

**Village Card Club, Inc.**  
**Statement of Cash Flows**  
 January through April 2022

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	<b>Jan - Apr 22</b>
<b>OPERATING ACTIVITIES</b>	
Net Income	2,054.70
Adjustments to reconcile Net Income to net cash provided by operations:	
Payroll Expenses:Arkansas Unemployment	30.50
10 Month CD - 06/23/2021- #6726	-0.34
10 Month CD - 5/6/2021 - #2565	-1.92
10 Month CD - 6/12/2021 - #3234	5,196.28
21 Month CD - 6/20/2021 - #7860	-0.58
Donations:Donations - Unrestricted	110.00
Business Manager Credit Card	0.43
Club Manager Credit Card	-359.51
Logistics Credit Card	-350.88
Payroll Tax Liabilities	-41.07
	6,637.61
<b>Net cash provided by Operating Activities</b>	<b>6,637.61</b>
<b>INVESTING ACTIVITIES</b>	
Equipment:Accumulated Depreciation	856.00
	856.00
<b>Net cash provided by Investing Activities</b>	<b>856.00</b>
<b>Net cash increase for period</b>	<b>7,493.61</b>
<b>Cash at beginning of period</b>	<b>4,655.76</b>
	<b>12,149.37</b>
<b>Cash at end of period</b>	<b>12,149.37</b>

05/02/22  
Cash Basis

## Village Card Club, Inc. Balance Sheet Prev Year Comparison As of April 30, 2022

	Apr 30, 22	Apr 30, 21	\$ Change	% Change
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Checking/Savings</b>				
Relyance Bank	12,358.83	9,972.60	2,386.23	23.9%
<b>Total Checking/Savings</b>	<b>12,358.83</b>	<b>9,972.60</b>	<b>2,386.23</b>	<b>23.9%</b>
<b>Other Current Assets</b>				
10 Month CD - 06/23/2021 - #6726	3,071.70	3,070.11	1.59	0.1%
10 Month CD - 5/6/2021 - #2565	10,345.19	10,340.29	4.90	0.1%
10 Month CD - 6/12/2021 - #3234	0.00	5,194.14	-5,194.14	-100.0%
21 Month CD - 6/20/2021 - #7860	5,259.31	5,256.57	2.74	0.1%
<b>Donations</b>				
Donations - Restricted	-209.46	0.00	-209.46	-100.0%
Donations - Unrestricted	-510.00	-400.00	-110.00	-27.5%
<b>Total Donations</b>	<b>-719.46</b>	<b>-400.00</b>	<b>-319.46</b>	<b>-79.9%</b>
Rose Memorial Fund	-1,615.63	-1,615.63	0.00	0.0%
<b>Total Other Current Assets</b>	<b>16,341.11</b>	<b>21,845.48</b>	<b>-5,504.37</b>	<b>-25.2%</b>
<b>Total Current Assets</b>	<b>28,699.94</b>	<b>31,818.08</b>	<b>-3,118.14</b>	<b>-9.8%</b>
<b>Fixed Assets</b>				
Equipment	8,584.26	10,168.27	-1,584.01	-15.6%
<b>Total Fixed Assets</b>	<b>8,584.26</b>	<b>10,168.27</b>	<b>-1,584.01</b>	<b>-15.6%</b>
<b>Other Assets</b>				
Prepaid Training	-24.00	-24.00	0.00	0.0%
<b>Total Other Assets</b>	<b>-24.00</b>	<b>-24.00</b>	<b>0.00</b>	<b>0.0%</b>
<b>TOTAL ASSETS</b>	<b>37,260.20</b>	<b>41,962.35</b>	<b>-4,702.15</b>	<b>-11.2%</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>Liabilities</b>				
<b>Current Liabilities</b>				
<b>Credit Cards</b>				
Business Manager Credit Card	11.00	0.00	11.00	100.0%
Logistics Credit Card	10.25	0.00	10.25	100.0%
<b>Total Credit Cards</b>	<b>21.25</b>	<b>0.00</b>	<b>21.25</b>	<b>100.0%</b>
<b>Other Current Liabilities</b>				
Payroll Tax Liabilities	-263.96	-82.33	-181.63	-220.6%
<b>Total Other Current Liabilities</b>	<b>-263.96</b>	<b>-82.33</b>	<b>-181.63</b>	<b>-220.6%</b>
<b>Total Current Liabilities</b>	<b>-242.71</b>	<b>-82.33</b>	<b>-160.38</b>	<b>-194.8%</b>
<b>Total Liabilities</b>	<b>-242.71</b>	<b>-82.33</b>	<b>-160.38</b>	<b>-194.8%</b>
<b>Equity</b>				
Opening Balance Equity	36,219.04	36,219.04	0.00	0.0%
Retained Earnings	-770.83	5,870.98	-6,641.81	-113.1%
Net Income	2,054.70	-45.34	2,100.04	4,631.8%
<b>Total Equity</b>	<b>37,502.91</b>	<b>42,044.68</b>	<b>-4,541.77</b>	<b>-10.8%</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>37,260.20</b>	<b>41,962.35</b>	<b>-4,702.15</b>	<b>-11.2%</b>

**Village Card Club, Inc.**  
**Profit & Loss Prev Year Comparison**  
**January through April 2022**

	Jan - Apr 22	Jan - Apr 21	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Convention Card Holders	15.00	0.00	15.00	100.0%
<b>Game Fees</b>				
Duplicate Games BBO	6,072.78	0.00	6,072.78	100.0%
Duplicate Bridge Games	0.00	15,903.21	-15,903.21	-100.0%
Duplicate Games F2F	9,671.00	0.00	9,671.00	100.0%
Non-Duplicate Games	1,312.00	0.00	1,312.00	100.0%
Prizes - Non-Duplicate Games	-253.00	0.00	-253.00	-100.0%
<b>Total Game Fees</b>	16,802.78	15,903.21	899.57	5.7%
Hospitality Income	212.16	0.00	212.16	100.0%
Investment Income	3.73	24.65	-20.92	-84.9%
Membership Dues	625.00	80.00	545.00	681.3%
Miscellaneous Income	0.00	272.55	-272.55	-100.0%
<b>Tournaments</b>				
Tournament- Spring Fling	5,592.00	0.00	5,592.00	100.0%
<b>Total Tournaments</b>	5,592.00	0.00	5,592.00	100.0%
<b>Training/Instruction</b>				
Bridge Classes	630.00	168.00	462.00	275.0%
Textbooks	135.00	0.00	135.00	100.0%
<b>Total Training/Instruction</b>	765.00	168.00	597.00	355.4%
Uncategorized Income	223.88	0.00	223.88	100.0%
<b>Total Income</b>	24,239.55	16,448.41	7,791.14	47.4%
<b>Gross Profit</b>	24,239.55	16,448.41	7,791.14	47.4%
<b>Expense</b>				
<b>American Contract Bridge League</b>				
ACBL District 10 STaC Fees	585.00	0.00	585.00	100.0%
ACBL Game Fees	1,524.51	2,690.97	-1,166.46	-43.4%
<b>Total American Contract Bridge League</b>	2,109.51	2,690.97	-581.46	-21.6%
Charitable Donations	0.00	1,361.00	-1,361.00	-100.0%
Depreciation	856.00	0.00	856.00	100.0%
Hospitality	352.54	0.00	352.54	100.0%
<b>Insurance</b>				
Bond/Policy	257.00	257.00	0.00	0.0%
Director and Officer Insurance	425.00	425.00	0.00	0.0%
Liability Insurance	894.00	223.50	670.50	300.0%
Worker's Compensation	293.00	254.00	39.00	15.4%
<b>Total Insurance</b>	1,869.00	1,159.50	709.50	61.2%
Miscellaneous Expense	-164.02	0.00	-164.02	-100.0%
Occupancy	3,404.00	0.00	3,404.00	100.0%
<b>Payroll Expenses</b>				
Administrative & Game Salaries	3,000.00	5,754.00	-2,754.00	-47.9%
Arkansas Unemployment	30.50	27.42	3.08	11.2%
Duplicate Games BBO	2,485.00	0.00	2,485.00	100.0%
Duplicate Games F2F	3,424.50	0.00	3,424.50	100.0%
Federal Unemployment (FUTA)	61.02	54.84	6.18	11.3%
Medicare Taxes	147.46	132.50	14.96	11.3%
Non-Duplicate Games	716.00	0.00	716.00	100.0%
Social Security Taxes	630.52	566.61	63.91	11.3%
State Income Tax Withheld	-286.17	106.89	-393.06	-367.7%
Payroll Expenses - Other	0.00	3,385.00	-3,385.00	-100.0%
<b>Total Payroll Expenses</b>	10,208.83	10,027.26	181.57	1.8%

**Village Card Club, Inc.**  
**Profit & Loss Prev Year Comparison**  
**January through April 2022**

	<u>Jan - Apr 22</u>	<u>Jan - Apr 21</u>	<u>\$ Change</u>	<u>% Change</u>
Postage and Shipping	2.52	0.00	2.52	100.0%
Supplies				
Office Supplies	176.15	16.85	159.30	945.4%
Sunshine Committee	0.00	42.07	-42.07	-100.0%
<b>Total Supplies</b>	<u>176.15</u>	<u>58.92</u>	<u>117.23</u>	<u>199.0%</u>
Telephone/Internet/Technology				
Website Maintenance	171.40	171.23	0.17	0.1%
Telephone/Internet/Technology - Other	226.49	1,024.87	-798.38	-77.9%
<b>Total Telephone/Internet/Technology</b>	<u>397.89</u>	<u>1,196.10</u>	<u>-798.21</u>	<u>-66.7%</u>
Tournament Expenses				
Spring Fling Tournament	2,782.19	0.00	2,782.19	100.0%
<b>Total Tournament Expenses</b>	<u>2,782.19</u>	<u>0.00</u>	<u>2,782.19</u>	<u>100.0%</u>
Training/Instruction Expenses				
Education & Training Salaries	205.24	0.00	205.24	100.0%
Student Textbooks	-15.00	0.00	-15.00	-100.0%
<b>Total Training/Instruction Expenses</b>	<u>190.24</u>	<u>0.00</u>	<u>190.24</u>	<u>100.0%</u>
<b>Total Expense</b>	<u>22,184.85</u>	<u>16,493.75</u>	<u>5,691.10</u>	<u>34.5%</u>
<b>Net Ordinary Income</b>	<u>2,054.70</u>	<u>-45.34</u>	<u>2,100.04</u>	<u>4,631.8%</u>
<b>Net Income</b>	<u><u>2,054.70</u></u>	<u><u>-45.34</u></u>	<u><u>2,100.04</u></u>	<u><u>4,631.8%</u></u>

**Village Card Club, Inc.**  
**Profit & Loss Prev Year Comparison**  
**April 2022**

	Apr 22	Apr 21	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Convention Card Holders	5.00	0.00	5.00	100.0%
<b>Game Fees</b>				
Duplicate Games BBO	1,368.22	0.00	1,368.22	100.0%
Duplicate Bridge Games	0.00	4,048.37	-4,048.37	-100.0%
Duplicate Games F2F	2,557.00	0.00	2,557.00	100.0%
Non-Duplicate Games	315.00	0.00	315.00	100.0%
Prizes - Non-Duplicate Games	-63.00	0.00	-63.00	-100.0%
<b>Total Game Fees</b>	4,177.22	4,048.37	128.85	3.2%
Hospitalsity Income	44.00	0.00	44.00	100.0%
Investment Income	0.88	1.25	-0.37	-29.6%
Membership Dues	25.00	20.00	5.00	25.0%
Miscellaneous Income	0.00	31.69	-31.69	-100.0%
Training/Instruction	135.00	96.00	39.00	40.6%
<b>Total Income</b>	4,387.10	4,197.31	189.79	4.5%
<b>Gross Profit</b>	4,387.10	4,197.31	189.79	4.5%
<b>Expense</b>				
<b>American Contract Bridge League</b>				
ACBL District 10 STaC Fees	84.00	0.00	84.00	100.0%
ACBL Game Fees	0.00	725.75	-725.75	-100.0%
<b>Total American Contract Bridge League</b>	84.00	725.75	-641.75	-88.4%
Charitable Donations	0.00	584.00	-584.00	-100.0%
Depreciation	214.00	0.00	214.00	100.0%
Hospitalsity	35.08	0.00	35.08	100.0%
<b>Insurance</b>				
Director and Officer Insurance	425.00	425.00	0.00	0.0%
Worker's Compensation	-25.00	-49.00	24.00	49.0%
<b>Total Insurance</b>	400.00	376.00	24.00	6.4%
Miscellaneous Expense	7.38	0.00	7.38	100.0%
Occupancy	885.00	0.00	885.00	100.0%
<b>Payroll Expenses</b>				
Administrative & Game Salaries	750.00	1,733.00	-983.00	-56.7%
Arkansas Unemployment	7.48	5.96	1.52	25.5%
Duplicate Games BBO	509.00	0.00	509.00	100.0%
Duplicate Games F2F	1,043.50	0.00	1,043.50	100.0%
Federal Unemployment (FUTA)	15.03	11.91	3.12	26.2%
Medicare Taxes	36.29	28.73	7.56	26.3%
Non-Duplicate Games	172.00	0.00	172.00	100.0%
Social Security Taxes	155.17	122.92	32.25	26.2%
Payroll Expenses - Other	0.00	250.00	-250.00	-100.0%
<b>Total Payroll Expenses</b>	2,688.47	2,152.52	535.95	24.9%
Telephone/Internet/Technology	65.26	53.72	11.54	21.5%
<b>Training/Instruction Expenses</b>				
Education & Training Salaries	28.00	0.00	28.00	100.0%
Student Textbooks	-15.00	0.00	-15.00	-100.0%
<b>Total Training/Instruction Expenses</b>	13.00	0.00	13.00	100.0%
<b>Total Expense</b>	4,392.19	3,891.99	500.20	12.9%
<b>Net Ordinary Income</b>	-5.09	305.32	-310.41	-101.7%
<b>Net Income</b>	<b>-5.09</b>	<b>305.32</b>	<b>-310.41</b>	<b>-101.7%</b>

**Village Card Club, Inc.**  
**3-Month Income & Expense Report**  
February through April 2022

	Feb 22	Mar 22	Apr 22	TOTAL
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Convention Card Holders</b>				
<b>Game Fees</b>	0	2	5	7
<b>Duplicate Games BBO</b>	1,811	1,580	1,368	4,760
<b>Duplicate Games F2F</b>	2,256	2,740	2,557	7,553
<b>Non-Duplicate Games</b>	273	414	315	1,002
<b>Prizes - Non-Duplicate Games</b>	-42	-79	-63	-184
<b>Total Game Fees</b>	4,298	4,655	4,177	13,131
<b>Hospitality Income</b>				
<b>Beverage Receipts</b>	49	63	44	156
<b>Total Hospitality Income</b>	49	63	44	156
<b>Investment Income</b>	1	1	1	3
<b>Membership Dues</b>	85	30	25	140
<b>Tournaments</b>				
<b>Tournament- Spring Fling</b>				
<b>Food - Lunches</b>	0	1,096	0	1,096
<b>Game Fees</b>	0	4,496	0	4,496
<b>Total Tournament- Spring Fling</b>	0	5,592	0	5,592
<b>Total Tournaments</b>	0	5,592	0	5,592
<b>Training/Instruction</b>				
<b>Bridge Classes</b>				
<b>Class Series</b>	532	98	0	630
<b>Total Bridge Classes</b>	532	98	0	630
<b>Textbooks</b>	0	0	135	135
<b>Total Training/Instruction</b>	532	98	135	765
<b>Total Income</b>	4,965	10,441	4,387	19,794
<b>Gross Profit</b>	4,965	10,441	4,387	19,794
<b>Expense</b>				
<b>American Contract Bridge League</b>				
<b>ACBL District 10 STaC Fees</b>	291	210	84	585
<b>ACBL Game Fees</b>	454	389	0	843
<b>Total American Contract Bridge League</b>	745	599	84	1,428
<b>Depreciation</b>	214	214	214	642
<b>Hospitality</b>				
<b>Beverage Expense</b>	166	0	0	166
<b>Food/Catering</b>	0	12	0	12
<b>Kitchen Supplies</b>	70	9	35	114
<b>Total Hospitality</b>	236	21	35	292
<b>Insurance</b>				
<b>Bond/Policy</b>	257	0	0	257
<b>Director and Officer Insurance</b>	0	0	425	425
<b>Liability Insurance</b>	894	0	0	894
<b>Worker's Compensation</b>	0	0	-25	-25
<b>Total Insurance</b>	1,151	0	400	1,551
<b>Miscellaneous Expense</b>	0	0	7	7
<b>Occupancy</b>				
<b>Rent</b>	743	1,022	885	2,650
<b>Total Occupancy</b>	743	1,022	885	2,650

**Village Card Club, Inc.**  
**3-Month Income & Expense Report**  
February through April 2022

	Feb 22	Mar 22	Apr 22	TOTAL
<b>Payroll Expenses</b>				
Administrative & Game Salaries	750	750	750	2,250
Arkansas Unemployment	7	9	7	23
Duplicate Games BBO	610	666	509	1,785
Duplicate Games F2F	714	871	1,044	2,628
Federal Unemployment (FUTA)	14	17	15	47
Medicare Taxes	35	42	36	112
Non-Duplicate Games	152	220	172	544
Social Security Taxes	148	178	155	481
State Income Tax Withheld	0	-286	0	-286
Payroll Expenses - Other	0	0	0	0
<b>Total Payroll Expenses</b>	2,429	2,466	2,688	7,584
<b>Supplies</b>	7	169	0	176
<b>Telephone/Internet/Technology</b>	57	51	65	173
<b>Tournament Expenses</b>				
Spring Fling Tournament	0	2,782	0	2,782
Tournament Expenses - Other	0	0	0	0
<b>Total Tournament Expenses</b>	0	2,782	0	2,782
<b>Training/Instruction Expenses</b>				
Education & Training Salaries	160	18	28	205
Student Textbooks	0	0	-15	-15
<b>Total Training/Instruction Expenses</b>	160	18	13	190
<b>Total Expense</b>	5,742	7,342	4,392	17,476
<b>Net Ordinary Income</b>	-776	3,099	-5	2,318
<b>Net Income</b>	<u>-776</u>	<u>3,099</u>	<u>-5</u>	<u>2,318</u>