

8:46 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
 January through October 2022

	Jan - Oct 22	Jan - Oct 21	\$ Change
Ordinary Income/Expense			
Income			
ACBL	3,034.25	3,389.62	-355.37
Credit Card Rewards	100.00	50.00	50.00
Education/Donations/Other			
Come & Play	91.00	10.00	81.00
Donations	390.00	0.00	390.00
Donations/COVID	4,010.99	500.00	3,510.99
Education/Donations/Other/Come&	101.00	0.00	101.00
Free Play Sale	0.00	64.00	-64.00
OLLI Income	2,360.00	0.00	2,360.00
Supervised Play	1,678.00	350.00	1,328.00
Teacher Rental Income	83.00	0.00	83.00
Total Education/Donations/Other	8,713.99	924.00	7,789.99
Table Fees			
Altman Monday Evening Bridge	4,102.50	607.50	3,495.00
CBA Virtual Club	773.68	5,311.55	-4,537.87
Deschappelles	1,207.50	472.50	735.00
Friday Non Sanctioned	2,585.00	0.00	2,585.00
Friday Open Queen City Duplicat	3,444.05	4,280.41	-836.36
Saturday Afternoon	2,400.00	1,131.08	1,268.92
Thursday AM Invitational	1,950.00	0.00	1,950.00
Thursday Morning	0.00	862.91	-862.91
Thursday Morning 0-1250	3,682.50	1,717.50	1,965.00
Thursday Queen City 8 is Enough	2,690.00	1,108.58	1,581.42
Tuesday Morning AM Open Pairs	45.00	0.00	45.00
Tuesday Queen City 8 is Enough	225.00	0.00	225.00
Wednesday Queen City Duplicate	5,363.25	2,677.50	2,685.75
Total Table Fees	28,468.48	18,169.53	10,298.95
Table Fees - CBA			
Awards Party	504.00	0.00	504.00
Special Games-Rent	0.00	0.00	0.00
Tuesday Evening CBA	0.00	357.58	-357.58
Total Table Fees - CBA	504.00	357.58	146.42
Total Income	40,820.72	22,890.73	17,929.99
Gross Profit	40,820.72	22,890.73	17,929.99

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
 January through October 2022

	Jan - Oct 22	Jan - Oct 21	\$ Change
Expense			
Bank Fee			
Square Fees	74.80	0.00	74.80
Bank Fee - Other	60.00	60.00	0.00
Total Bank Fee	134.80	60.00	74.80
Board & District Meetings			
Holiday Party	624.00	0.00	624.00
Board & District Meetings - Other	212.76	0.00	212.76
Total Board & District Meetings	836.76	0.00	836.76
Building Expense			
Cincinnati Bell	1,421.41	1,259.93	161.48
Cleaning	5,950.00	2,590.56	3,359.44
Duke Energy	4,868.10	3,078.68	1,789.42
Repairs and Maintenance	925.50	1,329.75	-404.25
Total Building Expense	13,165.01	8,258.92	4,906.09
Free Plays			
Free Play - Redemption M/M	296.00	0.00	296.00
Free Plays - Redemptions	24.00	40.00	-16.00
Free Plays - Volunteer Comp.	473.00	112.50	360.50
Total Free Plays	793.00	152.50	640.50
Game Expenses			
ACBL Sanction Fees/Records	77.00	1,007.00	-930.00
Educational Event Expense			
Educational Development			
Teacher Compensation	1,950.00	0.00	1,950.00
Total Educational Development	1,950.00	0.00	1,950.00
Educational Event Expense - Other	0.00	200.39	-200.39
Total Educational Event Expense	1,950.00	200.39	1,749.61
Total Game Expenses	2,027.00	1,207.39	819.61
Insurance	847.00	838.00	9.00
Interest Expense	161.59	0.00	161.59
Internet	302.18	73.48	228.70

8:46 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
 January through October 2022

	Jan - Oct 22	Jan - Oct 21	\$ Change
Rent			
Base Bldg Rent	29,709.00	27,645.00	2,064.00
Common Area Maintenance	9,732.43	14,263.37	-4,530.94
Tables - Storage	705.00	495.00	210.00
Total Rent	40,146.43	42,403.37	-2,256.94
Supplies			
Computers, Copiers & Printers	398.76	858.54	-459.78
Supplies - Bridge	388.06	-20.00	408.06
Supplies - General	265.67	160.06	105.61
Supplies - Kitchen, Snacks, Etc	1,456.86	347.67	1,109.19
Supplies & Repairs	1,834.04	233.97	1,600.07
Supplies - Other	0.00	53.31	-53.31
Total Supplies	4,343.39	1,633.55	2,709.84
Tax on Investment Income	1,911.00	2,464.46	-553.46
Total Expense	64,668.16	57,091.67	7,576.49
Net Ordinary Income	-23,847.44	-34,200.94	10,353.50
Other Income/Expense			
Other Income			
Tournament Revenue			
February STaC	2,310.00	0.00	2,310.00
January STaC	1,935.50	0.00	1,935.50
March STaC	2,765.00	0.00	2,765.00
NAOP	1,000.00	0.00	1,000.00
Tournament - Regional			
Raffle Income	1,375.00	0.00	1,375.00
Tournament - Regional - Other	27,280.00	6,420.52	20,859.48
Total Tournament - Regional	28,655.00	6,420.52	22,234.48
Tournament - Sectional	3,816.00	3,115.00	701.00
Tournament Revenue - Other	0.09	0.00	0.09
Total Tournament Revenue	40,481.59	9,535.52	30,946.07
Total Other Income	40,481.59	9,535.52	30,946.07

8:46 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
January through October 2022

	Jan - Oct 22	Jan - Oct 21	\$ Change
Other Expense			
Tournament Expenses			
ACBL fees	7,144.71	0.00	7,144.71
Advertising	2,065.06	472.97	1,592.09
Director/Caddy Compensation	13,686.30	820.00	12,866.30
Donation to National Tournament	286.00	0.00	286.00
Facility	5,000.00	5,000.00	0.00
Food/Supplies	1,022.42	167.10	855.32
Free Plays/Discounts	742.00	0.00	742.00
Prizes	749.50	0.00	749.50
Tournament Expenses-District Fe	448.40	0.00	448.40
Tournament Expenses - Other	86.00	0.00	86.00
Total Tournament Expenses	<u>31,230.39</u>	<u>6,460.07</u>	<u>24,770.32</u>
Total Other Expense	<u>31,230.39</u>	<u>6,460.07</u>	<u>24,770.32</u>
Net Other Income	<u>9,251.20</u>	<u>3,075.45</u>	<u>6,175.75</u>
Net Income	<u><u>-14,596.24</u></u>	<u><u>-31,125.49</u></u>	<u><u>16,529.25</u></u>

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
 January through October 2022

	% Change
Ordinary Income/Expense	
Income	
ACBL	-10.5%
Credit Card Rewards	100.0%
Education/Donations/Other	
Come & Play	810.0%
Donations	100.0%
Donations/COVID	702.2%
Education/Donations/Other/Come&	100.0%
Free Play Sale	-100.0%
OLLI Income	100.0%
Supervised Play	379.4%
Teacher Rental Income	100.0%
Total Education/Donations/Other	843.1%
Table Fees	
Altman Monday Evening Bridge	575.3%
CBA Virtual Club	-85.4%
Deschappelles	155.6%
Friday Non Sanctioned	100.0%
Friday Open Queen City Duplicat	-19.5%
Saturday Afternoon	112.2%
Thursday AM Invitational	100.0%
Thursday Morning	-100.0%
Thursday Morning 0-1250	114.4%
Thursday Queen City 8 is Enough	142.7%
Tuesday Morning AM Open Pairs	100.0%
Tuesday Queen City 8 is Enough	100.0%
Wednesday Queen City Duplicate	100.3%
Total Table Fees	56.7%
Table Fees - CBA	
Awards Party	100.0%
Special Games-Rent	0.0%
Tuesday Evening CBA	-100.0%
Total Table Fees - CBA	41.0%
Total Income	78.3%
Gross Profit	78.3%

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
 January through October 2022

Expense	% Change
Bank Fee	
Square Fees	100.0%
Bank Fee - Other	0.0%
Total Bank Fee	124.7%
Board & District Meetings	
Holiday Party	100.0%
Board & District Meetings - Other	100.0%
Total Board & District Meetings	100.0%
Building Expense	
Cincinnati Bell	12.8%
Cleaning	129.7%
Duke Energy	58.1%
Repairs and Maintenance	-30.4%
Total Building Expense	59.4%
Free Plays	
Free Play - Redemption M/M	100.0%
Free Plays - Redemptions	-40.0%
Free Plays - Volunteer Comp.	320.4%
Total Free Plays	420.0%
Game Expenses	
ACBL Sanction Fees/Records	-92.4%
Educational Event Expense	
Educational Development	
Teacher Compensation	100.0%
Total Educational Development	100.0%
Educational Event Expense - Other	-100.0%
Total Educational Event Expense	873.1%
Total Game Expenses	67.9%
Insurance	1.1%
Interest Expense	100.0%
Internet	311.2%

8:46 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
 January through October 2022

	% Change
Rent	
Base Bldg Rent	7.5%
Common Area Maintenance	-31.8%
Tables - Storage	42.4%
Total Rent	-5.3%
Supplies	
Computers, Copiers & Printers	-53.6%
Supplies - Bridge	2,040.3%
Supplies - General	66.0%
Supplies - Kitchen, Snacks, Etc	319.0%
Supplies & Repairs	683.9%
Supplies - Other	-100.0%
Total Supplies	165.9%
Tax on Investment Income	-22.5%
Total Expense	13.3%
Net Ordinary Income	30.3%
Other Income/Expense	
Other Income	
Tournament Revenue	
February STaC	100.0%
January STaC	100.0%
March STaC	100.0%
NAOP	100.0%
Tournament - Regional	
Raffle Income	100.0%
Tournament - Regional - Other	324.9%
Total Tournament - Regional	346.3%
Tournament - Sectional	22.5%
Tournament Revenue - Other	100.0%
Total Tournament Revenue	324.5%
Total Other Income	324.5%

8:46 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss Prev Year Comparison
January through October 2022

	<u>% Change</u>
Other Expense	
Tournament Expenses	
ACBL fees	100.0%
Advertising	336.6%
Director/Caddy Compensation	1,569.1%
Donation to National Tournament	100.0%
Facility	0.0%
Food/Supplies	511.9%
Free Plays/Discounts	100.0%
Prizes	100.0%
Tournament Expenses-District Fe	100.0%
Tournament Expenses - Other	100.0%
Total Tournament Expenses	<u>383.4%</u>
Total Other Expense	<u>383.4%</u>
Net Other Income	<u>200.8%</u>
Net Income	<u><u>53.1%</u></u>

Cincinnati Bridge Association
Profit & Loss by Class
 January through October 2022

	CBA	CBC	TOTAL
Ordinary Income/Expense			
Income			
ACBL	3,034.25	0.00	3,034.25
Credit Card Rewards	100.00	0.00	100.00
Education/Donations/Other			
Come & Play	0.00	91.00	91.00
Donations	390.00	0.00	390.00
Donations/COVID	4,010.99	0.00	4,010.99
Education/Donations/Other/Come&	0.00	101.00	101.00
OLLI Income	2,360.00	0.00	2,360.00
Supervised Play	29.00	1,649.00	1,678.00
Teacher Rental Income	51.00	32.00	83.00
Total Education/Donations/Other	6,840.99	1,873.00	8,713.99
Table Fees			
Altman Monday Evening Bridge	0.00	4,102.50	4,102.50
CBA Virtual Club	773.68	0.00	773.68
Deschappelles	0.00	1,207.50	1,207.50
Friday Non Sanctioned	0.00	2,585.00	2,585.00
Friday Open Queen City Duplicat	0.00	3,444.05	3,444.05
Saturday Afternoon	0.00	2,400.00	2,400.00
Thursday AM Invitational	0.00	1,950.00	1,950.00
Thursday Morning 0-1250	0.00	3,682.50	3,682.50
Thursday Queen City 8 is Enough	0.00	2,690.00	2,690.00
Tuesday Morning AM Open Pairs	0.00	45.00	45.00
Tuesday Queen City 8 is Enough	0.00	225.00	225.00
Wednesday Queen City Duplicate	0.00	5,363.25	5,363.25
Total Table Fees	773.68	27,694.80	28,468.48
Table Fees - CBA			
Awards Party	504.00	0.00	504.00
Special Games-Rent	-3,937.50	3,937.50	0.00
Total Table Fees - CBA	-3,433.50	3,937.50	504.00
Total Income	7,315.42	33,505.30	40,820.72
Gross Profit	7,315.42	33,505.30	40,820.72
Expense			
Bank Fee			
Square Fees	74.80	0.00	74.80
Bank Fee - Other	60.00	0.00	60.00
Total Bank Fee	134.80	0.00	134.80

Cincinnati Bridge Association
Profit & Loss by Class
 January through October 2022

	CBA	CBC	TOTAL
Board & District Meetings			
Holiday Party	624.00	0.00	624.00
Board & District Meetings - Other	212.76	0.00	212.76
Total Board & District Meetings	836.76	0.00	836.76
Building Expense			
Cincinnati Bell	0.00	1,421.41	1,421.41
Cleaning	0.00	5,950.00	5,950.00
Duke Energy	0.00	4,868.10	4,868.10
Repairs and Maintenance	0.00	925.50	925.50
Total Building Expense	0.00	13,165.01	13,165.01
Free Plays			
Free Play - Redemption M/M	296.00	0.00	296.00
Free Plays - Redemptions	0.00	24.00	24.00
Free Plays - Volunteer Comp.	423.75	49.25	473.00
Total Free Plays	719.75	73.25	793.00
Game Expenses			
ACBL Sanction Fees/Records	77.00	0.00	77.00
Educational Event Expense			
Educational Development			
Teacher Compensation	1,950.00	0.00	1,950.00
Total Educational Development	1,950.00	0.00	1,950.00
Total Educational Event Expense	1,950.00	0.00	1,950.00
Total Game Expenses	2,027.00	0.00	2,027.00
Insurance	847.00	0.00	847.00
Interest Expense	161.59	0.00	161.59
Internet	239.21	62.97	302.18
Rent			
Base Bldg Rent	0.00	29,709.00	29,709.00
Common Area Maintenance	0.00	9,732.43	9,732.43
Tables - Storage	705.00	0.00	705.00
Total Rent	705.00	39,441.43	40,146.43

8:57 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss by Class
 January through October 2022

	CBA	CBC	TOTAL
Supplies			
Computers, Copiers & Printers	380.44	18.32	398.76
Supplies - Bridge	0.00	388.06	388.06
Supplies - General	265.67	0.00	265.67
Supplies - Kitchen, Snacks, Etc	0.00	1,456.86	1,456.86
Supplies & Repairs	1,363.75	470.29	1,834.04
Total Supplies	2,009.86	2,333.53	4,343.39
Tax on Investment Income	1,911.00	0.00	1,911.00
Total Expense	9,591.97	55,076.19	64,668.16
Net Ordinary Income	-2,276.55	-21,570.89	-23,847.44
Other Income/Expense			
Other Income			
Tournament Revenue			
February STaC	2,310.00	0.00	2,310.00
January STaC	1,935.50	0.00	1,935.50
March STaC	2,765.00	0.00	2,765.00
NAOP	1,000.00	0.00	1,000.00
Tournament - Regional			
Raffle Income	1,375.00	0.00	1,375.00
Tournament - Regional - Other	27,280.00	0.00	27,280.00
Total Tournament - Regional	28,655.00	0.00	28,655.00
Tournament - Sectional	3,816.00	0.00	3,816.00
Tournament Revenue - Other	0.09	0.00	0.09
Total Tournament Revenue	40,481.59	0.00	40,481.59
Total Other Income	40,481.59	0.00	40,481.59
Other Expense			
Tournament Expenses			
ACBL fees	7,144.71	0.00	7,144.71
Advertising	2,065.06	0.00	2,065.06
Director/Caddy Compensation	13,686.30	0.00	13,686.30
Donation to National Tournament	286.00	0.00	286.00
Facility	5,000.00	0.00	5,000.00
Food/Supplies	1,022.42	0.00	1,022.42
Free Plays/Discounts	742.00	0.00	742.00

8:57 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss by Class
January through October 2022

	<u>CBA</u>	<u>CBC</u>	<u>TOTAL</u>
Prizes	749.50	0.00	749.50
Tournament Expenses-District Fe	448.40	0.00	448.40
Tournament Expenses - Other	86.00	0.00	86.00
Total Tournament Expenses	<u>31,230.39</u>	<u>0.00</u>	<u>31,230.39</u>
Total Other Expense	<u>31,230.39</u>	<u>0.00</u>	<u>31,230.39</u>
Net Other Income	<u>9,251.20</u>	<u>0.00</u>	<u>9,251.20</u>
Net Income	<u>6,974.65</u>	<u>-21,570.89</u>	<u>-14,596.24</u>

Cincinnati Bridge Association
Profit & Loss by Job
 January through October 2022

	NAP.	October sectional	Regional Tournament	TOTAL
Ordinary Income/Expense				
Income				
Education/Donations/Other				
Donations	0.00	0.00	370.00	370.00
Total Education/Donations/Other	0.00	0.00	370.00	370.00
Table Fees - CBA				
Special Games-Rent	0.00	-1,072.50	-2,625.00	-3,697.50
Total Table Fees - CBA	0.00	-1,072.50	-2,625.00	-3,697.50
Total Income	0.00	-1,072.50	-2,255.00	-3,327.50
Gross Profit	0.00	-1,072.50	-2,255.00	-3,327.50
Expense				
Rent				
Tables - Storage	0.00	0.00	705.00	705.00
Total Rent	0.00	0.00	705.00	705.00
Total Expense	0.00	0.00	705.00	705.00
Net Ordinary Income	0.00	-1,072.50	-2,960.00	-4,032.50
Other Income/Expense				
Other Income				
Tournament Revenue				
NAOP	1,000.00	0.00	0.00	1,000.00
Tournament - Regional				
Raffle Income	0.00	0.00	1,375.00	1,375.00
Tournament - Regional - Other	0.00	0.00	27,280.00	27,280.00
Total Tournament - Regional	0.00	0.00	28,655.00	28,655.00
Tournament - Sectional	0.00	3,816.00	0.00	3,816.00
Total Tournament Revenue	1,000.00	3,816.00	28,655.00	33,471.00
Total Other Income	1,000.00	3,816.00	28,655.00	33,471.00

8:58 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Profit & Loss by Job
 January through October 2022

	NAP.	October sectional	Regional Tournament	TOTAL
Other Expense				
Tournament Expenses				
ACBL fees	0.00	-476.17	2,461.27	1,985.10
Advertising	0.00	0.00	2,065.06	2,065.06
Director/Caddy Compensation	0.00	3,472.50	9,413.80	12,886.30
Donation to National Tournament	0.00	286.00	0.00	286.00
Facility	0.00	0.00	5,000.00	5,000.00
Food/Supplies	271.54	0.00	679.88	951.42
Free Plays/Discounts	0.00	0.00	742.00	742.00
Tournament Expenses-District Fe	0.00	0.00	448.40	448.40
Tournament Expenses - Other	0.00	-14.00	100.00	86.00
Total Tournament Expenses	<u>271.54</u>	<u>3,268.33</u>	<u>20,910.41</u>	<u>24,450.28</u>
Total Other Expense	<u>271.54</u>	<u>3,268.33</u>	<u>20,910.41</u>	<u>24,450.28</u>
Net Other Income	<u>728.46</u>	<u>547.67</u>	<u>7,744.59</u>	<u>9,020.72</u>
Net Income	<u><u>728.46</u></u>	<u><u>-524.83</u></u>	<u><u>4,784.59</u></u>	<u><u>4,988.22</u></u>

Cincinnati Bridge Association
Balance Sheet Prev Year Comparison
As of October 31, 2022

	Oct 31, 22	Oct 31, 21	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
CBA Investments				
TDA CBA Invested Cash	119,427.47	118,419.74	1,007.73	0.9%
TDA Gain/Loss	76,172.78	66,229.22	9,943.56	15.0%
Total CBA Investments	195,600.25	184,648.96	10,951.29	5.9%
US Bank Checking	20,641.79	26,719.35	-6,077.56	-22.8%
US Bank Money Market	0.00	-9.53	9.53	100.0%
Total Checking/Savings	216,242.04	211,358.78	4,883.26	2.3%
Other Current Assets				
ST Lease Asset	32,757.19	0.00	32,757.19	100.0%
Total Other Current Assets	32,757.19	0.00	32,757.19	100.0%
Total Current Assets	248,999.23	211,358.78	37,640.45	17.8%
Other Assets				
Investment Unrealized Gain/Loss	-1,007.73	0.00	-1,007.73	-100.0%
LT Lease Asset	120,109.71	0.00	120,109.71	100.0%
Total Other Assets	119,101.98	0.00	119,101.98	100.0%
TOTAL ASSETS	368,101.21	211,358.78	156,742.43	74.2%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts Payable	0.00	834.00	-834.00	-100.0%
Total Accounts Payable	0.00	834.00	-834.00	-100.0%
Other Current Liabilities				
Sachs Fund	2,797.09	2,797.09	0.00	0.0%
ST Lease Liability	32,757.19	0.00	32,757.19	100.0%
Total Other Current Liabilities	35,554.28	2,797.09	32,757.19	1,171.1%
Total Current Liabilities	35,554.28	3,631.09	31,923.19	879.2%
Long Term Liabilities				
LT Lease Liability	120,109.71	0.00	120,109.71	100.0%
Total Long Term Liabilities	120,109.71	0.00	120,109.71	100.0%
Total Liabilities	155,663.99	3,631.09	152,032.90	4,187.0%

8:58 AM

11/28/22

Accrual Basis

Cincinnati Bridge Association
Balance Sheet Prev Year Comparison
As of October 31, 2022

	<u>Oct 31, 22</u>	<u>Oct 31, 21</u>	<u>\$ Change</u>	<u>% Change</u>
Equity				
Opening Balance Equity	32,096.63	32,096.63	0.00	0.0%
Retained Earnings	194,936.83	206,756.55	-11,819.72	-5.7%
Net Income	-14,596.24	-31,125.49	16,529.25	53.1%
Total Equity	<u>212,437.22</u>	<u>207,727.69</u>	<u>4,709.53</u>	<u>2.3%</u>
TOTAL LIABILITIES & EQUITY	<u>368,101.21</u>	<u>211,358.78</u>	<u>156,742.43</u>	<u>74.2%</u>