

Village Card Club, Inc.
Balance Sheet Prev Year Comparison
As of October 31, 2015

	<u>Oct 31, 15</u>	<u>Oct 31, 14</u>	<u>\$ Change</u>	<u>% Change</u>
ASSETS				
Current Assets				
Checking/Savings				
Petty Cash	84.70	8.79	75.91	863.6%
Regions Bank-Checking	0.00	50,646.81	-50,646.81	-100.0%
Relyance Bank	46,052.24	0.00	46,052.24	100.0%
Total Checking/Savings	46,136.94	50,655.60	-4,518.66	-8.9%
Total Current Assets	46,136.94	50,655.60	-4,518.66	-8.9%
Fixed Assets				
Equipment	6,582.53	9,683.45	-3,100.92	-32.0%
Total Fixed Assets	6,582.53	9,683.45	-3,100.92	-32.0%
TOTAL ASSETS	<u>52,719.47</u>	<u>60,339.05</u>	<u>-7,619.58</u>	<u>-12.6%</u>
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Jan Farnsworth Memorial	140.40	140.40	0.00	0.0%
Kasten Memorial Fund	141.00	141.00	0.00	0.0%
Payroll Tax Liabilities	408.22	341.61	66.61	19.5%
Rose Memorial Fund	1,544.91	1,454.91	90.00	6.2%
Total Other Current Liabilities	2,234.53	2,077.92	156.61	7.5%
Total Current Liabilities	2,234.53	2,077.92	156.61	7.5%
Total Liabilities	2,234.53	2,077.92	156.61	7.5%
Equity				
Opening Balance Equity	36,219.04	36,219.04	0.00	0.0%
Retained Earnings	17,493.10	13,498.47	3,994.63	29.6%
Net Income	-3,227.20	8,543.62	-11,770.82	-137.8%
Total Equity	50,484.94	58,261.13	-7,776.19	-13.4%
TOTAL LIABILITIES & EQUITY	<u>52,719.47</u>	<u>60,339.05</u>	<u>-7,619.58</u>	<u>-12.6%</u>

Village Card Club, Inc.
Profit & Loss Prev Year Comparison
 January through October 2015

	<u>Jan - Oct 15</u>	<u>Jan - Oct 14</u>	<u>\$ Change</u>	<u>% Change</u>
Ordinary Income/Expense				
Income				
Advertising	0.00	466.88	-466.88	-100.0%
Convention Card Holders	21.00	222.00	-201.00	-90.5%
Donations	61.00	1,877.00	-1,816.00	-96.8%
Equipment Rental	1,088.20	374.45	713.75	190.6%
Game Fees	70,293.25	75,752.79	-5,459.54	-7.2%
Hospitality Income	2,284.75	2,452.21	-167.46	-6.8%
Membership Dues	2,765.00	2,375.00	390.00	16.4%
Miscellaneous Income	20.00	400.00	-380.00	-95.0%
Tournaments	8,718.46	10,541.07	-1,822.61	-17.3%
Training/Instruction	8,266.29	10,662.51	-2,396.22	-22.5%
Total Income	<u>93,517.95</u>	<u>105,123.91</u>	<u>-11,605.96</u>	<u>-11.0%</u>
Gross Profit	93,517.95	105,123.91	-11,605.96	-11.0%
Expense				
American Contract Bridge League	10,894.60	8,822.46	2,072.14	23.5%
Bank Service Charges	171.98	80.00	91.98	115.0%
Charitable Donations	0.00	2,270.50	-2,270.50	-100.0%
Depreciation	2,584.10	2,584.10	0.00	0.0%
Hospitality	2,701.36	2,930.42	-229.06	-7.8%
Insurance	1,748.00	879.00	869.00	98.9%
Marketing	1,333.04	0.00	1,333.04	100.0%
Miscellaneous Expense	0.00	589.75	-589.75	-100.0%
Occupancy	32,945.42	32,062.45	882.97	2.8%
Payroll Expenses	32,232.71	33,896.55	-1,663.84	-4.9%
Postage and Shipping	138.85	1.40	137.45	9,817.9%
Printing and Reproduction	448.00	603.25	-155.25	-25.7%
Repair & Maintenance	239.37	59.95	179.42	299.3%
Supplies	5,537.87	5,648.64	-110.77	-2.0%
Telephone/Internet	552.61	1,026.71	-474.10	-46.2%
Training/Instruction Expenses	5,217.24	5,125.11	92.13	1.8%
Total Expense	<u>96,745.15</u>	<u>96,580.29</u>	<u>164.86</u>	<u>0.2%</u>
Net Ordinary Income	<u>-3,227.20</u>	<u>8,543.62</u>	<u>-11,770.82</u>	<u>-137.8%</u>
Net Income	<u>-3,227.20</u>	<u>8,543.62</u>	<u>-11,770.82</u>	<u>-137.8%</u>