

Windy City Curling
Profit & Loss
September 2025

	Sep 25
Ordinary Income/Expense	
Income	
40000 · Membership Revenue	1,450.56
40010 · League Entry Fees	16,531.11
40013 · Stripe Fee Income	16.89
40040 · 3rd Party Donations	375.00
40100 · Bonspiel Income - Fees	25.00
49000 · Interest Income	312.80
Total Income	18,711.36
Expense	
60010 · Rent Expense	16,350.00
60040 · Computer and Internet Expenses	105.85
60050 · Repairs and Maintenance	429.41
60100 · Insurance Expense	86.25
60101 · MWCA Dues	112.67
60102 · USA Curling Dues	340.06
60401 · Stripe Fees	2.25
66701 · Filing Fees	185.14
68023 · Membership Benefits	194.80
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	18,452.87
Net Ordinary Income	258.49
Net Income	258.49

Windy City Curling
Profit & Loss
September 2025

	Sep 25
Ordinary Income/Expense	
Income	
40000 · Membership Revenue	1,450.56
40010 · League Entry Fees	16,531.11
40013 · Stripe Fee Income	16.89
40040 · 3rd Party Donations	375.00
40100 · Bonspiel Income - Fees	25.00
49000 · Interest Income	312.80
Total Income	18,711.36
Expense	
60010 · Rent Expense	16,350.00
60040 · Computer and Internet Expenses	105.85
60050 · Repairs and Maintenance	429.41
60100 · Insurance Expense	86.25
60101 · MWCA Dues	112.67
60102 · USA Curling Dues	340.06
60401 · Stripe Fees	2.25
66701 · Filing Fees	185.14
68023 · Membership Benefits	194.80
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	18,452.87
Net Ordinary Income	258.49
Net Income	258.49

Windy City Curling

Profit & Loss Budget vs. Actual

September 2025

	Sep 25	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
40000 · Membership Revenue	1,450.56	1,888.00	-437.44	76.8%
40010 · League Entry Fees	16,531.11	23,600.00	-7,068.89	70.0%
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	16.89	0.00	16.89	100.0%
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	375.00	200.00	175.00	187.5%
40050 · Banquet Revenue	0.00	0.00	0.00	0.0%
40100 · Bonspiel Income - Fees	25.00	10,560.00	-10,535.00	0.2%
40101 · Bonspiel Income - Raffle	0.00	1,500.00	-1,500.00	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	500.00	-500.00	0.0%
40200 · Investment Income	0.00	0.00	0.00	0.0%
49000 · Interest Income	312.80	250.00	62.80	125.1%
Total Income	18,711.36	38,918.00	-20,206.64	48.1%
Expense				
50020 · Merch COGS	0.00	320.00	-320.00	0.0%
50100 · Bonspiel Expense - Ice Rental	0.00	2,000.00	-2,000.00	0.0%
50101 · Bonspiel Expense - Food	0.00	1,250.00	-1,250.00	0.0%
50102 · Bonspiel Expense - Beverages	0.00	0.00	0.00	0.0%
50103 · Bonspiel Expense - Awards	0.00	400.00	-400.00	0.0%
50104 · Bonspiel Expense - Supplies	0.00	700.00	-700.00	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	5,000.00	-5,000.00	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	105.85	106.63	-0.78	99.3%
60050 · Repairs and Maintenance	429.41	429.41	0.00	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	0.00	0.00	0.00	0.0%
60401 · Stripe Fees	2.25	5.00	-2.75	45.0%
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	10.00	-10.00	0.0%
64600 · Merchandise Expense	0.00	15.00	-15.00	0.0%
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	185.14	50.92	134.22	363.6%
68021 · Awards	0.00	0.00	0.00	0.0%
68023 · Membership Benefits	194.80	315.00	-120.20	61.8%
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%

5:08 PM

10/25/25

Accrual Basis

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

	Sep 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	18,452.87	31,524.24	-13,071.37	58.5%
Net Ordinary Income	258.49	7,393.76	-7,135.27	3.5%
Net Income	258.49	7,393.76	-7,135.27	3.5%

Windy City Curling
Balance Sheet
As of September 30, 2025

	Sep 30, 25
ASSETS	
Current Assets	
Checking/Savings	
10000 · US Bank - Checking	13,572.84
10021 · Live Oak Bank - Savings	122,828.66
Total Checking/Savings	136,401.50
Accounts Receivable	
11000 · Accounts Receivable	1,224.72
Total Accounts Receivable	1,224.72
Other Current Assets	
10030 · Petty Cash	175.00
11010 · Stripe Receivable	383.12
12000 · Merchandise Inventory	9,034.76
13000 · Prepaid Expenses	3,501.58
Total Other Current Assets	13,094.46
Total Current Assets	150,720.68
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	-18,826.70
16005 · A/D - Curling Equip	-609.33
16007 · A/D - Plaques & Awards	-460.84
16008 · A/D - Computer Equipment	-307.44
16009 · A/D - Facility Upgrades	-1,947.23
Total Fixed Assets	58,342.73
Other Assets	
17001 · Investment in CCC, Inc.	100,000.00
Total Other Assets	100,000.00
TOTAL ASSETS	309,063.41
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	18,850.00
Total Accounts Payable	18,850.00
Other Current Liabilities	
20100 · Other Current Liabilities	
20110 · Locker Liability	2,025.00
20100 · Other Current Liabilities - Other	1,310.91
Total 20100 · Other Current Liabilities	3,335.91
21000 · Deferred Revenue	67,103.33
Total Other Current Liabilities	70,439.24
Total Current Liabilities	89,289.24
Total Liabilities	89,289.24

Windy City Curling
Balance Sheet
As of September 30, 2025

	Sep 30, 25
Equity	
31300 · Perm. Restricted Net Assets	72,805.85
32000 · Unrestricted Net Assets	146,709.83
Net Income	258.49
Total Equity	219,774.17
TOTAL LIABILITIES & EQUITY	309,063.41

Windy City Curling

Statement of Cash Flows

September 2025

	Sep 25
OPERATING ACTIVITIES	
Net Income	258.49
Adjustments to reconcile Net Income to net cash provided by operations:	
11000 · Accounts Receivable	-367.72
10030 · Petty Cash	-50.00
11010 · Stripe Receivable	5,229.23
13000 · Prepaid Expenses	-371.54
20000 · Accounts Payable	-15,477.21
20110 · Locker Liability	90.00
21000 · Deferred Revenue	-17,186.67
Net cash provided by Operating Activities	-27,875.42
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	-27,228.98
Cash at beginning of period	163,630.48
Cash at end of period	136,401.50