

11/02/19
Cash Basis

Village Card Club, Inc.
Balance Sheet Prev Year Comparison
As of October 31, 2019

	<u>Oct 31, 19</u>	<u>Oct 31, 18</u>	<u>\$ Change</u>	<u>% Change</u>
ASSETS				
Current Assets				
Checking/Savings				
Business Money Market Account	0.00	2,504.08	-2,504.08	-100.0%
Petty Cash	0.00	25.25	-25.25	-100.0%
Relyance Bank	10,226.54	9,013.44	1,213.10	13.5%
Total Checking/Savings	<u>10,226.54</u>	<u>11,542.77</u>	<u>-1,316.23</u>	<u>-11.4%</u>
Other Current Assets				
10 Month CD - 2/6/2020	10,279.45	10,136.62	142.83	1.4%
10 Month CD - 3/23/2020	3,042.72	3,027.17	15.55	0.5%
10 Month CD - 6/12/2020	5,133.67	5,060.41	73.26	1.5%
21 Month CD - 3/20/2021	5,139.77	5,071.07	68.70	1.4%
Total Other Current Assets	<u>23,595.61</u>	<u>23,295.27</u>	<u>300.34</u>	<u>1.3%</u>
Total Current Assets	<u>33,822.15</u>	<u>34,838.04</u>	<u>-1,015.89</u>	<u>-2.9%</u>
Fixed Assets				
Equipment	11,238.27	8,189.57	3,048.70	37.2%
Total Fixed Assets	<u>11,238.27</u>	<u>8,189.57</u>	<u>3,048.70</u>	<u>37.2%</u>
TOTAL ASSETS	<u>45,060.42</u>	<u>43,027.61</u>	<u>2,032.81</u>	<u>4.7%</u>
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Credit Cards				
Club Manager Credit Card	1,015.99	0.00	1,015.99	100.0%
Logistics Credit Card	5.37	0.00	5.37	100.0%
Total Credit Cards	<u>1,021.36</u>	<u>0.00</u>	<u>1,021.36</u>	<u>100.0%</u>
Other Current Liabilities				
Payroll Tax Liabilities	215.81	377.11	-161.30	-42.8%
Rose Memorial Fund	1,545.63	1,495.63	50.00	3.3%
Total Other Current Liabilities	<u>1,761.44</u>	<u>1,872.74</u>	<u>-111.30</u>	<u>-5.9%</u>
Total Current Liabilities	<u>2,782.80</u>	<u>1,872.74</u>	<u>910.06</u>	<u>48.6%</u>
Total Liabilities	<u>2,782.80</u>	<u>1,872.74</u>	<u>910.06</u>	<u>48.6%</u>
Equity				
Opening Balance Equity	36,219.04	36,219.04	0.00	0.0%
Retained Earnings	3,702.52	2,394.35	1,308.17	54.6%
Net Income	2,356.06	2,541.48	-185.42	-7.3%
Total Equity	<u>42,277.62</u>	<u>41,154.87</u>	<u>1,122.75</u>	<u>2.7%</u>
TOTAL LIABILITIES & EQUITY	<u>45,060.42</u>	<u>43,027.61</u>	<u>2,032.81</u>	<u>4.7%</u>

Village Card Club, Inc.
Profit & Loss Prev Year Comparison
January through October 2019

	Jan - Oct 19	Jan - Oct 18	\$ Change	% Change
Ordinary Income/Expense				
Income				
Convention Card Holders	27.00	27.00	0.00	0.0%
Donations	19.00	500.00	-481.00	-96.2%
Game Fees	74,237.00	79,499.50	-5,262.50	-6.6%
Hospitality Income	2,727.50	2,800.20	-72.70	-2.6%
Investment Income	232.31	229.40	2.91	1.3%
Membership Dues	1,765.00	2,540.00	-775.00	-30.5%
Miscellaneous Income	3,205.76	-148.48	3,354.24	2,259.1%
Tournaments	19,766.21	9,870.67	9,895.54	100.3%
Training/Instruction	3,849.00	5,381.00	-1,532.00	-28.5%
Total Income	105,828.78	100,699.29	5,129.49	5.1%
Gross Profit	105,828.78	100,699.29	5,129.49	5.1%
Expense				
American Contract Bridge League				
ACBL District 10 STaC Fees	1,617.00	2,118.00	-501.00	-23.7%
ACBL Game Fees	8,612.13	9,307.61	-695.48	-7.5%
ACBL Sanction Fees	161.00	149.50	11.50	7.7%
ACBL Unit 161 Game Fees	300.38	360.00	-59.62	-16.6%
Grand National Teams	220.00	0.00	220.00	100.0%
NABC Fund Raiser Games	0.00	460.00	-460.00	-100.0%
American Contract Bridge League - Other	36.00	10.00	26.00	260.0%
Total American Contract Bridge League	10,946.51	12,405.11	-1,458.60	-11.8%
American Cribbage Congress	0.00	182.00	-182.00	-100.0%
Charitable Donations	265.00	1,692.00	-1,427.00	-84.3%
Depreciation	1,427.56	1,333.74	93.82	7.0%
Hospitality	2,611.08	2,181.42	429.66	19.7%
Insurance	1,456.50	1,599.00	-142.50	-8.9%
Marketing	280.68	148.18	132.50	89.4%
Occupancy	32,500.00	35,188.07	-2,688.07	-7.6%
Payroll Expenses	35,003.75	35,839.50	-835.75	-2.3%
Postage and Shipping	81.18	11.20	69.98	624.8%
Supplies	3,639.42	4,191.15	-551.73	-13.2%
Telephone/Internet/Technology	937.47	173.24	764.23	441.1%
Tournament Expenses	12,130.49	0.00	12,130.49	100.0%
Training/Instruction Expenses	2,193.08	3,213.20	-1,020.12	-31.8%
Total Expense	103,472.72	98,157.81	5,314.91	5.4%
Net Ordinary Income	2,356.06	2,541.48	-185.42	-7.3%
Net Income	2,356.06	2,541.48	-185.42	-7.3%