 2026	TOTAL
Income	1,792	2,016	2,752	\$6,560
Cost of Goods Sold				
Gross Profit	1,792	2,016	2,752	\$6,560
Expenses				
30000 Unit game free plays	100	51	151	302
30200 Unit game rent	870	1,305	1,740	3,915
30400 Unit game directors and caddies	250	375	500	\$1,125
30600 Unit Game - ACBL Fees	121	207	101	429
30800 Unit Game Administrative Fee	60	60	60	180
30900 Unit Game - Food & Beverage	27	154	128	\$310
31000 Unit Game - Supplies	20	40	437	\$497
31001 RSVP Bridge Expense	15	25	28	69
31400 Unit Game - Holiday Party	-28			-28
Total for Expenses	1,435	2,217	3,146	\$6,798
Net Operating Income	357	-201	-394	-\$238
Other Income				
Other Expenses				
Net Other Income				
Net Income	357	-201	-394	-\$238

Unit Game Profit and Loss YTD Comparison

NVBA

January-March, 2026

	TOTAL	
	JAN 1 - MAR 31 2026	JAN 1 - MAR 31 2025 (PY)
Income	\$6,560	\$5,264
Cost of Goods Sold		
Gross Profit	\$6,560	\$5,264
Expenses		
30000 Unit game free plays	302	404
30200 Unit game rent	\$3,915	\$4,996
30400 Unit game directors and caddies	\$1,125	\$1,375
30600 Unit Game - ACBL Fees	429	375
30800 Unit Game Administrative Fee	180	180
30900 Unit Game - Food & Beverage	\$310	\$385
31000 Unit Game - Supplies	\$497	\$235
31001 RSVP Bridge Expense	69	45
31400 Unit Game - Holiday Party	-28	188
Total for Expenses	\$6,798	\$8,184
Net Operating Income	-\$238	-\$2,920
Other Income		
Other Expenses		
Net Other Income		
Net Income	-\$238	-\$2,920

Unit Game Budget vs. Actuals

January - March, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	\$6,560	\$7,680	\$ -1,120
GROSS PROFIT	\$6,560	\$7,680	\$ -1,120
Expenses			
30000 Unit game free plays	302	537	-235
30200 Unit game rent	3,915	4,710	-795
30400 Unit game directors and caddies	1,125	1,375	-250
30600 Unit Game - ACBL Fees	429	310	119
30800 Unit Game Administrative Fee	180	180	0
30900 Unit Game - Food & Beverage	310	450	-140
31000 Unit Game - Supplies	497	270	227
31001 RSVP Bridge Expense	69	45	24
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	\$6,798	\$7,877	\$ -1,079
NET OPERATING INCOME	\$ -238	\$ -197	\$ -41
NET INCOME	\$ -238	\$ -197	\$ -41

Online Profit & Loss by Month

January - March, 2026

	JAN 2026	FEB 2026	MAR 2026	TOTAL
Income				
20200 Other Unit game income	0	0	0	\$0
20201 Online	101	58	34	\$193
Total 20200 Other Unit game income	101	58	34	\$193
Total Income	\$101	\$58	\$34	\$193
GROSS PROFIT	\$101	\$58	\$34	\$193
Expenses				
Total Expenses				\$0
NET OPERATING INCOME	\$101	\$58	\$34	\$193
NET INCOME	\$101	\$58	\$34	\$193

Online Unit Game YTD Comparison
January - March, 2026

	TOTAL	
	JAN - MAR, 2026	JAN - MAR, 2025 (PY)
Income		
20200 Other Unit game income	0	0
20201 Online	193	707
20203 Support Your Club	0	216
Total 20200 Other Unit game income	193	924
Total Income	\$193	\$924
GROSS PROFIT	\$193	\$924
Expenses		
30400 Unit game directors and caddies	0	0
30461 BBO Online Director	0	150
Total 30400 Unit game directors and caddies	0	150
Total Expenses	\$0	\$150
NET OPERATING INCOME	\$193	\$774
NET INCOME	\$193	\$774

Online Budget vs. Actuals
January - March, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
20200 Other Unit game income		0	0
20201 Online	193	199	-6
20203 Support Your Club		215	-215
Total 20200 Other Unit game income	193	414	-221
Total Income	\$193	\$414	\$ -221
GROSS PROFIT	\$193	\$414	\$ -221
Expenses			
30400 Unit game directors and caddies		0	0
30461 BBO Online Director		0	0
Total 30400 Unit game directors and caddies		0	0
Total Expenses	\$0	\$0	\$0
NET OPERATING INCOME	\$193	\$414	\$ -221
NET INCOME	\$193	\$414	\$ -221

Sectional Profit & Loss by Quarter

January - March, 2026

	JAN - MAR, 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		
30900 Unit Game - Food & Beverage	4	\$4
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	\$14,663	\$14,663
NET OPERATING INCOME	\$820	\$820
NET INCOME	\$820	\$820

Sectional Profit and Loss YTD Comparison

NVBA

January 1-March 31, 2026

	TOTAL	
	JAN 1 - MAR 31 2026	JAN 1 - MAR 31 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		
30900 Unit Game - Food & Beverage	4	
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	\$2,465
70700 Sectional - misc and fees	0	0
70800 Sectional - assistant	1,285	1,385
71000 Sectional free plays	\$942	\$895
71200 Sectional - supplies	\$270	\$395
71300 Sectional - rent	\$5,870	\$4,120
71700 Sectional Ads	153	198
90480 Square Credit Card Fees	432	336
Total for Expenses	\$14,663	\$13,121
Net Operating Income	\$820	\$1,073
Other Income		
Other Expenses		
Net Other Income		
Net Income	\$820	\$1,073

Sectional Budget vs. Actuals

January - March, 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income	\$15,483	\$16,282	\$ -799
GROSS PROFIT	\$15,483	\$16,282	\$ -799
Expenses			
30000 Unit game free plays		0	0
30900 Unit Game - Food & Beverage	4		4
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	928	-90
70500 Sectional caddies	500	500	0
70600 Sectional - food and beverage	2,343	2,700	-357
70700 Sectional - misc and fees	0	0	0
70800 Sectional - assistant	1,285	1,650	-365
71000 Sectional free plays	942	1,064	-122
71200 Sectional - supplies	270	460	-190
71300 Sectional - rent	5,870	5,870	0
71400 Sectional - WBL rental		0	0
71700 Sectional Ads	153	200	-47
90480 Square Credit Card Fees	432	366	66
Total Expenses	\$14,663	\$15,767	\$ -1,104
NET OPERATING INCOME	\$820	\$515	\$305
NET INCOME	\$820	\$515	\$305