

Windy City Curling
Profit & Loss
October 2025

	Oct 25
Ordinary Income/Expense	
Income	
40000 · Membership Revenue	1,523.41
40010 · League Entry Fees	15,083.33
40013 · Stripe Fee Income	63.85
49000 · Interest Income	259.29
Total Income	16,929.88
Expense	
60010 · Rent Expense	16,350.00
60040 · Computer and Internet Expenses	105.89
60050 · Repairs and Maintenance	429.35
60100 · Insurance Expense	86.25
60101 · MWCA Dues	112.67
60102 · USA Curling Dues	340.06
60400 · Bank Service Charges	52.00
60401 · Stripe Fees	1.75
64600 · Merchandise Expense	42.85
66701 · Filing Fees	55.00
79003 · Depreciation Expens - Stones	267.76
79004 · Depreciation - Handles	10.69
79005 · Depreciation - Plaques & Awards	11.24
79006 · Depreciation - Computers	153.72
79007 · Depreciation - Facility Upgrade	203.03
Total Expense	18,222.26
Net Ordinary Income	-1,292.38
Net Income	-1,292.38

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Accrual Basis

Windy City Curling
Profit & Loss
September through October 2025

	<u>Sep - Oct 25</u>
Ordinary Income/Expense	
Income	
40000 · Membership Revenue	2,973.97
40010 · League Entry Fees	31,614.44
40013 · Stripe Fee Income	80.74
40040 · 3rd Party Donations	375.00
40100 · Bonspiel Income - Fees	25.00
49000 · Interest Income	572.09
Total Income	35,641.24
Expense	
60010 · Rent Expense	32,700.00
60040 · Computer and Internet Expenses	211.74
60050 · Repairs and Maintenance	858.76
60100 · Insurance Expense	172.50
60101 · MWCA Dues	225.34
60102 · USA Curling Dues	680.12
60400 · Bank Service Charges	52.00
60401 · Stripe Fees	4.00
64600 · Merchandise Expense	42.85
66701 · Filing Fees	240.14
68023 · Membership Benefits	194.80
79003 · Depreciation Expens - Stones	535.52
79004 · Depreciation - Handles	21.38
79005 · Depreciation - Plaques & Awards	22.48
79006 · Depreciation - Computers	307.44
79007 · Depreciation - Facility Upgrade	406.06
Total Expense	36,675.13
Net Ordinary Income	-1,033.89
Net Income	-1,033.89

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Accrual Basis

Windy City Curling

Profit & Loss Budget vs. Actual

October 2025

	Oct 25	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · Membership Revenue	1,523.41	1,889.00	-365.59	80.6%
40010 · League Entry Fees	15,083.33	23,602.00	-8,518.67	63.9%
40011 · Learn-to-Curl Income	0.00	0.00	0.00	0.0%
40012 · Corporate Outing Revenue	0.00	0.00	0.00	0.0%
40013 · Stripe Fee Income	63.85	100.00	-36.15	63.9%
40020 · Merchandise Sales	0.00	400.00	-400.00	0.0%
40021 · Merchandise Commission	0.00	20.00	-20.00	0.0%
40030 · Sponsorships	0.00	0.00	0.00	0.0%
40040 · 3rd Party Donations	0.00	200.00	-200.00	0.0%
40050 · Banquet Revenue	0.00	0.00	0.00	0.0%
40100 · Bonspiel Income - Fees	0.00	0.00	0.00	0.0%
40101 · Bonspiel Income - Raffle	0.00	0.00	0.00	0.0%
40102 · Bonspiel Income - Vendors	0.00	0.00	0.00	0.0%
40103 · Bonspiel Income - Food & Drink	0.00	0.00	0.00	0.0%
40104 · Bonspiel Inc - Silent Auction	0.00	0.00	0.00	0.0%
40105 · Bonspiel Income - 50/50	0.00	0.00	0.00	0.0%
40200 · Investment Income	0.00	0.00	0.00	0.0%
49000 · Interest Income	259.29	250.00	9.29	103.7%
Total Income	16,929.88	26,461.00	-9,531.12	64.0%
Expense				
50020 · Merch COGS	0.00	320.00	-320.00	0.0%
50100 · Bonspiel Expense - Ice Rental	0.00	0.00	0.00	0.0%
50101 · Bonspiel Expense - Food	0.00	0.00	0.00	0.0%
50102 · Bonspiel Expense - Beverages	0.00	0.00	0.00	0.0%
50103 · Bonspiel Expense - Awards	0.00	0.00	0.00	0.0%
50104 · Bonspiel Expense - Supplies	0.00	0.00	0.00	0.0%
50105 · Bonspiel Expense - Advertising	0.00	0.00	0.00	0.0%
50106 · Bonspiel Exp - Silent Auction	0.00	0.00	0.00	0.0%
50107 · Bonspiel Expense - Entertainment	0.00	0.00	0.00	0.0%
50108 · Bonspiel Expense - Sponsorship	0.00	0.00	0.00	0.0%
50200 · Bonspiel Expense - Prizes	0.00	0.00	0.00	0.0%
60000 · Advertising and Promotion	0.00	0.00	0.00	0.0%
60001 · Donations Expense	0.00	8.00	-8.00	0.0%
60010 · Rent Expense	16,350.00	18,820.00	-2,470.00	86.9%
60011 · Stone Lease	0.00	0.00	0.00	0.0%
60020 · Utilities	0.00	0.00	0.00	0.0%
60030 · Telephone Expense	0.00	0.00	0.00	0.0%
60040 · Computer and Internet Expenses	105.89	106.67	-0.78	99.3%
60050 · Repairs and Maintenance	429.35	429.41	-0.06	100.0%
60100 · Insurance Expense	86.25	86.25	0.00	100.0%
60101 · MWCA Dues	112.67	245.00	-132.33	46.0%
60102 · USA Curling Dues	340.06	605.60	-265.54	56.2%
60103 · Registration Fees	0.00	0.00	0.00	0.0%
60200 · HP Team Sponsorship	0.00	0.00	0.00	0.0%
60400 · Bank Service Charges	52.00	0.00	52.00	100.0%
60401 · Stripe Fees	1.75	5.00	-3.25	35.0%
60402 · PayPal Fees	0.00	1.00	-1.00	0.0%
60403 · League Apps Fees	0.00	0.00	0.00	0.0%
60404 · Venmo Fees	0.00	0.00	0.00	0.0%
64600 · Merchandise Expense	42.85	15.00	27.85	285.7%
64700 · Event Expenses	0.00	0.00	0.00	0.0%
64800 · Curling Supplies	0.00	0.00	0.00	0.0%
64900 · Office Supplies	0.00	10.00	-10.00	0.0%
66000 · Payroll Expenses	0.00	0.00	0.00	0.0%
66700 · Professional Fees	0.00	500.00	-500.00	0.0%
66701 · Filing Fees	55.00	50.92	4.08	108.0%
68021 · Awards	0.00	0.00	0.00	0.0%
68023 · Membership Benefits	0.00	315.00	-315.00	0.0%
79003 · Depreciation Expens - Stones	267.76	267.76	0.00	100.0%
79004 · Depreciation - Handles	10.69	10.69	0.00	100.0%
79005 · Depreciation - Plaques & Awards	11.24	11.24	0.00	100.0%

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Accrual Basis

Windy City Curling
Profit & Loss Budget vs. Actual
October 2025

	Oct 25	Budget	\$ Over Budget	% of Budget
79006 · Depreciation - Computers	153.72	153.72	0.00	100.0%
79007 · Depreciation - Facility Upgrade	203.03	203.02	0.01	100.0%
Total Expense	18,222.26	22,164.28	-3,942.02	82.2%
Net Ordinary Income	-1,292.38	4,296.72	-5,589.10	-30.1%
Net Income	-1,292.38	4,296.72	-5,589.10	-30.1%

Windy City Curling Balance Sheet As of October 31, 2025

	Oct 31, 25
ASSETS	
Current Assets	
Checking/Savings	
10000 · US Bank - Checking	19,212.23
10021 · Live Oak Bank - Savings	101,087.87
Total Checking/Savings	120,300.10
Other Current Assets	
10030 · Petty Cash	215.00
11010 · Stripe Receivable	8,001.97
12000 · Merchandise Inventory	9,034.76
13000 · Prepaid Expenses	2,491.17
Total Other Current Assets	19,742.90
Total Current Assets	140,043.00
Fixed Assets	
15003 · Stones	32,095.21
15005 · Curling Equipment	1,282.36
15007 · Plaques & Trophies	1,349.00
15008 · Computer Equipment	9,223.05
15009 · Facility Upgrades	36,544.65
16003 · A/D - Stones	-19,094.46
16005 · A/D - Curling Equip	-620.02
16007 · A/D - Plaques & Awards	-472.08
16008 · A/D - Computer Equipment	-461.16
16009 · A/D - Facility Upgrades	-2,150.26
Total Fixed Assets	57,696.29
Other Assets	
17001 · Investment in CCC, Inc.	100,000.00
Total Other Assets	100,000.00
TOTAL ASSETS	297,739.29
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	16,905.00
Total Accounts Payable	16,905.00
Other Current Liabilities	
20100 · Other Current Liabilities	
20110 · Locker Liability	2,115.00
20100 · Other Current Liabilities - Other	1,310.91
Total 20100 · Other Current Liabilities	3,425.91
21000 · Deferred Revenue	58,926.59
Total Other Current Liabilities	62,352.50
Total Current Liabilities	79,257.50
Total Liabilities	79,257.50
Equity	
31300 · Perm. Restricted Net Assets	72,805.85
32000 · Unrestricted Net Assets	146,709.83
Net Income	-1,033.89
Total Equity	218,481.79
TOTAL LIABILITIES & EQUITY	297,739.29

Windy City Curling
Statement of Cash Flows
October 2025

	Oct 25
OPERATING ACTIVITIES	
Net Income	-1,292.38
Adjustments to reconcile Net Income to net cash provided by operations:	
11000 · Accounts Receivable	1,224.72
10030 · Petty Cash	-40.00
11010 · Stripe Receivable	-7,618.85
13000 · Prepaid Expenses	1,010.41
20000 · Accounts Payable	-1,945.00
20110 · Locker Liability	90.00
21000 · Deferred Revenue	-8,176.74
Net cash provided by Operating Activities	-16,747.84
INVESTING ACTIVITIES	
16003 · A/D - Stones	267.76
16005 · A/D - Curling Equip	10.69
16007 · A/D - Plaques & Awards	11.24
16008 · A/D - Computer Equipment	153.72
16009 · A/D - Facility Upgrades	203.03
Net cash provided by Investing Activities	646.44
Net cash increase for period	-16,101.40
Cash at beginning of period	136,401.50
Cash at end of period	120,300.10