

# AGENDA

## VBBC Board Meeting

### September 16, 2025\*

Call to Order

Approval of Minutes

Financial Report- Trooboff

Managers' Report - Webers

Old Business

    Solar Panels on Roof - Conlon

New Business

Executive Session

Adjournment

\*This is a Zoom Meeting – if any member would like to attend, please request Zoom invite from Jan or George.

**Minutes of Meeting  
Board of Governors Vero Beach Bridge Club  
August 19, 2025**

**The regular meeting of the Board of Governors** of the Vero Beach Bridge Club (VBBC) was called to order by President, Denis Conlon, at 9:30 am. Board members attending: Paula Brockelman, Ann Espy, Julie Geer, Grace Leonard, Steve Trooboff and Louann Yates. Absent: Chilly Foresman Ellen Silverstein. Others attending: Karen Adelman, Jan Weber, George Weber.

The Minutes of the meeting held on July 15, 2025 were approved.

**FINANCIAL REPORT**

Steve submitted a report, and VBBC is in good shape. Ongoing expenses are less than the income received by the club. Details of this report are available for review.

**MANAGERS' REPORT TO THE BOARD**

George gave an overview of the written Managers' report which is available for review. The board discussed the issue of poor attendance at Tuesday's F2F game. George and Jan will provide data of attendance over the long-term for discussion at the next Board meeting.

On-line income continues to be an asset for VBBC. To encourage play, Ann will draft an email to be sent to members which provides helpful steps to signing up at SE Carolina.

**OLD BUSINESS**

**Lobby renovation:** The lobby renovation is complete. The coffee machines will be moved to their new location. A discussion of replacement of the existing machines took place.

**NEW BUSINESS**

**ACBL Notice:** The ACBL has left the decision to individual clubs on whether their disciplined online players can play F2F at the club. As per existing policy, the Conduct and Ethics Committee will investigate on a case-by-case basis, and make a recommendation to the Board. A new Chair for the Committee is pending. Jan has volunteered to serve on the Committee.

**Solar Panels on Roof:** The Board discussed the possibility of solar panels on the roof. For the moment, the Board has decided not to install panels.

**Recognition of Deceased Members of VBBC:** Karen Adelman requested that this subject be included on the agenda. It was decided that a list of deceased members would be prepared at the end of the calendar year (as is done for donors), and posted at the Annual Meeting. As suggested by Paula, it was decided to initiate a Memorial Book. Karen also volunteered to research years' 2020 through 2024 in order to provide a list of the members who passed during those years. It was decided that the discussion regarding creating a Memorial Fund be continued at a future meeting.

**EXECUTIVE SESSION**

The next Board of Governors meeting will be held on **September 16, 2025 at 9:30 AM by a ZOOM Conference call**. The meeting adjourned at **12:00 AM**.

## September 16, 2025 - Managers' Report

1. We had 382 F2F tables in August, all of which were in house. There were no country club games. This represents a 4.6% decrease when compared to July 2025 when we had 400.5 in-house F2F tables. F2F tables in August 2025 (382) decreased by 14 tables from August 2024, (396.5) representing a 3.5 % decrease. It should be noted that there was one fewer playing day in the August 2025 calendar as opposed to August 2024.

From September 1 through 12, 2025 we had 185 F2F tables, as compared to September 1 thru 12, 2024 when we had 145.5 F2F tables. This represents an increase of 39.5 tables, or 21%. Notably, the Labor Day game increased by 8 tables year over year.

2. Online sponsored game tables in August decreased to 462 from 588 in July 2025. Gross income for the month of August 2025 totaled \$ 2,104.05 broken down as follows: \$ 1,753.85 for sponsored games; \$ 350.20 for our members playing in other SE Carolina games. Online income decreased \$988 from July. September online games are 126 month to date as compared to 329 for the same time period last year.
3. Bridge classes continued in September. There are 13 in Lyn's Intermediate supervised play; 12 in Jan's Beginner supervised play; and 10 in Gail's Major Suit Raises class.
4. As of September 12, 2025, membership is up to 728. In 2024 we had 694 members. Several new members have come from the Stuart area.
5. Kristen Sullivan stepped down from her Wednesday directing job to work at Quail. She also chose not to resume her directing responsibilities at Windsor for the upcoming season. As we could not accommodate her scheduling request, her resignation was accepted.
6. The older dealing machine was sent out to be refurbished. It has been returned and the improved is substantial. The cost was \$600, resulting in a significant cost savings when compared to the price of a new machine which is approximately \$5000.
7. The Friday afternoon game has returned to two sections. The MP limit for the limited game has been returned to 750. Thirteen players moved up to the open game as a result. Of those 13, 9 players (70%) earned points. It should be noted that four players in the limited game were playing for the first time in the limited afternoon game, since they heard the MP limit was lowered.
8. Plumbers were hired to rebuild the flushing mechanisms on two urinals. The cost was \$180. This was done on the recommendation of Ron Andrews.
9. A 0-750 NLM regional tournament is being considered.

Respectfully submitted,

George and Jan Weber

**From:** Stevan Trooboff <stevan@trooboff.com>  
**Sent:** Monday, September 15, 2025 11:25 AM  
**To:** Jan Weber <jan.vbbc@outlook.com>  
**Subject:** FW: August 2025 Financial Statements - Vero Beach Duplicate Bridge Club, Inc.

Note to Board:

Dear All,

The attached financials are good news. With August being the nadir of our fiscal year, we managed to squeeze out a small operating margin just over \$1100. With only one more month to go in this fiscal year, I think we can declare 2024-5 as a real success:

1. Our Membership numbers have grown, not dramatically but for the first time since 2020, the number is up not down year to year. I believe we should start our renewal campaign early and ask for renewals and donations aggressively.
2. Our cash position is up; playing revenues are apace with 2024 and expenses are predictable and at manageable levels.
3. Meanwhile (back at the ranch 😊) the outside of the building has been updated and restored; and the inside has received solid rejuvenation. We've never looked better.

In all, it has been a very good year. Jan, George and our many volunteers in numerous activities have created this outcome. Well done and congratulations.

Steve

# Vero Beach Duplicate Bridge Club, Inc.

## Balance Sheet

As of August 31, 2025

|   | TOTAL                 |                         |                     |
|---|-----------------------|-------------------------|---------------------|
|   | AS OF AUG 31, 2025    | AS OF AUG 31, 2024 (PY) | CHANGE              |
| <b>ASSETS</b>                             |                       |                         |                     |
| Current Assets                            |                       |                         |                     |
| Bank Accounts                             |                       |                         |                     |
| Business MMA                              | 163,398.81            | 157,922.78              | 5,476.03            |
| Merrill Lynch - EMA                       | 133,061.99            | 54,863.99               | 78,198.00           |
| Seacoast National Bank                    | 165,650.55            | 114,489.43              | 51,161.12           |
| <b>Total Bank Accounts</b>                | <b>\$462,111.35</b>   | <b>\$327,276.20</b>     | <b>\$134,835.15</b> |
| Other Current Assets                      |                       |                         |                     |
| Advertising rebate receivable             | 3,539.99              | 2,889.74                | 650.25              |
| Prepaid Insurance                         | 16,628.73             | 9,170.62                | 7,458.11            |
| Receivable from ACBL for online game fees | 0.00                  | 254.51                  | -254.51             |
| <b>Total Other Current Assets</b>         | <b>\$20,168.72</b>    | <b>\$12,314.87</b>      | <b>\$7,853.85</b>   |
| <b>Total Current Assets</b>               | <b>\$482,280.07</b>   | <b>\$339,591.07</b>     | <b>\$142,689.00</b> |
| Fixed Assets                              |                       |                         |                     |
| Accumulated depreciation                  | -173,157.41           | -165,867.24             | -7,290.17           |
| Bridge Game Machines                      | 32,059.07             | 32,059.07               | 0.00                |
| Freezer                                   | 2,853.32              |                         | 2,853.32            |
| Furnishings                               | 103,196.05            | 101,496.05              | 1,700.00            |
| Land and Building                         | 1,169,572.63          | 1,164,121.73            | 5,450.90            |
| Parking lot                               | 311,747.08            | 311,747.08              | 0.00                |
| Refrigerator                              | 2,853.32              |                         | 2,853.32            |
| Soda Cooler                               | 2,633.32              |                         | 2,633.32            |
| <b>Total Fixed Assets</b>                 | <b>\$1,451,757.38</b> | <b>\$1,443,556.69</b>   | <b>\$8,200.69</b>   |
| Other Assets                              |                       |                         |                     |
| Electric deposit                          | 1,513.00              | 1,513.00                | 0.00                |
| <b>Total Other Assets</b>                 | <b>\$1,513.00</b>     | <b>\$1,513.00</b>       | <b>\$0.00</b>       |
| <b>TOTAL ASSETS</b>                       | <b>\$1,935,550.45</b> | <b>\$1,784,660.76</b>   | <b>\$150,889.69</b> |
| <b>LIABILITIES AND EQUITY</b>             |                       |                         |                     |
| Liabilities                               |                       |                         |                     |
| Current Liabilities                       |                       |                         |                     |
| Accounts Payable                          |                       |                         |                     |
| Accounts Payable                          | 2,702.57              | 2,448.63                | 253.94              |
| <b>Total Accounts Payable</b>             | <b>\$2,702.57</b>     | <b>\$2,448.63</b>       | <b>\$253.94</b>     |
| Credit Cards                              |                       |                         |                     |
| Bank of America Credit Card 2681          | 1,359.94              | 1,467.68                | -107.74             |

# Vero Beach Duplicate Bridge Club, Inc.

## Balance Sheet

As of August 31, 2025

|  | TOTAL                 |                         |                     |
|--|-----------------------|-------------------------|---------------------|
|  | AS OF AUG 31, 2025    | AS OF AUG 31, 2024 (PY) | CHANGE              |
| <b>Total Credit Cards</b>              | <b>\$1,359.94</b>     | <b>\$1,467.68</b>       | <b>\$ -107.74</b>   |
| Other Current Liabilities              |                       |                         |                     |
| Payroll Liabilities                    | 0.00                  | 0.00                    | 0.00                |
| Federal Taxes (941/944)                | 1,297.11              | 1,164.89                | 132.22              |
| FL Unemployment Tax                    | 1.08                  | 0.00                    | 1.08                |
| <b>Total Payroll Liabilities</b>       | <b>1,298.19</b>       | <b>1,164.89</b>         | <b>133.30</b>       |
| <b>Total Other Current Liabilities</b> | <b>\$1,298.19</b>     | <b>\$1,164.89</b>       | <b>\$133.30</b>     |
| <b>Total Current Liabilities</b>       | <b>\$5,360.70</b>     | <b>\$5,081.20</b>       | <b>\$279.50</b>     |
| <b>Total Liabilities</b>               | <b>\$5,360.70</b>     | <b>\$5,081.20</b>       | <b>\$279.50</b>     |
| Equity                                 |                       |                         |                     |
| Building Sinking Fund                  | 163,000.00            | 145,000.00              | 18,000.00           |
| Donations Received Since Inception     | 559,415.00            | 559,415.00              | 0.00                |
| Retained Earnings                      | 1,057,849.59          | 921,786.91              | 136,062.68          |
| Net Income                             | 149,925.16            | 153,377.65              | -3,452.49           |
| <b>Total Equity</b>                    | <b>\$1,930,189.75</b> | <b>\$1,779,579.56</b>   | <b>\$150,610.19</b> |
| <b>TOTAL LIABILITIES AND EQUITY</b>    | <b>\$1,935,550.45</b> | <b>\$1,784,660.76</b>   | <b>\$150,889.69</b> |

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

August 2025

|                                  | TOTAL              |                    |                  |
|----------------------------------|--------------------|--------------------|------------------|
|                                  | AUG 2025           | AUG 2024 (PY)      | CHANGE           |
| Income                           |                    |                    |                  |
| Bridge Playing Fees              | 14,331.00          | 14,598.00          | -267.00          |
| ACBL BBO                         | 104.00             | 12.00              | 92.00            |
| SE Carolina BBO                  | 3,092.07           | 2,887.26           | 204.81           |
| <b>Total Bridge Playing Fees</b> | <b>17,527.07</b>   | <b>17,497.26</b>   | <b>29.81</b>     |
| Dividend Income                  | 472.04             | 238.33             | 233.71           |
| Dues                             | 100.00             | 200.00             | -100.00          |
| Education Income                 |                    |                    |                  |
| Books                            | 47.00              | 35.00              | 12.00            |
| Lessons                          | 1,802.00           | 2,046.00           | -244.00          |
| <b>Total Education Income</b>    | <b>1,849.00</b>    | <b>2,081.00</b>    | <b>-232.00</b>   |
| Interest Income                  | 342.34             | 660.93             | -318.59          |
| Kitchen Income                   | 360.00             |                    | 360.00           |
| <b>Total Income</b>              | <b>\$20,650.45</b> | <b>\$20,677.52</b> | <b>\$ -27.07</b> |
| GROSS PROFIT                     | <b>\$20,650.45</b> | <b>\$20,677.52</b> | <b>\$ -27.07</b> |
| Expenses                         |                    |                    |                  |
| Bridge Expenses                  |                    |                    |                  |
| ACBL fees                        | 723.14             |                    | 723.14           |
| Bridge Supplies                  | 61.67              |                    | 61.67            |
| Director Fees                    | 2,412.00           | 2,588.00           | -176.00          |
| Fees - Unit 240                  |                    | 646.00             | -646.00          |
| Kitchen Provisions               | 827.38             | 633.19             | 194.19           |
| Repair & Maintenance             |                    | 36.90              | -36.90           |
| <b>Total Bridge Expenses</b>     | <b>4,024.19</b>    | <b>3,904.09</b>    | <b>120.10</b>    |
| Education Expenses               |                    |                    |                  |
| Teacher Fees                     | 1,020.00           | 1,080.00           | -60.00           |
| <b>Total Education Expenses</b>  | <b>1,020.00</b>    | <b>1,080.00</b>    | <b>-60.00</b>    |
| Facilities Expenses              |                    |                    |                  |
| Building Repairs                 | 33.23              |                    | 33.23            |
| Cleaning                         | 900.00             | 600.00             | 300.00           |
| Furniture & Fixtures             | 36.99              | 909.13             | -872.14          |
| Insurance                        |                    | 1,545.18           | -1,545.18        |
| Landscaping                      | 446.25             | 446.25             | 0.00             |
| Pest Control                     | 174.00             | 174.00             | 0.00             |
| Security Alarm System            | 37.40              | 37.40              | 0.00             |
| Supplies                         | 170.63             | 219.57             | -48.94           |
| Utilities                        | 1,475.46           | 1,257.93           | 217.53           |
| <b>Total Facilities Expenses</b> | <b>3,273.96</b>    | <b>5,189.46</b>    | <b>-1,915.50</b> |

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

August 2025

|  | TOTAL              |                    |                     |
|--|--------------------|--------------------|---------------------|
|  | AUG 2025           | AUG 2024 (PY)      | CHANGE              |
| Management and General Expenses              |                    |                    |                     |
| Accounting Fees                              | 800.00             | 800.00             | 0.00                |
| Bank Charges                                 | 2.17               | 3.48               | -1.31               |
| Club Manager Salary                          | 6,583.00           | 6,308.76           | 274.24              |
| Computer Expense                             | 68.00              | 62.00              | 6.00                |
| Copier Lease                                 | 576.74             | 576.38             | 0.36                |
| Depreciation Expense                         | 570.00             | 570.00             | 0.00                |
| Dues, Licenses, Fees                         | 106.99             |                    | 106.99              |
| Internet Expenses                            | 869.99             | 918.99             | -49.00              |
| Office Supplies                              | 248.25             | 149.47             | 98.78               |
| Payroll Tax Expenses                         | 542.26             | 482.62             | 59.64               |
| Postage                                      | 61.15              |                    | 61.15               |
| Telephone                                    | 125.47             | 124.30             | 1.17                |
| Telephone/Internet                           | 126.60             | 119.46             | 7.14                |
| <b>Total Management and General Expenses</b> | <b>10,680.62</b>   | <b>10,115.46</b>   | <b>565.16</b>       |
| Payroll Expenses                             |                    |                    |                     |
| Wages  | 498.75             |                    | 498.75              |
| <b>Total Payroll Expenses</b>                | <b>498.75</b>      |                    | <b>498.75</b>       |
| <b>Total Expenses</b>                        | <b>\$19,497.52</b> | <b>\$20,289.01</b> | <b>\$ -791.49</b>   |
| NET OPERATING INCOME                         | <b>\$1,152.93</b>  | <b>\$388.51</b>    | <b>\$764.42</b>     |
| Other Income                                 |                    |                    |                     |
| Donations                                    | 500.00             | 2,650.00           | -2,150.00           |
| <b>Total Other Income</b>                    | <b>\$500.00</b>    | <b>\$2,650.00</b>  | <b>\$ -2,150.00</b> |
| Other Expenses                               |                    |                    |                     |
| Interior Redecorating                        | 1,016.59           |                    | 1,016.59            |
| Other Miscellaneous Expense                  |                    |                    |                     |
| Chair recovering                             |                    | 600.00             | -600.00             |
| <b>Total Other Miscellaneous Expense</b>     |                    | <b>600.00</b>      | <b>-600.00</b>      |
| <b>Total Other Expenses</b>                  | <b>\$1,016.59</b>  | <b>\$600.00</b>    | <b>\$416.59</b>     |
| NET OTHER INCOME                             | <b>\$ -516.59</b>  | <b>\$2,050.00</b>  | <b>\$ -2,566.59</b> |
| NET INCOME                                   | <b>\$636.34</b>    | <b>\$2,438.51</b>  | <b>\$ -1,802.17</b> |



# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

October 2024 - August 2025

|                                  | TOTAL               |                          |                    |
|----------------------------------|---------------------|--------------------------|--------------------|
|                                  | OCT 2024 - AUG 2025 | OCT 2023 - AUG 2024 (PY) | CHANGE             |
| <b>Income</b>                    |                     |                          |                    |
| ACBL Recruitment                 |                     | 30.00                    | -30.00             |
| Bridge Playing Fees              | 186,514.40          | 171,772.00               | 14,742.40          |
| ACBL BBO                         | 2,508.62            | 333.50                   | 2,175.12           |
| ACBL Membership fees             |                     | 278.21                   | -278.21            |
| Celebrity Series                 | 180.00              | 3,445.00                 | -3,265.00          |
| Moorings                         | 11,474.00           | 10,028.00                | 1,446.00           |
| Moorings & Riomar                |                     | 5,786.00                 | -5,786.00          |
| Orchid Island                    |                     | 6,711.00                 | -6,711.00          |
| Riomar                           | 13,790.00           | 12,906.00                | 884.00             |
| SE Carolina BBO                  | 23,854.92           | 23,457.99                | 396.93             |
| Sea Oaks                         | 3,860.00            | 5,240.00                 | -1,380.00          |
| Tournaments                      | 8,154.00            | 14,195.04                | -6,041.04          |
| Treasure Coast Bridge League     | 2,596.00            | 2,332.00                 | 264.00             |
| Vero Beach Country Club          | 11,745.00           | 9,108.00                 | 2,637.00           |
| Windsor                          | 8,970.00            | 3,437.44                 | 5,532.56           |
| <b>Total Bridge Playing Fees</b> | <b>273,646.94</b>   | <b>269,030.18</b>        | <b>4,616.76</b>    |
| Dividend Income                  | 2,959.30            | 1,654.67                 | 1,304.63           |
| Dues                             | 35,800.00           | 34,206.35                | 1,593.65           |
| Education Income                 |                     | 7,035.00                 | -7,035.00          |
| Books                            | 1,259.95            | 983.35                   | 276.60             |
| Celebrity Series                 | 25,568.45           | 9,816.24                 | 15,752.21          |
| Lessons                          | 40,782.00           | 29,380.50                | 11,401.50          |
| <b>Total Education Income</b>    | <b>67,610.40</b>    | <b>47,215.09</b>         | <b>20,395.31</b>   |
| Interest Income                  | 4,886.28            | 5,851.64                 | -965.36            |
| Kitchen Income                   | 3,706.53            | 3,013.00                 | 693.53             |
| Recruitment Bonus                | 30.00               |                          | 30.00              |
| <b>Total Income</b>              | <b>\$388,639.45</b> | <b>\$361,000.93</b>      | <b>\$27,638.52</b> |
| <b>GROSS PROFIT</b>              | <b>\$388,639.45</b> | <b>\$361,000.93</b>      | <b>\$27,638.52</b> |
| <b>Expenses</b>                  |                     |                          |                    |
| Bridge Expenses                  |                     |                          |                    |
| ACBL fees                        | 9,257.14            | 7,014.45                 | 2,242.69           |
| ACBL Sanction Fees               |                     | 260.00                   | -260.00            |
| Bridge Supplies                  | 3,528.74            | 4,281.23                 | -752.49            |
| Caddies                          |                     | 80.00                    | -80.00             |
| Director Fees                    | 54,632.00           | 51,290.00                | 3,342.00           |
| Fees - District 9                |                     | 212.00                   | -212.00            |
| Fees - Unit 240                  | -538.85             | 2,248.30                 | -2,787.15          |
| Kitchen Provisions               | 17,219.66           | 12,946.84                | 4,272.82           |
| Repair & Maintenance             | 125.00              | 1,174.03                 | -1,049.03          |

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

October 2024 - August 2025

|  | TOTAL               |                          |                   |
|--|---------------------|--------------------------|-------------------|
|  | OCT 2024 - AUG 2025 | OCT 2023 - AUG 2024 (PY) | CHANGE            |
| Tournament Expenses                          | 2,648.37            | 2,787.90                 | -139.53           |
| <b>Total Bridge Expenses</b>                 | <b>86,872.06</b>    | <b>82,294.75</b>         | <b>4,577.31</b>   |
| Education Expenses                           |                     |                          |                   |
| Advertising - Education                      | 1,351.00            | 830.00                   | 521.00            |
| Book Purchases                               | 1,167.86            | 1,529.84                 | -361.98           |
| Celebrity Series Dir                         | 6,710.00            |                          | 6,710.00          |
| Lesson Supplies                              |                     | 33.92                    | -33.92            |
| Teacher Fees                                 | 17,045.00           | 16,215.00                | 830.00            |
| <b>Total Education Expenses</b>              | <b>26,273.86</b>    | <b>18,608.76</b>         | <b>7,665.10</b>   |
| Facilities Expenses                          |                     |                          |                   |
| Air Condition R & M                          |                     | 2,074.75                 | -2,074.75         |
| Building Repairs                             | 5,207.91            | 3,643.14                 | 1,564.77          |
| Cleaning                                     | 10,460.00           | 6,847.36                 | 3,612.64          |
| Exterior Repairs                             | 24,736.09           |                          | 24,736.09         |
| Furniture & Fixtures                         | 346.02              | 909.13                   | -563.11           |
| Insurance                                    | 9,271.08            | 18,271.44                | -9,000.36         |
| Landscaping                                  | 4,462.50            | 4,016.25                 | 446.25            |
| Pest Control                                 | 3,254.59            | 3,593.49                 | -338.90           |
| Property Taxes                               | 3,717.78            | 484.11                   | 3,233.67          |
| Security Alarm System                        | 411.40              | 834.05                   | -422.65           |
| Supplies                                     | 1,169.46            | 1,296.05                 | -126.59           |
| Utilities                                    | 13,240.93           | 13,635.00                | -394.07           |
| <b>Total Facilities Expenses</b>             | <b>76,277.76</b>    | <b>55,604.77</b>         | <b>20,672.99</b>  |
| Management and General Expenses              |                     |                          |                   |
| Accounting Fees                              | 8,800.00            | 8,800.00                 | 0.00              |
| Bank Charges                                 | 1,409.92            | 1,326.83                 | 83.09             |
| Club Manager Salary                          | 75,590.28           | 70,845.08                | 4,745.20          |
| Computer Expense                             | 2,148.47            | 3,218.32                 | -1,069.85         |
| Copier Lease                                 | 6,827.07            | 6,512.93                 | 314.14            |
| Depreciation Expense                         | 6,270.00            | 6,270.00                 | 0.00              |
| Dues, Licenses, Fees                         | 2,493.29            | 307.50                   | 2,185.79          |
| Interest Expense                             |                     | 1,679.48                 | -1,679.48         |
| Internet Expenses                            | 8,625.39            | 12,230.14                | -3,604.75         |
| Office Manager Salary                        |                     | 9,393.30                 | -9,393.30         |
| Office Supplies                              | 1,135.11            | 1,588.98                 | -453.87           |
| Payroll Tax Expenses                         | 5,987.22            | 6,705.24                 | -718.02           |
| Postage                                      | 344.97              | 282.33                   | 62.64             |
| Telephone                                    | 1,380.15            | 1,523.66                 | -143.51           |
| Telephone/Internet                           | 1,371.18            | 2,273.31                 | -902.13           |
| <b>Total Management and General Expenses</b> | <b>122,383.05</b>   | <b>132,957.10</b>        | <b>-10,574.05</b> |

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

October 2024 - August 2025

|  | TOTAL               |                          |                     |
|--|---------------------|--------------------------|---------------------|
|  | OCT 2024 - AUG 2025 | OCT 2023 - AUG 2024 (PY) | CHANGE              |
| Payroll Expenses                         |                     |                          |                     |
| Wages                                    | 2,458.75            |                          | 2,458.75            |
| <b>Total Payroll Expenses</b>            | <b>2,458.75</b>     |                          | <b>2,458.75</b>     |
| <b>Total Expenses</b>                    | <b>\$314,265.48</b> | <b>\$289,465.38</b>      | <b>\$24,800.10</b>  |
| NET OPERATING INCOME                     | <b>\$74,373.97</b>  | <b>\$71,535.55</b>       | <b>\$2,838.42</b>   |
| Other Income                             |                     |                          |                     |
| Donations                                | 65,469.00           | 84,881.00                | -19,412.00          |
| Gain/Loss on Disposal                    | 1,620.00            |                          | 1,620.00            |
| Kitchen Donations                        |                     | 1,034.00                 | -1,034.00           |
| Restricted Donations                     | 15,575.00           |                          | 15,575.00           |
| Unrealized Gains/Losses                  |                     | 1,739.60                 | -1,739.60           |
| <b>Total Other Income</b>                | <b>\$82,664.00</b>  | <b>\$87,654.60</b>       | <b>\$ -4,990.60</b> |
| Other Expenses                           |                     |                          |                     |
| Interior Redecorating                    | 6,852.81            |                          | 6,852.81            |
| Other Miscellaneous Expense              |                     |                          |                     |
| Chair recovering                         | 260.00              | 5,812.50                 | -5,552.50           |
| <b>Total Other Miscellaneous Expense</b> | <b>260.00</b>       | <b>5,812.50</b>          | <b>-5,552.50</b>    |
| <b>Total Other Expenses</b>              | <b>\$7,112.81</b>   | <b>\$5,812.50</b>        | <b>\$1,300.31</b>   |
| NET OTHER INCOME                         | <b>\$75,551.19</b>  | <b>\$81,842.10</b>       | <b>\$ -6,290.91</b> |
| NET INCOME                               | <b>\$149,925.16</b> | <b>\$153,377.65</b>      | <b>\$ -3,452.49</b> |