

**American Contract Bridge League, Inc.**  
**Financial Statements & Analysis**



**For the Month and Year-to-Date Ending  
September 30, 2020 and 2019**

**This report contains all of the normal statements based on the original 2020 budget. Also included are the Statements of Activities for September 2020 and YTD related to Covid-19 Forecast.**

*Results presented in this report are unaudited and are intended for management and board use only*

**American Contract Bridge League, Inc.**  
**Single Month Financial Summary for the Month Ending September 30, 2020**

<b>(in \$'000s)</b>						<b>(in '000s)</b>			
<b>Change in Net Assets</b>	<b>Sep-20</b>	<b>Sep-19</b>	<b>Sep-18</b>	<b>YTD 2020</b>	<b>YTD 2019</b>	<b>Tournament Tables</b>	<b>Sep-20</b>	<b>Sep-19</b>	<b>Sep-18</b>
<b>Revenues</b>						Regionals	12.9	17.1	14.1
Membership	\$ 488	\$ 504	\$ 516	\$ 4,479	\$ 4,592	Sectionals	0.0	13.8	13.6
Tournaments	778	523	559	3,037	4,105	STaCs	0.0	2.7	2.4
NABC	7	19	0	38	1,918	<b>Club Tables</b>			
Club	474	225	232	2,743	2,135	Regular	122.1	112.9	125.4
Other	(21)	142	62	1,728	1,888	Special	1.3	46.3	44.1
<b>Total Revenue</b>	<b>\$ 1,726</b>	<b>\$ 1,413</b>	<b>\$ 1,369</b>	<b>\$ 12,025</b>	<b>\$ 14,638</b>	Online	269.0	93.5	87.1
<b>Expenses</b>						<b>Total</b>	<b>392.4</b>	<b>252.6</b>	<b>256.7</b>
Operating	682	741	731	5,544	8,745	<b>NABC Tables</b>			
General & Admin.	513	461	451	4,112	4,293	<b>2020</b>	<b>2019</b>	<b>2018</b>	
<b>Total Expenses</b>	<b>\$ 1,195</b>	<b>\$ 1,202</b>	<b>\$ 1,182</b>	<b>\$ 9,656</b>	<b>\$ 13,038</b>	Spring	-	9.6	10.3
<b>Change in Net Assets</b>	<b>\$ 531</b>	<b>\$ 210</b>	<b>\$ 187</b>	<b>\$ 2,370</b>	<b>\$ 1,601</b>	Summer	-	13.6	11.3
<b>Cash</b>						Fall	-	10.4	6.0
Beginning	\$ 3,928	\$ 1,173	\$ 784	\$ 2,721	\$ 1,080	<b>Members (YTD)</b>			
Change in Net Assets	531	210	191	2,370	1,601	New	7.2	8.0	8.7
Capital Expenditures	-	(33)	-	-	(168)	Recovered	3.9	5.0	5.2
Other Items	(105)	319	280	(737)	(844)	Lost	(15.4)	(14.7)	(15.1)
<b>Current Cash</b>	<b>\$ 4,354</b>	<b>\$ 1,668</b>	<b>\$ 1,255</b>	<b>\$ 4,354</b>	<b>\$ 1,668</b>	Net Change	(4.3)	(1.6)	(1.2)
<b>Investments</b>	<b>\$ 7,266</b>	<b>\$ 6,697</b>	<b>\$ 7,257</b>			Total	158.2	162.9	165.5
<b>Total Cash &amp; Invest.</b>	<b>\$ 11,619</b>	<b>\$ 8,365</b>	<b>\$ 8,512</b>						

**American Contract Bridge League, Inc.**  
**Statements of Activities (COVID-19 Forecast)**  
**For the Month Ended - September 30, 2020**

	Month		Vs. Month Forecast	
	Sept. 2020 Actual	Sept. 2020 Forecast	\$ Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Revenues and Gains (Losses)</b>				
Membership dues	\$ 487,543	\$ 486,917	\$ 627	0.1%
Tournament director fees	-	-	-	0.0%
North American Championships	-	-	-	0.0%
Regionals at Sea	-	-	-	0.0%
Club sanction fees	474,259	197,316	276,944	140.4%
Tournament fees	778,460	189,571	588,889	310.6%
Educational programs and services	4,493	-	4,493	0.0%
Bulletin sales and advertising	15,951	6,313	9,639	152.7%
Interest and dividend income	13,949	11,667	2,283	19.6%
BBO Agreement	45,833	45,833	-	0.0%
Baron Barclay Royalties	-	-	-	0.0%
Employee retention credit (CARES Act)	-	-	-	0.0%
Other Revenues	(5,841)	5,570	(11,412)	(204.9%)
<b>Total revenues and gains</b>	<b>1,814,647</b>	<b>943,186</b>	<b>871,461</b>	<b>92.4%</b>
<b>Operating Expenses</b>				
Field Operations	233,354	216,320	(17,034)	(7.9%)
BBO Fees	187,791	85,000	(102,791)	(120.9%)
Editorial	118,524	133,312	14,789	11.1%
Meeting services	8,915	24,364	15,449	63.4%
Club and member services	68,474	75,791	7,317	9.7%
Marketing	64,755	55,172	(9,583)	(17.4%)
<b>Total operating expenses</b>	<b>681,812</b>	<b>589,959</b>	<b>(91,853)</b>	<b>(15.6%)</b>
<b>General &amp; Administrative Expenses</b>				
Executive	105,425	108,440	3,016	2.8%
Human Resources	74,128	42,748	(31,380)	(73.4%)
Accounting	91,879	95,084	3,205	3.4%
Information Technology	181,657	178,825	(2,832)	(1.6%)
Facilities	27,724	29,875	2,151	7.2%
Board President	-	-	-	0.0%
Board of Governors	-	-	-	0.0%
Board of Directors	-	-	-	0.0%
NBO Payments	6,013	6,013	-	0.0%
Depreciation	26,103	28,527	2,424	8.5%
<b>Total general &amp; administrative expenses</b>	<b>512,928</b>	<b>489,512</b>	<b>(23,417)</b>	<b>(4.8%)</b>
<b>Total expenses</b>	<b>1,194,740</b>	<b>1,079,470</b>	<b>(115,270)</b>	<b>(10.7%)</b>
<b>Change in net assets from operations</b>	<b>619,907</b>	<b>(136,284)</b>	<b>756,191</b>	<b>554.9%</b>
Change in market value of investments	(88,762)	-	(88,762)	0.0%
<b>Change in net assets</b>	<b>\$ 531,145</b>	<b>\$ (136,284)</b>	<b>\$ 667,429</b>	<b>489.7%</b>

**American Contract Bridge League, Inc.**  
**Statements of Activities (COVID-19 Forecast)**  
**For the Year-to-Date Ending September 30, 2020**

	Year-to-Date		Vs. YTD Forecast	
	2020 Actual	2020 Forecast	\$ Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Revenues and Gains (Losses)</b>				
Membership dues	\$ 4,479,255	\$ 4,478,628	\$ 627	0.0%
Tournament director fees	678,465	678,465	-	0.0%
North American Championships	38,198	45,600	(7,402)	(16.2%)
Regionals at Sea	62,000	62,000	-	0.0%
Club sanction fees	2,743,036	2,466,092	276,944	11.2%
Tournament fees	2,358,676	1,684,787	673,889	40.0%
Educational programs and services	235,830	229,648	6,182	2.7%
Bulletin sales and advertising	151,053	141,415	9,639	6.8%
Interest and dividend income	82,535	80,253	2,282	2.8%
BBO Agreement	387,500	387,500	(0)	(0.0%)
Baron Barclay Royalties	273	273	(0)	(0.0%)
Employee retention credit	363,000	363,000	-	0.0%
Las Vegas NABC Refund	75,000	75,000	-	0.0%
Other Revenues	69,326	75,025	(5,699)	(7.6%)
<b>Total revenues and gains (losses)</b>	<b>11,724,147</b>	<b>10,767,686</b>	<b>956,461</b>	<b>8.9%</b>
<b>Operating Expenses</b>				
Field Operations	2,500,093	2,374,171	(125,922)	(5.3%)
BBO Fees	278,903	200,000	(78,903)	(39.5%)
Editorial	1,095,695	1,110,484	14,789	1.3%
Meeting services	267,527	282,976	15,449	5.5%
Club and member services	588,605	595,922	7,317	1.2%
Marketing	812,817	803,234	(9,583)	(1.2%)
<b>Total operating expenses</b>	<b>5,543,640</b>	<b>5,366,787</b>	<b>(176,853)</b>	<b>(3.3%)</b>
<b>General &amp; Administrative Expenses</b>				
Executive	944,106	947,122	3,015	0.3%
Human Resources	408,759	377,379	(31,380)	(8.3%)
Accounting	798,797	802,001	3,205	0.4%
Information Technology	1,374,095	1,371,263	(2,832)	(0.2%)
Facilities	217,535	219,686	2,151	1.0%
Board President	2,334	2,334	-	0.0%
Board of Governors	14	14	-	0.0%
Board of Directors	34,052	34,052	-	0.0%
NBO Payments	54,113	54,113	-	0.0%
Depreciation	278,223	280,647	2,424	0.9%
<b>Total general &amp; administrative expenses</b>	<b>4,112,027</b>	<b>4,088,611</b>	<b>(23,417)</b>	<b>(0.6%)</b>
<b>Total expenses</b>	<b>9,655,667</b>	<b>9,455,398</b>	<b>(200,270)</b>	<b>(2.1%)</b>
<b>Change in net assets from operations</b>	<b>2,068,479</b>	<b>1,312,288</b>	<b>756,191</b>	<b>57.6%</b>
Loss reserve for 2021 NABCs	(600,000)	(600,000)	-	
Change in market value of investments	301,267	-	301,267	
<b>Change in net assets</b>	<b>\$ 1,769,746</b>	<b>\$ 712,288</b>	<b>\$ 1,057,458</b>	<b>148.5%</b>

**American Contract Bridge League, Inc.**  
**Statements of Activities**  
**For the Month Ended - September 30, 2020**

	Month						Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	% of Rev	Sept. 2020 Budget	% of Rev	Sept. 2019 Actual	% of Rev	\$ Variance Fav/(Unf)	% Variance Fav/(Unf)	\$ Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Revenues and Gains (Losses)</b>										
Membership dues	\$ 487,543	26.9%	\$ 486,917	37.4%	\$ 503,896	35.3%	\$ 627	0.1%	\$ (16,352)	(3.2%)
Tournament director fees	-	0.0%	265,898	20.4%	297,143	20.8%	(265,898)	(100.0%)	(297,143)	(100.0%)
North American Championships	-	0.0%	-	0.0%	18,788	1.3%	-	0.0%	(18,788)	(100.0%)
Regionals at Sea	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Club sanction fees	474,259	26.1%	233,229	17.9%	224,784	15.7%	241,030	103.3%	249,475	111.0%
Tournament fees	778,460	42.9%	211,625	16.3%	226,076	15.8%	566,834	267.8%	552,383	244.3%
Educational programs and services	4,493	0.2%	2,600	0.2%	5,519	0.4%	1,893	72.8%	(1,026)	(18.6%)
Bulletin sales and advertising	15,951	0.9%	25,250	1.9%	33,471	2.3%	(9,299)	(36.8%)	(17,520)	(52.3%)
Interest and dividend income	13,949	0.8%	11,667	0.9%	27,676	1.9%	2,283	19.6%	(13,727)	(49.6%)
BBO Agreement	45,833	2.5%	45,833	3.5%	41,667	2.9%	-	0.0%	-	0.0%
Baron Barclay Royalties	-	0.0%	10,000	0.8%	10,000	0.7%	(10,000)	(100.0%)	(10,000)	(100.0%)
Employee Retention Credit (CARES Act)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Las Vegas NABC Refund	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Other Revenues	(5,841)	(0.3%)	7,570	0.6%	39,758	2.8%	(13,412)	(177.2%)	(45,600)	(114.7%)
<b>Total revenues and gains (losses)</b>	<b>1,814,647</b>	<b>100.0%</b>	<b>1,300,589</b>	<b>100.0%</b>	<b>1,428,777</b>	<b>100.0%</b>	<b>514,058</b>	<b>39.5%</b>	<b>385,870</b>	<b>27.0%</b>
<b>Operating Expenses</b>										
Field Operations	421,145	23.2%	426,342	32.8%	433,004	30.3%	5,197	1.2%	11,859	2.7%
Editorial	118,524	6.5%	132,150	10.2%	126,173	8.8%	13,627	10.3%	7,649	6.1%
Meeting services	8,915	0.5%	20,923	1.6%	21,279	1.5%	12,008	57.4%	12,364	58.1%
Club and member services	68,474	3.8%	74,458	5.7%	75,826	5.3%	5,985	8.0%	7,352	9.7%
Marketing	64,755	3.6%	116,445	9.0%	84,811	5.9%	51,690	44.4%	20,056	23.6%
<b>Total operating expenses</b>	<b>681,812</b>	<b>37.6%</b>	<b>770,318</b>	<b>59.2%</b>	<b>741,093</b>	<b>51.9%</b>	<b>88,506</b>	<b>11.5%</b>	<b>59,281</b>	<b>8.0%</b>
<b>General &amp; Administrative Expenses</b>										
Executive	105,425	5.8%	110,803	8.5%	70,376	4.9%	5,378	4.9%	(35,049)	(49.8%)
Human Resources	74,128	4.1%	43,195	3.3%	31,322	2.2%	(30,933)	(71.6%)	(42,806)	(136.7%)
Accounting	91,879	5.1%	94,839	7.3%	95,674	6.7%	2,960	3.1%	3,794	4.0%
Information Technology	181,657	10.0%	182,012	14.0%	187,508	13.1%	355	0.2%	5,851	3.1%
Facilities	27,724	1.5%	29,504	2.3%	29,770	2.1%	1,780	6.0%	2,046	6.9%
Board President	-	0.0%	3,750	0.3%	-	0.0%	3,750	100.0%	-	0.0%
Board of Governors	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Board of Directors	-	0.0%	-	0.0%	4,429	0.3%	-	0.0%	4,429	100.0%
NBO Payments	6,013	0.3%	6,013	0.5%	7,850	0.5%	-	0.0%	1,838	23.4%
WBF Payments	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Depreciation	26,103	1.4%	28,527	2.2%	34,391	2.4%	2,424	8.5%	8,288	24.1%
<b>Total general &amp; administrative expenses</b>	<b>512,928</b>	<b>28.3%</b>	<b>498,642</b>	<b>38.3%</b>	<b>461,318</b>	<b>32.3%</b>	<b>(14,286)</b>	<b>(2.9%)</b>	<b>(51,610)</b>	<b>(11.2%)</b>
<b>Total expenses</b>	<b>1,194,740</b>	<b>65.8%</b>	<b>1,268,960</b>	<b>97.6%</b>	<b>1,202,411</b>	<b>84.2%</b>	<b>74,220</b>	<b>5.8%</b>	<b>7,671</b>	<b>0.6%</b>
<b>Change in net assets from operations (loss)</b>	<b>619,907</b>	<b>34.2%</b>	<b>31,629</b>	<b>2.4%</b>	<b>226,365</b>	<b>15.8%</b>	<b>588,278</b>	<b>1860.0%</b>	<b>393,541</b>	<b>173.9%</b>
Change in market value of investments	(88,762)	(4.9%)	-	0.0%	(16,045)	(1.1%)	(88,762)	0.0%	(72,717)	(453.2%)
<b>Change in net assets (loss)</b>	<b>\$ 531,145</b>	<b>29.3%</b>	<b>\$ 31,629</b>	<b>2.4%</b>	<b>\$ 210,320</b>	<b>14.7%</b>	<b>\$ 499,516</b>	<b>1579.3%</b>	<b>\$ 320,824</b>	<b>152.5%</b>

**American Contract Bridge League, Inc.**  
**Statements of Activities**  
**For the Year-to-Date Ending September 30, 2020**

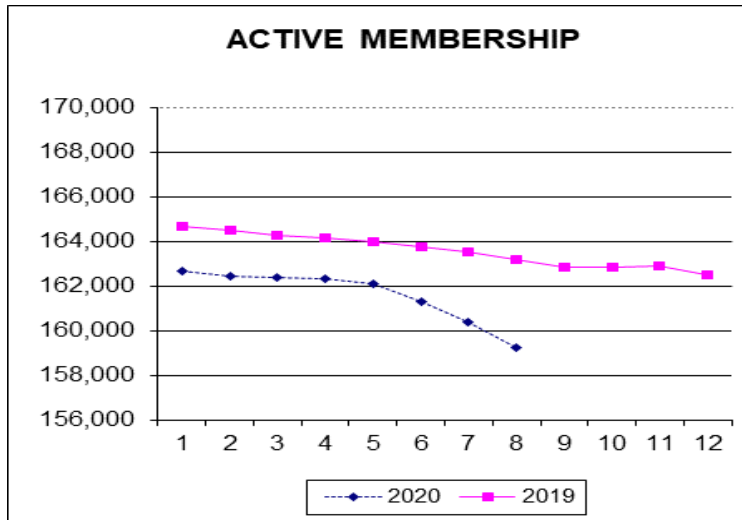
	Year-to-Date				Vs. Budget		Vs. Prior			
	2020 Actual	% of Rev	2020 Budget	% of Rev	2019 Actual	% of Rev	\$ Variance Fav/(Unf)	% Variance Fav/(Unf)	\$ Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Revenues and Gains (Losses)</b>										
Membership dues	\$ 4,479,255	38.2%	\$ 4,409,250	31.7%	\$ 4,591,969	32.5%	\$ 70,005	1.6%	\$ (112,714)	(2.5%)
Tournament director fees	678,465	5.8%	2,295,237	16.5%	2,396,048	17.0%	(1,616,772)	(70.4%)	(1,717,583)	(71.7%)
North American Championships	38,198	0.3%	2,140,917	15.4%	1,917,979	13.6%	(2,102,719)	(98.2%)	(1,879,781)	(98.0%)
Regionals at Sea	62,000	0.5%	112,235	0.8%	80,425	0.6%	(50,235)	(44.8%)	(18,425)	(22.9%)
Club sanction fees	2,743,036	23.4%	2,100,984	15.1%	2,135,309	15.1%	642,052	30.6%	607,728	28.5%
Tournament fees	2,358,676	20.1%	1,675,090	12.0%	1,709,124	12.1%	683,586	40.8%	649,552	38.0%
Educational programs and services	235,830	2.0%	250,950	1.8%	253,493	1.8%	(15,120)	(6.0%)	(17,663)	(7.0%)
Bulletin sales and advertising	151,053	1.3%	227,250	1.6%	279,637	2.0%	(76,197)	(33.5%)	(128,584)	(46.0%)
Interest and dividend income	82,535	0.7%	105,000	0.8%	109,343	0.8%	(22,465)	(21.4%)	(26,808)	(24.5%)
BBO Agreement	387,500	3.3%	387,500	2.8%	375,000	2.7%	-	0.0%	-	0.0%
Baron Barclay Royalties	273	0.0%	90,000	0.6%	90,000	0.6%	(89,727)	(99.7%)	(89,727)	(99.7%)
Employee Retention Credit (CARES Act)	363,000	3.1%	-	0.0%	-	0.0%	363,000	0.0%	363,000	0.0%
Las Vegas NABC Refund	75,000	0.6%	-	0.0%	-	0.0%	75,000	0.0%	75,000	0.0%
Other Revenues	69,326	0.6%	120,853	0.9%	174,904	1.2%	(51,527)	(42.6%)	(105,577)	(60.4%)
<b>Total revenues and gains (losses)</b>	<b>11,724,147</b>	<b>100.0%</b>	<b>13,915,266</b>	<b>100.0%</b>	<b>14,113,230</b>	<b>100.0%</b>	<b>(2,191,119)</b>	<b>(15.7%)</b>	<b>(2,389,083)</b>	<b>(16.9%)</b>
<b>Operating Expenses</b>										
Field Operations	2,778,996	23.7%	3,579,447	25.7%	3,744,464	26.5%	800,451	22.4%	965,468	25.8%
Editorial	1,095,695	9.3%	1,191,373	8.6%	1,186,648	8.4%	95,678	8.0%	90,953	7.7%
Meeting services	267,527	2.3%	2,017,271	14.5%	1,756,612	12.4%	1,749,744	86.7%	1,489,085	84.8%
Club and member services	588,605	5.0%	837,461	6.0%	898,376	6.4%	248,856	29.7%	309,772	34.5%
Marketing	812,817	6.9%	1,436,581	10.3%	1,158,862	8.2%	623,764	43.4%	346,046	29.9%
<b>Total operating expenses</b>	<b>5,543,640</b>	<b>47.3%</b>	<b>9,062,133</b>	<b>65.1%</b>	<b>8,744,963</b>	<b>62.0%</b>	<b>3,518,493</b>	<b>38.8%</b>	<b>3,201,323</b>	<b>36.6%</b>
<b>General &amp; Administrative Expenses</b>										
Executive	944,106	8.1%	1,022,939	7.4%	589,999	4.2%	78,832	7.7%	(354,107)	(60.0%)
Human Resources	408,759	3.5%	360,223	2.6%	298,734	2.1%	(48,535)	(13.5%)	(110,024)	(36.8%)
Accounting	798,797	6.8%	851,349	6.1%	845,395	6.0%	52,552	6.2%	46,599	5.5%
Information Technology	1,374,095	11.7%	1,673,889	12.0%	1,639,028	11.6%	299,795	17.9%	264,934	16.2%
Facilities	217,535	1.9%	266,117	1.9%	265,141	1.9%	48,582	18.3%	47,606	18.0%
Board President	2,334	0.0%	33,750	0.2%	12,328	0.1%	31,416	93.1%	9,994	81.1%
Board of Governors	14	0.0%	10,000	0.1%	11,657	0.1%	9,986	99.9%	11,642	99.9%
Board of Directors	34,052	0.3%	215,151	1.5%	221,286	1.6%	181,099	84.2%	187,234	84.6%
NBO Payments	54,113	0.5%	54,113	0.4%	70,650	0.5%	-	0.0%	16,538	23.4%
WBF Payments	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Depreciation	278,223	2.4%	291,940	2.1%	338,480	2.4%	13,717	4.7%	60,257	17.8%
<b>Total general &amp; administrative expenses</b>	<b>4,112,027</b>	<b>35.1%</b>	<b>4,779,471</b>	<b>34.3%</b>	<b>4,292,699</b>	<b>30.4%</b>	<b>667,444</b>	<b>14.0%</b>	<b>180,671</b>	<b>4.2%</b>
<b>Total expenses</b>	<b>9,655,667</b>	<b>82.4%</b>	<b>13,841,604</b>	<b>99.5%</b>	<b>13,037,662</b>	<b>92.4%</b>	<b>4,185,937</b>	<b>30.2%</b>	<b>3,381,995</b>	<b>25.9%</b>
<b>Change in net assets from operations (loss)</b>	<b>2,068,479</b>	<b>17.6%</b>	<b>73,662</b>	<b>0.5%</b>	<b>1,075,568</b>	<b>7.6%</b>	<b>1,994,817</b>	<b>2708.1%</b>	<b>992,911</b>	<b>92.3%</b>
Change in market value of investments	301,267	2.6%	-	0.0%	525,168	3.7%	301,267	0.0%	(223,901)	(42.6%)
<b>Change in net assets (loss)</b>	<b>\$ 2,369,746</b>	<b>20.2%</b>	<b>\$ 73,662</b>	<b>0.5%</b>	<b>\$ 1,600,736</b>	<b>11.3%</b>	<b>\$ 2,296,084</b>	<b>3117.1%</b>	<b>\$ 769,010</b>	<b>48.0%</b>

Results presented in this report are unaudited and are intended for management and board use only

**American Contract Bridge League, Inc.**  
**Membership Revenue**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020	Sept. 2020	Sept. 2019	Variance	% Variance	Variance	% Variance	2020	2020	2019	Variance	% Variance	Variance	% Variance
	Actual	Budget	Actual	Fav/(Unf)	Fav/(Unf)	Fav/(Unf)	Fav/(Unf)	Actual	Budget	Actual	Fav/(Unf)	Fav/(Unf)	Fav/(Unf)	Fav/(Unf)
Member Dues	\$ 553,222	\$ 552,138	\$ 560,604	\$ 1,084	0.2%	\$ (7,383)	(1.3%)	\$ 5,059,480	\$ 4,969,240	\$ 5,047,156	\$ 90,240	1.8%	\$ 12,324	0.2%
Dues Discount	(72,440)	(71,750)	(63,529)	(690)	(1.0%)	(8,912)	(14.0%)	(645,926)	(618,750)	(513,969)	(27,176)	(4.4%)	(131,957)	(25.7%)
Patron Dues	6,419	5,700	6,129	719	12.6%	290	4.7%	59,753	51,300	51,753	8,453	16.5%	8,000	15.5%
Student Dues	295	700	555	(405)	(57.9%)	(260)	(46.8%)	4,645	6,300	5,861	(1,655)	(26.3%)	(1,216)	(20.7%)
Reinstatement Fees	50	124	133	(74)	(59.6%)	(83)	(62.3%)	1,291	1,115	1,124	176	15.8%	167	14.9%
Over/Under Payments	(2)	5	4	(7)	(133.0%)	(6)	(142.9%)	11	45	44	(34)	(75.6%)	(33)	(74.8%)
<b>Total Membership Revenue</b>	<b>\$ 487,543</b>	<b>\$ 486,917</b>	<b>\$ 503,896</b>	<b>627</b>	<b>0.1%</b>	<b>(16,352)</b>	<b>(3.2%)</b>	<b>\$ 4,479,255</b>	<b>\$ 4,409,250</b>	<b>\$ 4,591,969</b>	<b>70,005</b>	<b>1.6%</b>	<b>(112,714)</b>	<b>(2.5%)</b>

Membership Category	2020	2019	Change	%
Life Masters	46,960	48,768	(1,808)	(3.7%)
Non Life Masters	106,867	109,976	(3,109)	(2.8%)
Total Paying Members	153,827	158,744	(4,917)	(3.1%)
Active Unpaid LM	4,368	4,106	262	6.4%
Total Members	158,195	162,850	(4,655)	(2.9%)



	2020	2019	Change	%
New Members YTD	7,184	8,030	(846)	(10.5%)
New Guest Members YTD	267			

**American Contract Bridge League, Inc.**  
**Club Revenue and Tables Reported**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior		
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	
	<b>Revenue</b>											<b>Revenue</b>			
Regular Sanction Fees*	\$ 32,235	\$ 165,938	\$ 156,885	\$ (133,703)	(80.6%)	\$ (124,650)	(79.5%)	\$ 885,243	\$ 1,493,442	\$ 1,547,731	\$ (608,199)	(40.7%)	\$ (662,487)	(42.8%)	
Online Sanction Fees - Special**	249,322	53,995	54,583	195,327	361.7%	194,738	356.8%	662,924	485,955	465,971	176,969	26.7%	196,952	42.3%	
Online Sanction Fees - BBO***	185,401	-	-	185,401	0.0%	185,401	0.0%	1,111,533	-	-	1,111,533	100.0%	1,111,533	0.0%	
Annual Sanction Renewal	7,241	8,333	8,493	(1,092)	(13.1%)	(1,252)	(14.7%)	63,588	68,479	68,639	(4,891)	(7.1%)	(5,051)	(7.4%)	
Unit Rated Club Games	60	4,963	4,822	(4,903)	(98.8%)	(4,762)	(98.8%)	19,748	53,109	52,968	(33,360)	(62.8%)	(33,219)	(62.7%)	
<b>Total Revenue</b>	<b>\$ 474,259</b>	<b>\$ 233,229</b>	<b>\$ 224,784</b>	<b>\$ 241,030</b>	<b>103.3%</b>	<b>\$ 249,475</b>	<b>111.0%</b>	<b>\$ 2,743,036</b>	<b>\$ 2,100,984</b>	<b>\$ 2,135,309</b>	<b>\$ 642,052</b>	<b>30.6%</b>	<b>\$ 607,728</b>	<b>28.5%</b>	
	<b>Tables</b>											<b>Tables</b>			
Regular Tables*	122,101.0	115,955.0	112,874.2	6,146.0	5.3%	9,226.8	8.2%	836,791.4	1,113,529.0	1,132,453.4	(276,737.6)	(24.9%)	(295,662.0)	(26.1%)	
Special Games**	1,302.0	47,226.5	46,261.8	(45,924.5)	(97.2%)	(44,959.8)	(97.2%)	229,240.1	379,949.9	372,220.9	(150,709.8)	(39.7%)	(142,980.8)	(38.4%)	
Online - BBO***	268,992.0	97,287.0	93,498.0	171,705.0	176.5%	175,494.0	187.7%	1,687,525.6	864,059.0	818,263.0	823,466.6	95.3%	869,262.6	106.2%	
<b>Total Tables</b>	<b>392,395.0</b>	<b>260,468.5</b>	<b>252,634.0</b>	<b>131,926.5</b>	<b>50.6%</b>	<b>139,761.0</b>	<b>55.3%</b>	<b>2,753,557.0</b>	<b>2,357,537.9</b>	<b>2,322,937.3</b>	<b>396,019.2</b>	<b>16.8%</b>	<b>430,619.7</b>	<b>18.5%</b>	

\* Regular Sanction Fees & Tables includes face to face and online club games

\*\* Online Sanction Fees - Special includes all online ACBL special games

\*\*\* Online Sanction Fees - BBO includes all standard online BBO games



**American Contract Bridge League, Inc.**  
**Tournament Analysis**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Regionals</b>														
TD Session Fees	\$ -	\$ 104,500	\$ 136,540	\$ (104,500)	(100.0%)	\$ (136,540)	(100.0%)	\$ 372,628	\$ 1,229,300	\$ 1,326,024	\$ (856,672)	(69.7%)	\$ (953,396)	(71.9%)
Sanction Fees	\$ 778,410	\$ 40,984	\$ 50,879	\$ 737,426	1799.3%	\$ 727,531	1429.9%	\$ 2,027,499	\$ 483,713	\$ 506,420	\$ 1,543,786	319.2%	\$ 1,521,079	300.4%
Hand Record Fees	\$ -	\$ 1,970	\$ 2,272	\$ (1,970)	(100.0%)	\$ (2,272)	(100.0%)	\$ 3,072	\$ 13,170	\$ 13,472	\$ (10,098)	(76.7%)	\$ (10,400)	(77.2%)
Tournaments	1	11	20	(10)	(90.9%)	(19)	(95.0%)	31	111	115	(80)	(72.1%)	(84)	(73.0%)
Sessions	8.0	550.0	611.4	(542.0)	(98.5%)	(603.4)	(98.7%)	1,983.0	6,470.0	7,001.4	(4,487.0)	(69.4%)	(5,018.4)	(71.7%)
Tables	12,942.0	9,357.0	17,065.0	3,585.0	38.3%	(4,123.0)	(24.2%)	64,362.5	109,995.0	115,116.5	(45,632.5)	(41.5%)	(50,754.0)	(44.1%)
<b>Sectionals</b>														
Sectional Surcharge	\$ -	\$ 16,328	\$ 16,200	\$ (16,328)	(100.0%)	\$ (16,200)	(100.0%)	\$ 25,560	\$ 90,140	\$ 91,801	\$ (64,580)	(71.6%)	\$ (66,241)	(72.2%)
TD Session Fees	\$ -	\$ 142,310	\$ 136,156	\$ (142,310)	(100.0%)	\$ (136,156)	(100.0%)	\$ 258,255	\$ 885,400	\$ 878,242	\$ (627,146)	(70.8%)	\$ (619,988)	(70.6%)
Sanction Fees	\$ (230)	\$ 45,248	\$ 43,523	\$ (45,477)	(100.5%)	\$ (43,752)	(100.5%)	\$ 80,233	\$ 280,899	\$ 284,145	\$ (200,666)	(71.4%)	\$ (203,912)	(71.8%)
Hand Record Fees	\$ -	\$ 2,603	\$ 2,800	\$ (2,603)	(100.0%)	\$ (2,800)	(100.0%)	\$ 5,224	\$ 17,643	\$ 17,840	\$ (12,419)	(70.4%)	\$ (12,616)	(70.7%)
Tournaments	0	97	96	(97)	(100.0%)	(96)	(100.0%)	154	536	541	(382)	(71.2%)	(387)	(71.5%)
Sessions	-	749.3	749.3	(749.3)	(100.0%)	(749.3)	(100.0%)	1,383.0	4,660.3	4,695.8	(3,277.3)	(70.3%)	(3,312.8)	(70.5%)
Tables	0.0	14,234.6	13,817.5	(14,234.6)	(100.0%)	(13,817.5)	(100.0%)	26,253.0	88,539.2	91,194.0	(62,286.2)	(70.3%)	(64,941.0)	(71.2%)
<b>I/N Sectionals</b>														
Sectional Surcharge	\$ -	\$ 122	\$ 150	\$ (122)	(100.0%)	\$ (150)	(100.0%)	\$ 931	\$ 1,847	\$ 1,812	\$ (917)	(49.6%)	\$ (881)	(48.6%)
TD Session Fees	\$ -	\$ 945	\$ 756	\$ (945)	(100.0%)	\$ (756)	(100.0%)	\$ 5,033	\$ 11,079	\$ 12,780	\$ (6,046)	(54.6%)	\$ (7,747)	(60.6%)
Sanction Fees	\$ -	\$ 1,179	\$ 1,293	\$ (1,179)	(100.0%)	\$ (1,293)	(100.0%)	\$ 4,505	\$ 17,007	\$ 17,121	\$ (12,502)	(73.5%)	\$ (12,617)	(73.7%)
Hand Record Fees	\$ -	\$ 56	\$ 72	\$ (56)	(100.0%)	\$ (72)	(100.0%)	\$ 232	\$ 728	\$ 744	\$ (496)	(68.1%)	\$ (512)	(68.8%)
Tournaments	0	19	18	(19)	(100.0%)	(18)	(100.0%)	35	155	154	(120)	(77.4%)	(119)	(77.3%)
Sessions	-	5.0	4.0	(5.0)	(100.0%)	(4.0)	(100.0%)	27.0	71.0	70.0	(44.0)	(62.0%)	(43.0)	(61.4%)
Tables	0.0	575.5	690.0	(575.5)	(100.0%)	(690.0)	(100.0%)	2,241.0	8,709.5	8,824.0	(6,468.5)	(74.3%)	(6,583.0)	(74.6%)
<b>Sectional Cruises</b>														
Sectional Surcharge	\$ -	\$ -	\$ -	\$ -	0.0%	\$ -	0.0%	\$ -	\$ -	\$ -	\$ -	0.0%	\$ -	0.0%
TD Session Fees	\$ -	\$ -	\$ 2,268	\$ -	0.0%	\$ (2,268)	(100.0%)	\$ 2,268	\$ -	\$ 4,536	\$ 2,268	0.0%	\$ (2,268)	(50.0%)
Sanction Fees	\$ -	\$ 2,546	\$ 1,273	\$ (2,546)	(100.0%)	\$ (1,273)	(100.0%)	\$ 7,156	\$ 7,638	\$ 7,650	\$ (482)	(6.3%)	\$ (493)	(6.4%)
Hand Record Fees	\$ -	\$ 96	\$ 88	\$ (96)	(100.0%)	\$ (88)	(100.0%)	\$ 96	\$ 192	\$ 184	\$ (96)	(50.0%)	\$ (88)	(47.8%)
Tournaments	0	2.0	2.0	(2)	(100.0%)	(2)	(100.0%)	7	6.0	6.0	1	16.7%	1	16.7%
Sessions	-	24.0	-	(24.0)	(100.0%)	-	0.0%	12.0	72.0	12.0	(60.0)	(83.3%)	-	0.0%
Tables	-	240.0	120.0	(240.0)	(100.0%)	(120.0)	(100.0%)	674.5	720.0	725.5	(45.5)	(6.3%)	(51.0)	(7.0%)
<b>STaCs</b>														
Sanction Fees	\$ -	\$ 10,433	\$ 11,633	\$ (10,433)	(100.0%)	\$ (11,633)	(100.0%)	\$ 107,146	\$ 321,724	\$ 322,924	\$ (214,578)	(66.7%)	\$ (215,778)	(66.8%)
Hand Record Fees	\$ -	\$ 320	\$ 272	\$ (320)	(100.0%)	\$ (272)	(100.0%)	\$ 2,144	\$ 6,144	\$ 6,096	\$ (4,000)	(65.1%)	\$ (3,952)	(64.8%)
Tournaments	0	4	4	(4)	(100.0%)	(4)	(100.0%)	24	66	66	(42)	(63.6%)	(42)	(63.6%)
Tables	-	2,380.5	2,651.5	(2,380.5)	(100.0%)	(2,651.5)	(100.0%)	25,602.5	76,407.0	76,678.0	(50,804.5)	(66.5%)	(51,075.5)	(66.6%)
<b>Special Events</b>														
TD Session Fees	\$ -	\$ 1,692	\$ 5,074	\$ (1,692)	(100.0%)	\$ (5,074)	(100.0%)	\$ 13,791	\$ 77,471	\$ 80,853	\$ (63,680)	(82.2%)	\$ (67,062)	(82.9%)
Sanction Fees	\$ 279	\$ 106,028	\$ 111,859	\$ (105,749)	(99.7%)	\$ (111,580)	(99.8%)	\$ 121,112	\$ 525,413	\$ 531,760	\$ (404,301)	(76.9%)	\$ (410,648)	(77.2%)
Hand Record Fees	\$ -	\$ 162	\$ 112	\$ (162)	(100.0%)	\$ (112)	(100.0%)	\$ 256	\$ 818	\$ 768	\$ (562)	(68.7%)	\$ (512)	(66.7%)
<b>Totals</b>														
TD Session Fees	\$ -	\$ 265,898	\$ 297,143	\$ (265,898)	(100.0%)	\$ (297,143)	(100.0%)	\$ 678,465	\$ 2,295,237	\$ 2,396,048	\$ (1,616,772)	(70.4%)	\$ (1,717,583)	(71.7%)
Sanction Fees	\$ 778,460	\$ 211,625	\$ 226,076	\$ 566,834	267.8%	\$ 552,383	244.3%	\$ 2,358,676	\$ 1,675,090	\$ 1,709,124	\$ 683,586	40.8%	\$ 649,552	38.0%
Tournaments	1	133	140	(132)	(99.2%)	(139)	(99.3%)	251	873	882	(622)	(71.3%)	(631)	(71.5%)
Sessions	8.0	1,328.3	1,364.7	(1,320.3)	(99.4%)	(1,356.7)	(99.4%)	3,405.0	11,273.3	11,779.2	(7,868.3)	(69.8%)	(8,374.2)	(71.1%)
Tables	12,942.0	26,787.6	34,344.0	(13,845.6)	(51.7%)	(21,402.0)	(62.3%)	119,133.5	284,370.7	292,538.0	(165,237.2)	(58.1%)	(173,404.5)	(59.3%)

**American Contract Bridge League, Inc.**  
**Educational and Other Revenues**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Educational Programs and Services</b>														
Junior Fund - US	\$ 118	\$ 2,500	\$ 4,464	\$ (2,382)	(95.3%)	\$ (4,346)	(97.4%)	\$ 223,137	\$ 225,500	\$ 226,922	\$ (2,363)	(1.0%)	\$ (3,786)	(1.7%)
Junior Fund - CAD	-	100	480	(100)	(100.0%)	(480)	(100.0%)	8,395	8,950	9,393	(555)	(6.2%)	(998)	(10.6%)
NABC TAPs	4,375	-	450	4,375	0.0%	3,925	872.2%	4,298	8,100	9,045	(3,802)	(46.9%)	(4,747)	(52.5%)
Regional TAPs	-	-	125	-	0.0%	(125)	(100.0%)	-	8,400	8,133	(8,400)	(100.0%)	(8,133)	(100.0%)
<b>Total Educational</b>	<b>\$ 4,493</b>	<b>\$ 2,600</b>	<b>\$ 5,519</b>	<b>\$ 1,893</b>	<b>72.8%</b>	<b>\$ (1,026)</b>	<b>(18.6%)</b>	<b>\$ 235,830</b>	<b>\$ 250,950</b>	<b>\$ 253,493</b>	<b>\$ (15,120)</b>	<b>(6.0%)</b>	<b>\$ (17,663)</b>	<b>(7.0%)</b>
<b>Other Revenues</b>														
Charity Fdn Admin Fees	394	2,200	431	(1,806)	(82.1%)	(37)	(8.5%)	5,285	13,200	12,942	(7,915)	(60.0%)	(7,657)	(59.2%)
USBF Admin Fees	181	1,300	935	(1,119)	(86.1%)	(754)	(80.6%)	10,576	9,200	10,121	1,376	15.0%	455	4.5%
CBF Admin Fees	145	300	161	(155)	(51.8%)	(17)	(10.4%)	2,073	2,700	1,786	(627)	(23.2%)	288	16.1%
Educational Fdn Admin Fees	506	900	3,283	(394)	(43.7%)	(2,777)	(84.6%)	13,205	9,900	9,983	3,305	33.4%	3,222	32.3%
Bridge Hall of Fame	-	-	(100)	-	0.0%	100	100.0%	-	7,500	8,525	(7,500)	(100.0%)	(8,525)	(100.0%)
Sponsorship	-	2,000	-	(2,000)	(100.0%)	-	0.0%	-	18,000	12,000	(18,000)	(100.0%)	(12,000)	(100.0%)
Learn Bridge in a Day	-	-	-	-	0.0%	-	0.0%	(45)	1,600	985	(1,645)	(102.8%)	(1,030)	(104.5%)
College Championships	310	-	-	310	0.0%	310	0.0%	26,568	50,000	40,500	(23,432)	(46.9%)	(13,932)	(34.4%)
Club Director's Exam	24	833	904	(809)	(97.1%)	(880)	(97.3%)	1,841	7,500	8,169	(5,659)	(75.5%)	(6,328)	(77.5%)
Miscellaneous	(7,402)	37	34,144	(7,439)	(20104.6%)	(41,545)	(121.7%)	9,823	1,253	69,893	8,570	683.8%	(60,070)	(85.9%)
<b>Total Other</b>	<b>\$ (5,841)</b>	<b>\$ 7,570</b>	<b>\$ 39,758</b>	<b>\$ (13,412)</b>	<b>(177.2%)</b>	<b>\$ (45,600)</b>	<b>(114.7%)</b>	<b>\$ 69,326</b>	<b>\$ 120,853</b>	<b>\$ 174,904</b>	<b>\$ (51,527)</b>	<b>(42.6%)</b>	<b>\$ (105,577)</b>	<b>(60.4%)</b>

**American Contract Bridge League, Inc.**  
**Operating Expense Analysis**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Field Operations</b>														
Payroll	\$ 17,196	\$ 26,720	\$ 19,071	\$ 9,524	35.6%	\$ 1,875	9.8%	\$ 196,683	\$ 235,753	\$ 181,215	\$ 39,070	16.6%	\$ (15,468)	(8.5%)
Benefits	4,466	6,715	4,220	2,249	33.5%	(246)	(5.8%)	46,595	60,077	43,846	13,483	22.4%	(2,749)	(6.3%)
Travel	-	2,170	3,381	2,170	100.0%	3,381	100.0%	1,456	16,096	5,936	14,640	91.0%	4,480	75.5%
Telephone	110	100	105	(10)	(10.0%)	(5)	(4.8%)	1,205	1,000	1,030	(205)	(20.5%)	(175)	(17.0%)
Board Meeting	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Tournament Directors	147,076	302,790	329,948	155,714	51.4%	182,873	55.4%	1,606,247	2,478,361	2,837,604	872,114	35.2%	1,231,357	43.4%
Banking Fees	27,244	18,055	2,350	(9,189)	(50.9%)	(24,895)	(1059.5%)	75,216	102,453	10,499	27,237	26.6%	(64,716)	(616.4%)
Professional Fees (BBO)	187,791	-	-	(187,791)	0.0%	(187,791)	0.0%	454,486	-	-	(454,486)	0.0%	(454,486)	0.0%
Sectional Travel	-	14,878	15,596	14,878	100.0%	15,596	100.0%	21,768	88,026	88,745	66,258	75.3%	66,977	75.5%
Equipment Rental	-	2,106	1,540	2,106	100.0%	1,540	100.0%	2,236	11,797	11,231	9,561	81.0%	8,995	80.1%
TD Training	1,398	7,807	1,439	6,409	82.1%	41	2.9%	26,937	100,050	26,572	73,113	73.1%	(366)	(1.4%)
Recorder	16,467	16,768	16,306	301	1.8%	(161)	(1.0%)	140,113	214,312	192,721	74,199	34.6%	52,608	27.3%
National Laws Commission	-	-	-	-	0.0%	-	0.0%	-	5,900	5,014	5,900	100.0%	5,014	100.0%
Bridge Operations	19,397	26,016	34,571	6,619	25.4%	15,174	43.9%	195,822	226,933	313,438	31,111	13.7%	117,615	37.5%
Other	1	2,217	4,477	2,216	100.0%	4,476	100.0%	10,231	38,688	26,613	28,457	73.6%	16,382	61.6%
<b>Total Field Operations</b>	<b>\$ 421,145</b>	<b>\$ 426,342</b>	<b>\$ 433,004</b>	<b>\$ 5,197</b>	<b>1.2%</b>	<b>\$ 11,859</b>	<b>2.7%</b>	<b>\$ 2,778,996</b>	<b>\$ 3,579,447</b>	<b>\$ 3,744,464</b>	<b>\$ 800,451</b>	<b>22.4%</b>	<b>\$ 965,468</b>	<b>25.8%</b>
<b>Editorial</b>														
Payroll	\$ 24,842	\$ 23,241	\$ 21,695	\$ (1,601)	(6.9%)	\$ (3,147)	(14.5%)	\$ 203,081	\$ 205,057	\$ 201,080	\$ 1,976	1.0%	\$ (2,001)	(1.0%)
Benefits	4,678	5,511	5,386	832	15.1%	708	13.1%	43,395	49,281	52,427	5,886	11.9%	9,033	17.2%
Bulletin Printing	47,326	58,000	56,203	10,674	18.4%	8,876	15.8%	464,765	522,000	521,265	57,235	11.0%	56,500	10.8%
Bulletin Postage/Frt	37,070	40,000	38,516	2,930	7.3%	1,445	3.8%	338,823	360,000	361,212	21,177	5.9%	22,390	6.2%
Bulletin Contributors	3,550	3,950	3,250	400	10.1%	(300)	(9.2%)	33,675	35,550	32,700	1,875	5.3%	(975)	(3.0%)
Other	1,056	1,448	1,123	392	27.1%	67	6.0%	11,957	19,485	17,964	7,528	38.6%	6,007	33.4%
<b>Total Editorial</b>	<b>\$ 118,524</b>	<b>\$ 132,150</b>	<b>\$ 126,173</b>	<b>\$ 13,627</b>	<b>10.3%</b>	<b>\$ 7,649</b>	<b>6.1%</b>	<b>\$ 1,095,695</b>	<b>\$ 1,191,373</b>	<b>\$ 1,186,648</b>	<b>\$ 95,678</b>	<b>8.0%</b>	<b>\$ 90,953</b>	<b>7.7%</b>
<b>Meeting Services</b>														
Payroll	\$ 12,544	\$ 13,355	\$ 12,486	\$ 810	6.1%	\$ (58)	(0.5%)	\$ 91,137	\$ 117,901	\$ 123,360	\$ 26,764	22.7%	\$ 32,223	26.1%
Benefits	298	5,658	4,235	5,360	94.7%	3,937	93.0%	32,404	50,746	40,671	18,342	36.1%	8,267	20.3%
Telephone	88	100	105	13	12.5%	18	16.7%	870	1,000	2,132	130	13.0%	1,262	59.2%
Seminars/Prof. Dev.	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Freight	-	-	-	-	0.0%	-	0.0%	2,385	-	-	(2,385)	0.0%	(2,385)	0.0%
Travel	-	350	127	350	100.0%	127	100.0%	-	3,150	3,750	3,150	100.0%	3,750	100.0%
NABC	-	-	2,597	-	0.0%	2,597	100.0%	123,803	1,819,735	1,548,758	1,695,933	93.2%	1,424,955	92.0%
Patron Members	698	1,010	1,110	312	30.9%	412	37.1%	6,637	20,690	16,253	14,053	67.9%	9,617	59.2%
Other	(4,714)	450	619	5,164	1147.4%	5,332	861.6%	10,292	4,049	21,688	(6,243)	(154.2%)	11,397	52.5%
<b>Total Meeting Services</b>	<b>\$ 8,915</b>	<b>\$ 20,923</b>	<b>\$ 21,279</b>	<b>\$ 12,008</b>	<b>57.4%</b>	<b>\$ 12,364</b>	<b>58.1%</b>	<b>\$ 267,527</b>	<b>\$ 2,017,271</b>	<b>\$ 1,756,612</b>	<b>\$ 1,749,744</b>	<b>86.7%</b>	<b>\$ 1,489,085</b>	<b>84.8%</b>

**American Contract Bridge League, Inc.**  
**Operating Expense Analysis**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Club &amp; Member Services</b>														
Payroll	\$ 30,008	\$ 29,541	\$ 33,679	(467)	(1.6%)	\$ 3,671	10.9%	\$ 250,701	\$ 260,652	\$ 320,643	\$ 9,951	3.8%	\$ 69,942	21.8%
Benefits	10,560	11,980	11,160	1,420	11.9%	599	5.4%	99,045	107,423	113,292	8,378	7.8%	14,246	12.6%
Telephone	440	50	53	(390)	(780.0%)	(388)	(738.1%)	2,718	500	790	(2,218)	(443.5%)	(1,928)	(244.0%)
Seminars/Prof. Dev.	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Membership Activities	15,869	20,871	19,232	5,002	24.0%	3,363	17.5%	169,195	194,902	199,190	25,707	13.2%	29,994	15.1%
Club Activities	4,102	9,020	9,107	4,918	54.5%	5,004	55.0%	49,713	99,720	91,919	50,007	50.1%	42,207	45.9%
Special Games	-	2,000	2,017	2,000	100.0%	2,017	100.0%	4,040	9,202	9,302	5,162	56.1%	5,262	56.6%
North American Pairs	6,082	230	80	(5,852)	(2544.4%)	(6,002)	(7502.8%)	6,143	158,330	158,180	152,187	96.1%	152,037	96.1%
Board Meeting	-	-	-	-	0.0%	-	0.0%	-	-	753	-	0.0%	753	100.0%
Other	1,412	767	499	(645)	(84.1%)	(913)	(183.0%)	7,050	6,732	4,308	(318)	(4.7%)	(2,742)	(63.7%)
<b>Total Club &amp; Mem. Svcs.</b>	<b>\$ 68,474</b>	<b>\$ 74,458</b>	<b>\$ 75,826</b>	<b>\$ 5,985</b>	<b>8.0%</b>	<b>\$ 7,352</b>	<b>9.7%</b>	<b>\$ 588,605</b>	<b>\$ 837,461</b>	<b>\$ 898,376</b>	<b>\$ 248,856</b>	<b>29.7%</b>	<b>\$ 309,772</b>	<b>34.5%</b>
<b>Marketing</b>														
Payroll	\$ 37,555	\$ 40,395	\$ 45,477	\$ 2,840	7.0%	\$ 7,922	17.4%	\$ 405,074	\$ 414,018	\$ 430,204	\$ 8,944	2.2%	\$ 25,130	5.8%
Benefits	8,844	15,021	13,887	6,176	41.1%	5,043	36.3%	120,428	151,117	136,312	30,689	20.3%	15,884	11.7%
Telephone	330	175	158	(155)	(88.6%)	(173)	(109.5%)	2,430	1,575	1,545	(855)	(54.3%)	(885)	(57.3%)
Travel	-	-	-	-	0.0%	-	0.0%	99	-	16	(99)	0.0%	(83)	(515.7%)
Business Meals	-	-	20	-	0.0%	20	100.0%	368	-	349	(368)	0.0%	(19)	(5.5%)
Seminars/Prof. Dev.	-	100	45	100	100.0%	45	100.0%	-	900	90	900	100.0%	90	100.0%
Junior Fund	-	8,000	9,673	8,000	100.0%	9,673	100.0%	107,363	201,220	195,822	93,857	46.6%	88,459	45.2%
Marketing Svcs (Incl Coop Adv)	-	22,125	5,240	22,125	100.0%	5,240	100.0%	62,729	176,625	72,769	113,896	64.5%	10,040	13.8%
Public Relations	500	600	554	100	16.7%	54	9.8%	6,033	5,400	13,151	(633)	(11.7%)	7,117	54.1%
Membership Activities	2,858	24,056	1,897	21,198	88.1%	(961)	(50.6%)	54,921	209,370	47,860	154,450	73.8%	(7,061)	(14.8%)
Teacher Accreditation	-	-	2,226	-	0.0%	2,226	100.0%	768	24,600	24,354	23,832	96.9%	23,586	96.8%
Goodwill Committee	-	-	-	-	0.0%	-	0.0%	117	24,712	21,803	24,595	99.5%	21,686	99.5%
Website Improvements	13,275	30	-	(13,245)	(44150.0%)	(13,275)	0.0%	13,275	270	-	(13,005)	(4816.7%)	(13,275)	0.0%
Learn to Play Bridge Hosting	-	-	-	-	0.0%	-	0.0%	-	-	-	-	-	-	-
New Comer Events	-	-	-	-	0.0%	-	0.0%	3,450	11,700	5,664	8,250	70.5%	2,214	39.1%
NABC/Bridge Promotion	-	-	518	-	0.0%	518	100.0%	325	26,550	18,664	26,225	98.8%	18,338	98.3%
Learn Bridge in a Day	-	-	-	-	0.0%	-	0.0%	-	7,000	7,542	7,000	100.0%	7,542	100.0%
Board Meeting	-	-	-	-	0.0%	-	0.0%	-	-	1,533	-	0.0%	1,533	100.0%
Lifelong Learning	368	2,520	2,986	2,152	85.4%	2,618	87.7%	8,356	23,380	23,013	15,024	64.3%	14,657	63.7%
Youth NABC	-	-	97	-	0.0%	97	100.0%	-	43,400	45,652	43,400	100.0%	45,652	100.0%
Museum/Library	28	230	28	202	87.7%	-	0.0%	4,553	7,070	13,066	2,517	35.6%	8,513	65.2%
Hall of Fame	-	-	-	-	0.0%	-	0.0%	-	27,500	27,681	27,500	100.0%	27,681	100.0%
College Championships	310	310	861	-	0.0%	551	64.0%	12,568	54,220	62,872	41,652	76.8%	50,304	80.0%
Other	686	2,884	1,143	2,197	76.2%	455	39.8%	9,960	25,953	8,903	15,993	61.6%	(1,057)	(11.9%)
<b>Total Marketing</b>	<b>\$ 64,755</b>	<b>\$ 116,445</b>	<b>\$ 84,811</b>	<b>\$ 51,690</b>	<b>44.4%</b>	<b>\$ 20,056</b>	<b>23.6%</b>	<b>\$ 812,817</b>	<b>\$ 1,436,581</b>	<b>\$ 1,158,862</b>	<b>\$ 623,764</b>	<b>43.4%</b>	<b>\$ 346,046</b>	<b>29.9%</b>
<b>Grand Totals</b>	<b>\$ 681,812</b>	<b>\$ 770,318</b>	<b>\$ 741,093</b>	<b>\$ 88,506</b>	<b>11.5%</b>	<b>\$ 59,281</b>	<b>8.0%</b>	<b>\$ 5,543,640</b>	<b>\$ 9,062,133</b>	<b>\$ 8,744,963</b>	<b>\$ 3,518,493</b>	<b>38.8%</b>	<b>\$ 3,201,323</b>	<b>36.6%</b>

**American Contract Bridge League, Inc.**  
**General and Administrative Expense Analysis**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Executive</b>														
Payroll	\$ 72,458	\$ 68,778	\$ 54,501	\$ (3,680)	(5.4%)	\$ (17,957)	(32.9%)	\$ 615,817	\$ 608,906	\$ 431,507	\$ (6,911)	(1.1%)	\$ (184,310)	(42.7%)
Benefits	10,104	11,710	8,697	1,606	13.7%	(1,407)	(16.2%)	101,059	113,595	86,477	12,536	11.0%	(14,582)	(16.9%)
Legal	19,232	19,167	1,732	(65)	(0.3%)	(17,500)	(1010.4%)	173,838	172,503	12,944	(1,335)	(0.8%)	(160,894)	(1243.0%)
Seminars/Prof. Dev.	28	303	711	275	90.9%	683	96.1%	7,860	2,727	7,622	(5,133)	(188.2%)	(238)	(3.1%)
Travel	-	2,000	-	2,000	100.0%	-	0.0%	1,240	6,000	3,022	4,760	79.3%	1,783	59.0%
Meals	30	300	191	270	89.9%	161	84.2%	1,449	2,700	2,014	1,251	46.3%	564	28.0%
Telephone	275	200	210	(75)	(37.5%)	(65)	(31.0%)	2,430	2,000	1,760	(430)	(21.5%)	(670)	(38.1%)
Professional Fees	2,962	-	-	(2,962)	0.0%	(2,962)	0.0%	34,169	-	-	(34,169)	0.0%	(34,169)	0.0%
Dues & Subscriptions	201	-	-	(201)	0.0%	(201)	0.0%	2,629	-	-	(2,629)	0.0%	(2,629)	0.0%
Board Meeting	-	-	-	-	0.0%	-	0.0%	898	33,713	13,070	32,815	97.3%	12,172	93.1%
Other	135	8,345	4,333	8,210	98.4%	4,198	96.9%	2,717	80,795	31,583	78,078	96.6%	28,866	91.4%
<b>Total Executive</b>	<b>\$ 105,425</b>	<b>\$ 110,803</b>	<b>\$ 70,376</b>	<b>\$ 5,378</b>	<b>4.9%</b>	<b>\$ (35,049)</b>	<b>(49.8%)</b>	<b>\$ 944,106</b>	<b>\$ 1,022,939</b>	<b>\$ 589,999</b>	<b>\$ 78,832</b>	<b>7.7%</b>	<b>\$ (354,107)</b>	<b>(60.0%)</b>
<b>Human Resources</b>														
Payroll	\$ 16,392	\$ 16,055	\$ 15,157	\$ (337)	(2.1%)	\$ (1,235)	(8.1%)	\$ 128,858	\$ 141,656	\$ 139,016	\$ 12,798	9.0%	\$ 10,158	7.3%
Benefits	5,618	6,281	4,864	663	10.6%	(755)	(15.5%)	87,287	56,314	46,134	(30,973)	(55.0%)	(41,154)	(89.2%)
Professional Services	6,406	10,667	5,713	4,260	39.9%	(693)	(12.1%)	52,730	96,000	57,857	43,270	45.1%	5,128	8.9%
Recruiting	38,000	833	261	(37,167)	(4460.0%)	(37,739)	(14486.8%)	71,374	7,500	6,021	(63,874)	(851.7%)	(65,353)	(1085.4%)
Retiree Benefits	4,077	3,013	3,261	(1,064)	(35.3%)	(816)	(25.0%)	37,518	27,118	28,766	(10,401)	(38.4%)	(8,752)	(30.4%)
Legal	1,579	1,500	-	(79)	(5.2%)	(1,579)	0.0%	4,949	13,500	6,395	8,551	63.3%	1,447	22.6%
Employee Awards & Outings	-	2,500	1,594	2,500	100.0%	1,594	100.0%	1,667	8,900	7,574	7,233	81.3%	5,906	78.0%
Tuition Reimbursement	1,786	1,250	-	(536)	(42.9%)	(1,786)	0.0%	1,786	3,750	-	1,964	52.4%	(1,786)	0.0%
Telephone	95	50	53	(45)	(90.0%)	(43)	(81.0%)	948	500	515	(448)	(89.5%)	(433)	(84.0%)
Seminars/Prof. Dev.	-	-	-	-	0.0%	-	0.0%	19,300	995	30	(18,305)	(1839.7%)	(19,270)	(64233.3%)
Travel	-	-	24	-	0.0%	24	100.0%	-	-	71	-	0.0%	71	100.0%
Other	174	1,045	395	871	83.4%	222	56.1%	2,341	3,990	6,355	1,649	41.3%	4,014	63.2%
<b>Total Human Resources</b>	<b>\$ 74,128</b>	<b>\$ 43,195</b>	<b>\$ 31,322</b>	<b>\$ (30,933)</b>	<b>(71.6%)</b>	<b>\$ (42,806)</b>	<b>(136.7%)</b>	<b>\$ 408,759</b>	<b>\$ 360,223</b>	<b>\$ 298,734</b>	<b>\$ (48,535)</b>	<b>(13.5%)</b>	<b>\$ (110,024)</b>	<b>(36.8%)</b>
<b>Accounting</b>														
Payroll	\$ 27,677	\$ 30,608	\$ 29,070	\$ 2,930	9.6%	\$ 1,393	4.8%	\$ 248,330	\$ 271,929	\$ 264,320	\$ 23,598	8.7%	\$ 15,989	6.0%
Benefits	8,588	11,448	9,844	2,860	25.0%	1,256	12.8%	90,110	102,622	92,805	12,512	12.2%	2,695	2.9%
Insurance	28,866	29,000	30,183	134	0.5%	1,317	4.4%	252,902	261,000	257,382	8,098	3.1%	4,480	1.7%
Banking Fees	6,263	7,500	6,118	1,237	16.5%	(146)	(2.4%)	57,971	67,500	60,695	9,529	14.1%	2,724	4.5%
Taxes	5,400	5,725	6,151	325	5.7%	751	12.2%	50,601	52,825	52,355	2,224	4.2%	1,754	3.4%
Audit & Tax Fees	3,883	4,008	3,734	125	3.1%	(149)	(4.0%)	34,948	36,073	34,799	1,125	3.1%	(149)	(0.4%)
Professional Services	2,260	1,400	1,165	(860)	(61.4%)	(1,095)	(94.0%)	19,774	12,600	10,798	(7,174)	(56.9%)	(8,975)	(83.1%)
Postage	5	375	151	370	98.7%	146	96.7%	722	3,375	2,823	2,653	78.6%	2,101	74.4%
Penalties/Interest	-	100	1,095	100	100.0%	1,095	100.0%	1,070	900	6,563	(170)	(18.9%)	5,493	83.7%
Telephone	220	50	53	(170)	(340.0%)	(168)	(319.0%)	1,825	500	515	(1,325)	(265.0%)	(1,310)	(254.4%)
Seminars/Prof. Dev.	425	425	425	-	0.0%	-	0.0%	3,825	3,825	3,825	-	0.0%	(0)	(0.0%)
Travel	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Foreign Exchange	8,281	3,750	7,511	(4,531)	(120.8%)	(771)	(10.3%)	35,274	33,750	53,678	(1,524)	(4.5%)	18,403	34.3%
Other	11	450	176	439	97.6%	165	94.0%	1,443	4,450	4,761	3,007	67.6%	3,318	69.7%
<b>Total Accounting</b>	<b>\$ 91,879</b>	<b>\$ 94,839</b>	<b>\$ 95,674</b>	<b>\$ 2,960</b>	<b>3.1%</b>	<b>\$ 3,794</b>	<b>4.0%</b>	<b>\$ 798,797</b>	<b>\$ 851,349</b>	<b>\$ 845,395</b>	<b>\$ 52,553</b>	<b>6.2%</b>	<b>\$ 46,599</b>	<b>5.5%</b>

**American Contract Bridge League, Inc.**  
**General and Administrative Expense Analysis**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
<b>Information Technology</b>														
Payroll	\$ 97,322	\$ 108,743	\$ 91,339	\$ 11,421	10.5%	\$ (5,983)	(6.6%)	\$ 783,925	\$ 892,831	\$ 919,032	\$ 108,906	12.2%	\$ 135,107	14.7%
Benefits	22,008	29,419	23,877	7,411	25.2%	1,869	7.8%	213,468	258,204	231,812	44,735	17.3%	18,343	7.9%
Contract Labor	-	-	11,509	-	0.0%	11,509	100.0%	44,640	116,000	102,274	71,360	61.5%	57,634	56.4%
Software Licenses	45,179	18,000	19,595	(27,179)	(151.0%)	(25,584)	(130.6%)	225,662	162,000	165,079	(63,662)	(39.3%)	(60,583)	(36.7%)
TourneyTrax	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Professional Services	-	13,000	35,380	13,000	100.0%	35,380	100.0%	29,939	117,000	155,021	87,061	74.4%	125,081	80.7%
Equipment	7,479	3,500	686	(3,979)	(113.7%)	(6,793)	(991.0%)	19,334	31,500	10,243	12,166	38.6%	(9,091)	(88.8%)
Equipment Maintenance	-	200	199	200	100.0%	199	100.0%	199	1,800	597	1,601	88.9%	398	66.7%
Telephone	1,200	1,400	1,442	200	14.3%	242	16.8%	13,791	12,600	9,383	(1,191)	(9.5%)	(4,408)	(47.0%)
Software	5	600	230	595	99.1%	224	97.6%	779	5,400	2,425	4,621	85.6%	1,646	67.9%
Tape Storage	498	600	516	102	17.0%	18	3.4%	4,026	5,400	4,138	1,374	25.5%	113	2.7%
Supplies	-	250	450	250	100.0%	450	100.0%	126	2,250	1,244	2,124	94.4%	1,119	89.9%
Computer Maintenance	7,528	3,000	91	(4,528)	(150.9%)	(7,437)	(8130.5%)	32,612	27,000	19,055	(5,612)	(20.8%)	(13,556)	(71.1%)
Travel	-	2,250	1,226	2,250	100.0%	1,226	100.0%	780	28,306	10,744	27,525	97.2%	9,964	92.7%
Seminars/Prof. Dev.	425	700	425	275	39.3%	-	0.0%	3,825	6,300	5,020	2,475	39.3%	1,195	23.8%
Board Meeting	-	-	-	-	0.0%	-	0.0%	-	4,149	1,034	4,149	100.0%	1,034	100.0%
Other	12	350	542	338	96.7%	530	97.9%	989	3,150	1,927	2,161	68.6%	938	48.7%
<b>Total IT</b>	<b>\$ 181,657</b>	<b>\$ 182,012</b>	<b>\$ 187,508</b>	<b>\$ 355</b>	<b>0.2%</b>	<b>\$ 5,851</b>	<b>3.1%</b>	<b>\$ 1,374,095</b>	<b>\$ 1,673,889</b>	<b>\$ 1,639,028</b>	<b>\$ 299,795</b>	<b>17.9%</b>	<b>\$ 264,934</b>	<b>16.2%</b>
<b>Facilities</b>														
Payroll	\$ 7,324	\$ 7,433	\$ 7,278	\$ 110	1.5%	\$ (45)	(0.6%)	\$ 55,913	\$ 69,584	\$ 69,552	\$ 13,672	19.6%	\$ 13,639	19.6%
Benefits	3,094	3,564	2,949	470	13.2%	(145)	(4.9%)	26,661	31,970	29,395	5,309	16.6%	2,734	9.3%
Utilities	8,860	6,500	7,212	(2,360)	(36.3%)	(1,648)	(22.8%)	48,594	52,500	55,239	3,906	7.4%	6,645	12.0%
Telephone	1,529	2,500	4,305	971	38.8%	2,775	64.5%	16,584	26,500	36,593	9,916	37.4%	20,010	54.7%
Janitorial Services	1,125	2,087	2,087	962	46.1%	962	46.1%	14,323	18,783	17,151	4,460	23.7%	2,828	16.5%
Purchased Services	2,061	1,500	1,523	(561)	(37.4%)	(538)	(35.4%)	16,104	13,500	11,698	(2,604)	(19.3%)	(4,406)	(37.7%)
Landscape Maintenance	1,395	1,395	1,395	-	0.0%	-	0.0%	12,555	12,555	12,555	-	0.0%	-	0.0%
Equipment Maintenance	1,608	1,700	1,750	92	5.4%	142	8.1%	13,093	15,300	4,774	2,207	14.4%	(8,320)	(174.3%)
Equipment Rental	110	800	757	690	86.2%	647	85.5%	6,169	7,200	6,712	1,031	14.3%	543	8.1%
Repairs & Maintenance	-	500	30	500	100.0%	30	100.0%	-	4,500	7,021	4,500	100.0%	7,021	100.0%
Copier Maintenance	177	500	292	323	64.6%	115	39.3%	2,698	4,500	6,110	1,802	40.0%	3,412	55.8%
Janitorial Supplies	223	450	13	227	50.4%	(211)	(1652.4%)	2,773	4,050	3,115	1,277	31.5%	341	11.0%
Supplies	89	275	6	186	67.5%	(83)	(1398.5%)	817	2,475	2,135	1,658	67.0%	1,318	61.7%
Company Van	-	150	66	150	100.0%	66	100.0%	116	1,350	1,565	1,234	91.4%	1,448	92.6%
Travel	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Seminars/Prof. Dev.	-	-	-	-	0.0%	-	0.0%	-	-	-	-	0.0%	-	0.0%
Other	129	150	107	21	14.2%	(22)	(20.5%)	1,134	1,350	1,528	216	16.0%	393	25.7%
<b>Total Facilities</b>	<b>\$ 27,724</b>	<b>\$ 29,504</b>	<b>\$ 29,770</b>	<b>\$ 1,779</b>	<b>6.0%</b>	<b>\$ 2,045</b>	<b>6.9%</b>	<b>\$ 217,535</b>	<b>\$ 266,117</b>	<b>\$ 265,141</b>	<b>\$ 48,582</b>	<b>18.3%</b>	<b>\$ 47,606</b>	<b>18.0%</b>
<b>Board Expenses</b>														

Results presented in this report are unaudited and are intended for management and board use only

**American Contract Bridge League, Inc.**  
**General and Administrative Expense Analysis**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month			Vs. Budget		Vs. Prior		Year-to-Date			Vs. Budget		Vs. Prior	
	Sept. 2020 Actual	Sept. 2020 Budget	Sept. 2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)	2020 Actual	2020 Budget	2019 Actual	Variance Fav/(Unf)	% Variance Fav/(Unf)	Variance Fav/(Unf)	% Variance Fav/(Unf)
Board President	\$ -	\$ 3,750	\$ -	\$ 3,750	100.0%	\$ -	0.0%	\$ 2,334	\$ 33,750	\$ 12,328	\$ 31,416	93.1%	\$ 9,994	81.1%
Board of Governors	-	-	-	-	0.0%	\$ -	0.0%	14	10,000	11,657	9,986	99.9%	11,642	99.9%
Board of Directors	-	-	4,429	-	0.0%	\$ 4,429	100.0%	34,052	215,151	221,286	181,099	84.2%	187,234	84.6%
<b>Total Board</b>	<b>\$ -</b>	<b>\$ 3,750</b>	<b>\$ 4,429</b>	<b>\$ 3,750</b>	<b>100.0%</b>	<b>\$ 4,429</b>	<b>100.0%</b>	<b>\$ 36,401</b>	<b>\$ 258,901</b>	<b>\$ 245,272</b>	<b>\$ 222,500</b>	<b>85.9%</b>	<b>\$ 208,871</b>	<b>85.2%</b>
<b>NBO Payments</b>	<b>\$ 6,013</b>	<b>\$ 6,013</b>	<b>\$ 7,850</b>	<b>\$ -</b>	<b>0.0%</b>	<b>\$ 1,838</b>	<b>23.4%</b>	<b>\$ 54,113</b>	<b>\$ 54,113</b>	<b>\$ 70,650</b>	<b>\$ -</b>	<b>0.0%</b>	<b>\$ 16,538</b>	<b>23.4%</b>
<b>WBF Payments</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>0.0%</b>	<b>\$ -</b>	<b>0.0%</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>0.0%</b>	<b>\$ -</b>	<b>0.0%</b>
<b>Depreciation</b>	<b>\$ 26,103</b>	<b>\$ 28,527</b>	<b>\$ 34,391</b>	<b>\$ 2,424</b>	<b>8.5%</b>	<b>\$ 8,288</b>	<b>24.1%</b>	<b>\$ 278,223</b>	<b>\$ 291,940</b>	<b>\$ 338,480</b>	<b>\$ 13,717</b>	<b>4.7%</b>	<b>\$ 60,257</b>	<b>17.8%</b>
<b>Grand Totals</b>	<b>\$ 512,928</b>	<b>\$ 498,642</b>	<b>\$ 461,318</b>	<b>\$ (14,286)</b>	<b>(2.9%)</b>	<b>\$ (51,610)</b>	<b>(11.2%)</b>	<b>\$ 4,112,027</b>	<b>\$ 4,779,471</b>	<b>\$ 4,292,699</b>	<b>\$ 667,445</b>	<b>14.0%</b>	<b>\$ 180,671</b>	<b>4.2%</b>

**American Contract Bridge League, Inc.**  
**Statements of Financial Position**  
**September 30, 2020 and 2019**

	<b>Sept. 2020</b>	<b>Sept. 2019</b>
<b>Assets</b>		
<b>Current Assets</b>		
Cash	\$ 4,353,683	\$ 1,668,344
Investments	7,265,511	6,696,867
Accounts Receivable - Net	893,672	476,253
Due from Affiliates	-	-
Prepaid Expenses	577,526	734,114
Other	47,916	500
<b>Total Current</b>	<b><u>13,138,309</u></b>	<b><u>9,576,078</u></b>
<b>Other Assets</b>		
Property and Equipment - Net	3,853,390	4,231,676
<b>Total Other</b>	<b><u>3,853,390</u></b>	<b><u>4,231,676</u></b>
<b>Total Assets</b>	<b><u>\$ 16,991,699</u></b>	<b><u>\$ 13,807,754</u></b>
<b>Liabilities and Net Assets</b>		
<b>Current Liabilities</b>		
Accounts Payable	\$ 253,222	\$ 107,383
Accrued Payroll	397,539	477,051
Accrued Expenses	280,600	498,392
Capital Lease	-	-
Accrued Insurance - Retirees	59,970	68,386
Unredeemed Bridge Bucks	49,662	73,924
Deferred Membership Revenue	3,969,589	4,133,283
Deferred Revenue - BBO	1,200,000	-
Deferred Revenue	209,224	219,992
Unit Dues Payable	499,070	510,088
Due to Affiliates	22,107	56,437
<b>Total Current</b>	<b><u>6,940,983</u></b>	<b><u>6,144,935</u></b>
<b>Long-Term Liabilities</b>		
Deferred Membership Revenue	2,184,420	2,330,993
Accrued Insurance - Retirees	1,285,623	1,223,338
Unit Dues Payable	187,980	220,287
<b>Total Long-Term</b>	<b><u>3,658,023</u></b>	<b><u>3,774,617</u></b>
<b>Total Liabilities</b>	<b><u>10,599,006</u></b>	<b><u>9,919,553</u></b>
<b>Net Assets</b>		
Net Assets - Prior	4,022,946	2,287,464
Net Assets - Current	2,369,746	1,600,736
<b>Total Net Assets</b>	<b><u>6,392,693</u></b>	<b><u>3,888,201</u></b>
<b>Total Liabilities &amp; Net Assets</b>	<b><u>\$ 16,991,699</u></b>	<b><u>\$ 13,807,754</u></b>



**American Contract Bridge League, Inc.**  
**Statements of Cash Flows**  
**For the Month and Year-to-Date Ending September 30, 2020**

	Month		YTD	
	<u>Sept. 2020</u>	<u>Sept. 2019</u>	<u>Sept. 2020</u>	<u>Sept. 2019</u>
<b>Cash Flows - Operating</b>				
Change in net assets	\$ 531,145	\$ 210,320	\$ 2,369,746	\$ 1,600,736
Depreciation	26,103	34,391	278,223	338,480
Change in market value of investments	88,762	16,045	(301,267)	(525,168)
Accounts receivable	(51,941)	47,030	(424,538)	45,389
Due from affiliates	-	-	-	-
Prepaid expenses	(37,095)	32,504	(28,080)	(212,829)
Other current assets	(392)	500	(45,549)	(441)
Accounts payable	22,978	66,410	(45,602)	(35,560)
Accrued payroll liabilities	76,239	59,004	(241,961)	(127,854)
Accrued expenses	79,211	419	(359,360)	(1,187,203)
Unredeemed Bridge Bucks and gift certificates	84	(7,364)	(31,852)	(1,948)
Deferred Membership Revenue	(74,055)	(36,634)	(187,405)	5,652
Deferred Revenue - BBO	-	-	1,200,000	-
Deferred Revenue	(263,652)	95,260	(192,698)	110,156
Unit dues payable	42,136	65,274	(51,574)	10,345
Due to affiliates	577	(26,636)	(223,293)	(153,956)
Accrued postretirement healthcare benefits	-	-	-	-
<b>Net cash from operations</b>	<b>440,100</b>	<b>556,523</b>	<b>1,714,790</b>	<b>(134,200)</b>
<b>Cash Flows - Investing</b>				
Net Investment Activity	(13,949)	(27,676)	(82,535)	890,657
Proceeds from sale of property and equipment	-	-	-	-
Purchase of Property and Equipment	-	(33,112)	-	(168,202)
<b>Net cash from investing</b>	<b>(13,949)</b>	<b>(60,788)</b>	<b>(82,535)</b>	<b>722,455</b>
<b>Net increase (decrease) in cash</b>	<b>426,151</b>	<b>495,734</b>	<b>1,632,255</b>	<b>588,255</b>
<b>Beginning cash</b>	<b>3,927,532</b>	<b>1,172,609</b>	<b>2,721,428</b>	<b>1,080,089</b>
<b>Ending cash</b>	<b>\$ 4,353,683</b>	<b>\$ 1,668,344</b>	<b>\$ 4,353,683</b>	<b>\$ 1,668,344</b>

Results presented in this report are unaudited and are intended for management and board use only

**American Contract Bridge League, Inc.**  
**Capital Expenditures**  
**For the Nine Months Ending September 30, 2020**

	<u>September</u>	<u>Year-to-Date</u>	<u>Remaining</u>	<u>Budget</u>
<b>Parking Lot</b>	\$ -	\$ -	\$ -	\$ 15,000
<b>Copier</b>	-	-	-	7,500
<b>Tourney Trax Investments</b>	-	-	-	50,000
<b>Allowance For Maintenance Items***</b>	-	-	-	10,000
<b>Totals</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 82,500</u>

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**American Contract Bridge League, Inc.  
International Fund Activity and NBO Payments  
For the Year-to-Date Ending September 30, 2020**

<b>International Fund</b>	<b>Total</b>	<b>Funds Collected</b>			<b>Funds Distributed</b>				
		<b>Clubs</b>	<b>REACH</b>	<b>NABC</b>	<b>USBF</b>	<b>CBF</b>	<b>MBF</b>	<b>Bermuda</b>	<b>Admin. Fees</b>
<b>Beginning Balance</b>	<b>\$ 222,166</b>								
January	3,188	\$ 3,188							
January (YE Distribution)	(222,166)				\$ 205,695	\$ 7,367	\$ 136	\$ 82	\$ 8,887
February	268	268							
March	6,423	6,423							
April	334	334							
May	24	24							
June	50	50							
July	20	20							
August	-								
September	382	382							
October	-								
November	-								
December	-								
<b>Total 2020</b>	<b>\$ (211,477)</b>	<b>\$ 10,690</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 205,695</b>	<b>\$ 7,367</b>	<b>\$ 136</b>	<b>\$ 82</b>	<b>\$ 8,887</b>
<b>Ending Balance</b>	<b><u>\$ 10,690</u></b>								

**Membership "Check-Offs"**

January	5,569	6,877	
February	5,716	6,572	
March	6,223	6,376	
April	5,548	6,046	
May	5,437	7,091	
June	5,273	5,372	
July	5,304	5,672	
August	4,734	5,841	
September	4,342	4,685	
October			
November			
December			
<b>Junior Fund Support</b>	<b>50,000</b>	<b>33,750</b>	
<b>Additional NBO Support</b>	<b>60,000</b>	<b>16,200</b>	<b>-</b>
<b>Total NBO Payments to Date</b>	<b><u>\$ 363,840</u></b>	<b><u>\$ 111,848</u></b>	<b><u>\$ 136</u></b>
			<b><u>\$ 82</u></b>

**American Contract Bridge League, Inc.**  
**Balance Sheet Pass-Through Accounts**  
**For the Year-to-Date Ending September 30, 2020**

<u>Unit Dues Payments</u>	Total	Collected	Distributed
<b>Beginning Balance</b>	<b>\$ 738,623</b>		
January	(221,964)	\$ 59,929	\$ 281,892
February	58,418	58,418	
March	56,389	56,389	
April	(25,022)	80,628	105,650
May	49,063	49,063	
June	62,631	62,631	
July	(115,593)	34,157	149,749
August	42,368	42,368	
September	42,136	42,136	
October	-		
November	-		
December	-		
<b>Total 2020</b>	<b>\$ (51,574)</b>	<b>\$ 485,718</b>	<b>\$ 537,292</b>
<b>Ending Balance</b>	<b><u>\$ 687,050</u></b>		

<u>Grass Roots Fund</u>	Total	Collected	Distributed
<b>Beginning Balance</b>	<b>\$ 25,869</b>		
January	6,087	6,087	
February	2,365	2,365	
March	2,082	2,082	
April	2,698	2,698	
May	686	686	
June	204	204	
July	104	104	
August	(39,930)	328	40,258
September	88	88	
October	-		
November	-		
December	-		
<b>Total 2020</b>	<b>\$ (25,617)</b>	<b>\$ 14,641</b>	<b>\$ 40,258</b>
<b>Ending Balance</b>	<b><u>\$ 252</u></b>		

<u>ACBL Educational Fdn</u>	Total	Net Games and Donations	Membership "Check-Off"
January	\$ -	\$ -	
February	5,638	2,144	3,494
March	3,449		3,449
April	2,971		2,971
May	142,563	6,137	136,425
June	2,688		2,688
July	1,181		1,181
August	-		-
September	1,435		1,435
October	-		
November	-		
December	-		
<b>Total</b>	<b><u>\$ 159,925</u></b>	<b>\$ 8,281</b>	<b>\$ 151,644</b>

<u>ACBL Charity Fdn</u>	Net Games and Donations
January	\$ 19,841
February	108
March	-
April	-
May	-
June	23,001
July	-
August	-
September	-
October	-
November	-
December	-
<b>Total</b>	<b><u>\$ 42,950</u></b>