

Financial Statements Toolkit



Welcome to the Unlocking Financial Statement Secrets Kit



Understanding financials shouldn't feel like decoding a mystery. This toolkit builds on Doug Parker's class, giving you clear, practical insights to strengthen how you read, analyze, and act on financial data in your Tribal enterprise.

Inside you'll find quick-reference tools, practical examples, and F&C insights to help you make better financial decisions — with confidence.

Keep learning with F&C. Our team specializes in turning financial data into strategy for growth.

Your Partner in Financial Clarity

At F&C, we partner with Tribal enterprises to strengthen financial management and operational decision-making.

With over 40 years of experience in Tribal Gaming and Government, our team delivers clarity, strategy, and hands-on support — helping leaders make confident decisions today and plan for tomorrow.



Tax Solutions



Compliance



Business Services



Advisory & Strategy



Training



Enterprise Technology



Items to consider for the Statement of Net Position of the Demo Casino Financial Statements:

Cash and cash equivalents: Look for a trend of decreasing cash from prior periods. In conjunction with comparing to prior year, should also review the statement of cash flows to identify what outgoing cash flows are causing the decrease, such as:

Are operating cash flows trending down or negative? If so, is this due to reduced revenue from operations, increases to operating expenses (payroll, marketing, etc.), or a combination of both?

Are capital/non-capital financing cash flows trending down or negative? This would be due to items such as purchasing capital assets (including construction in progress), paying down principal and interest on debt, and transfers made to the Tribe or other Tribal entities/enterprises.

Additionally, there is a presentation of Restricted Cash on the statement of net position. It would be good to understand what restriction(s) are causing this presentation. Is this an internal restriction imposed by Tribal Council, Business Committee, etc. or is it an external restriction, such as a lending Bank requiring a certain level of cash balances be maintained in a Bank account? The primary difference is that if it is an internal restriction, the Tribe has more control over that cash as it can pass new legislation/resolution to release the restriction. If it is an external restriction, the Tribe doesn't have that control and would have to go through a process with the third party requiring the restriction to get it released.

Intercompany Receivables: These would be amounts due from the Tribe or other Tribal entities/enterprises. The most common area where we see this is when the Casino is either paying expenses on behalf of another Tribal enterprise (retail operation, golf course, hotel, etc.) and/or lending funds to another Tribal enterprise. There are a few key considerations:



- First, the receivable in the Demo financial statements is shown as a current asset. Under generally accepted accounting principles ("GAAP"), a current asset is one that is expected to be liquidated within the next twelve months of the date of the statement of net position. So, in this example, it is reflecting as if the full \$4.36 million of the receivable would be repaid to the Casino by the end of August 2026. Is there a formal agreement for the related entity to repay the Casino the full amount in twelve months? Is the related entity generating enough income/cash flow to pay back the Casino? If not, then the classification as a current asset isn't appropriate under GAAP, and it should be reflected as non-current.
- This leads to the second item which is a big concern in that if you remove the \$4.36 million from current assets, the Demo Casino would then have current liabilities of approximately \$4.6 million versus current assets of \$2.6 million meaning the Casino's expected incoming cash flows over the next twelve months isn't sufficient to pay its expected outgoing cash flows over the next twelve months of \$4.6 million. How does management plan to remedy this? Since a big portion of the current liabilities is the current portion of long-term debt, management may be able to refinance the debt with extended repayment terms. Management may also need to request the Tribe allow them to reduce monthly distributions to build back up the Casino's cash and cash equivalents.
- Ultimately, if the intercompany receivable continues to increase with no real plan or means for repayment, consideration will have to be given to writing off the receivable and reclassifying it to an operating transfer which would lead to a reduction in the Casino's unrestricted net position.

Demo Casino
Statement of Net Position
August 31, 2025 and 2024

Assets	2025	2024
Current assets		
Cash and cash equivalents	\$ 886,590	\$ 1,160,638
Restricted cash	678,654	957,778
Accounts receivable, net of allowance	601,885	526,766
Intercompany receivables	4,364,850	3,569,839
Inventory	144,413	104,980
Prepaid expenses	255,422	370,184
Total current assets	<u>6,931,814</u>	<u>6,690,185</u>
Capital assets		
Land and improvements	1,815,596	1,795,385
Building and improvements	14,964,588	14,964,588
Gaming machines	4,517,833	4,337,923
Equipment, furniture and vehicles	7,992,422	7,890,346
Construction in progress	2,045,599	2,014,407
Leasehold in progress	15,763	15,763
	<u>31,351,801</u>	<u>31,018,412</u>
Less: accumulated depreciation	<u>(17,320,024)</u>	<u>(16,463,513)</u>
Net capital assets	<u>14,031,777</u>	<u>14,554,899</u>
Total assets	<u>20,963,591</u>	<u>21,245,084</u>
Liabilities and net position		
Current liabilities		
Accounts payable	1,745,112	1,725,126
Accrued payroll	228,111	423,770
Accrued expenses	136,039	144,519
Unearned revenue	192,701	260,701
Gaming liabilities	629,279	578,401
Current portion of long-term debt	1,665,664	856,200
Total current liabilities	<u>4,596,906</u>	<u>3,988,717</u>
Long-term liabilities		
Notes payable less current portion	<u>80,461</u>	<u>1,672,260</u>
Total long-term liabilities	<u>80,461</u>	<u>1,672,260</u>
Total liabilities	<u>4,677,367</u>	<u>5,660,977</u>
Net position		
Invested in capital assets, net of related debt	12,285,652	12,026,439
Unrestricted	4,000,572	3,557,668
Total net position	<u>\$ 16,286,224</u>	<u>\$ 15,584,107</u>

Continued

Items to consider for the Statement of Net Position of the Demo Casino Financial Statements:

Other Considerations for the Statement of Net Position:

For accounts receivable, inventory, and prepaid expenses, the main thing I would recommend looking for is monitoring large fluctuations (I would use a scope of 20%) from month-to-month or year-to-year. For a Casino, unless there is a significant change to the Casino's operations such as expansion, opening new food and beverage operations, etc., these types of accounts shouldn't have large fluctuations in their balances. If there are large fluctuations, then it may warrant a more detailed review of the components of the accounts if such amounts are being recorded correctly in accordance with GAAP.

For capital assets, if there are increases or decreases in account balances from the prior month or year, then you should consider if those changes are in line with your knowledge about the Casino's operations, such as:

- If land, building, or construction in-progress increase, is the Casino expanding its property or acquiring land to construct a new facility? If so, how is this being paid for? Is there a new construction loan from a Bank? Is the Tribe paying for the project?
- Conversely, if you see a decrease to land and building, you need to understand why. Did the Casino sale land or building properties? If so, was this properly authorized? Another possibility would be damage to a building from fire, natural disaster, etc. that caused the asset to be impaired requiring a write-down of the asset on the Casino's books.
- If you see an increase to gaming machines, was the Commission aware of the purchase of the machines and able to do appropriate approval/testing? If new machines are being brought in, what is being done with the existing machines that were previously on the floor? Will the old machines be sold or leased to another facility? Any in-house progressives related to the machines being removed from the floor?

For the liabilities, similar to what was noted above for the assets of receivables, prepaids and inventory, the main thing I would look for on the liability accounts are significant fluctuations (20% scope) in the account balances from month-to-month and year-to-year as these should stay consistent unless there are significant changes to operations. When there are significant fluctuations, such items should be reviewed in more detail to determine the reasonableness of the increase or decrease.



F&C CPAs, with Native American ownership, specializes in the unique accounting needs of Tribal Governments and their enterprises. Our deep understanding of Tribal Gaming and related operations allows us to deliver trusted, innovative solutions backed by years of expertise.

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Demo Casino
Statements of Revenues, Expenses and Changes in Net Position
For the Month Ended and the Fiscal Period to Date Ended August 31, 2025 and 2024

	Current Fiscal Year		Prior Fiscal Year	
	Month Ended 8/31/2025	Period Ended 8/31/2025	Month Ended 8/31/2024	Period Ended 8/31/2024
Operating revenues				
Casino	\$ 1,680,935	\$ 21,252,043	\$ 1,802,205	\$ 22,941,073
Food and beverage	126,071	1,319,092	128,219	1,462,033
Other	58,768	438,212	36,179	443,200
Total operating revenues	<u>1,865,774</u>	<u>23,009,347</u>	<u>1,966,603</u>	<u>24,846,306</u>
Operating expenses				
Operations	507,314	6,502,260	504,779	6,684,515
General and administrative	130,028	1,850,863	155,981	1,925,461
Payroll expense	576,577	6,348,867	544,671	6,089,966
Advertising	91,354	976,770	98,818	1,090,132
State compact fees	55,471	556,277	58,783	589,963
Depreciation and amortization	74,574	780,528	77,883	1,125,427
Total operating expenses	<u>1,435,318</u>	<u>17,015,565</u>	<u>1,440,915</u>	<u>17,505,464</u>
Operating income (loss)	<u>430,456</u>	<u>5,993,782</u>	<u>525,688</u>	<u>430,456</u>
Nonoperating revenue (expense)				
Interfund transfer from/(to) the Tribe	859,647	(5,045,704)	(667,868)	(6,209,545)
Gain (loss) on disposal of assets	-	-	3,600	(4,643)
Interest income	73	689	63	1,486
Interest expense	(8,622)	(126,265)	(13,736)	(181,897)
Total nonoperating revenue (expense)	<u>851,098</u>	<u>(5,171,280)</u>	<u>(677,941)</u>	<u>(6,394,599)</u>
Increase (decrease) in net position	1,281,554	822,502	(152,253)	946,243
Net position, beginning of period	15,004,670	15,463,722	15,736,360	14,637,864
Net position, end of period	<u>\$ 16,286,224</u>	<u>\$ 16,286,224</u>	<u>\$ 15,584,107</u>	<u>\$ 15,584,107</u>

Items to consider for the Statement of Revenues, Expenses, and Changes in Net Position of the Demo Casino Financial Statements:

Key items to consider when reviewing the statement of revenues, expenses, and changes in net position include:

- Is the operating income amount positive or negative? This is indicating whether the Casino's operating revenues (revenue from slots, table games, food and beverage operations, hotel operations, etc.) were sufficient to cover its operating expenses (payroll, marketing, maintenance, legal and professional fees, etc.). If a Casino isn't consistently producing positive operating income, then that will have long-term ramifications as it won't be able to cover its costs of operations or have enough to fund transfers to the Tribe.
- Monitoring month-to-month and year-over-year fluctuations of actual amounts on the statement of revenues, expenses and changes in net position is a good way to identify trends that might indicate operational or management issues. I would recommend using a scope of 10% for monitoring fluctuations of revenue and expense line items. Significant increases to payroll and marketing expenses without corresponding increases to revenue may indicate overstaffing, excessive spending on marketing or poorly designed marketing campaigns, or potential issues with fraudulent disbursements.
- In addition to comparing month-to-month and year-over-year actual amounts, I would also recommend having management provide you with a current year-to-date budget versus actual schedule. This is a good way to monitor if the Casino's operations are performing as management anticipated it would based on established budget amounts.



Key Ratios for Financial Analysis

When reviewing the Statement of Revenues, Expenses, and Changes in Net Position, the following ratios can offer valuable insights into the financial health of a Tribal Gaming enterprise:

- **Operating Margin:** Measures the percentage of revenue remaining after covering operating expenses. A higher margin indicates better operational efficiency.
Formula: $\text{Operating Income} / \text{Total Revenue}$
- **Net Profit Margin:** Shows how much profit is generated from total revenue after all expenses, taxes, and interest.
Formula: $\text{Net Income} / \text{Total Revenue}$
- **Return on Assets (ROA):** Evaluates how effectively the enterprise is using its assets to generate profit.
Formula: $\text{Net Income} / \text{Total Assets}$



Items to consider for the Statement of Cash Flows of the Demo Casino Financial Statements:

The statement of cash flows is designed to show significant receipts and uses of cash during the period (monthly or year-to-date). It is broken into the sections of operating, financing, and investing. For most Casinos, the operating and financing sections are where the most significant activity occurs. Key things to consider in reviewing the statement of cash flows:

- Does the entity have positive cash from operations? Similar to what was noted for operating income, the operating cash flow activities provides information on whether the core operations of the Casino (slots, table games, food and beverage, etc.) is generating enough cash flow to pay amounts due to employees and vendors with remaining excess sufficient to make distributions to the Tribe, pay amounts due on loans, purchase/construct capital assets, etc.
- In relation the capital/non-capital financing activities, this will indicate any funds received from new lending activity, amounts used to purchase/construction capital assets, and amounts used in funding intercompany receivables. Like the prior discussion on the statement of net position, you should consider if these types of cash flows are consistent with your knowledge about the Casino's operations, such as expansion/construction projects, budgeted funds for purchases of operating equipment or gaming machines, approval to enter into new loan agreements with banks for financing, etc.



F&C: Your Partner in Financial Management

At F&C CPAs, we understand that managing cash flow is the lifeblood of any Tribal Gaming enterprise. Our team has spent over 40 years guiding clients through the complexities of cash management, helping to ensure financial stability and long-term growth.

Whether it's improving operational cash flow, managing financing activities, or forecasting future needs, our tailored solutions are designed to give Tribal enterprises the tools they need to thrive. We pride ourselves on delivering insights that turn financial data into actionable strategies, ensuring your enterprise remains competitive and resilient in today's evolving market.

With F&C as your partner, you can trust that every financial decision is backed by a deep understanding of Tribal enterprises and a commitment to your success.

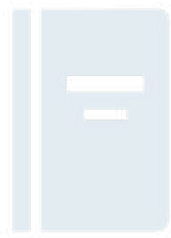
Demo Casino
Statement of Cash Flows
For the Month Ended and the Fiscal Period to Date August 31, 2025

	Month Ended 8/31/2025	Period Ended 8/31/2025
Cash flows from operating activities		
Cash received from customers	\$ 1,647,858	\$ 22,748,941
Cash paid to employees	(766,791)	(6,365,839)
Cash paid to suppliers	(1,864,616)	(10,018,400)
Net cash provided by (used in) operating activities	<u>(983,549)</u>	<u>6,364,702</u>
Cash flows from non-capital financing activities		
Distributions to and on behalf of the Tribe	859,647	(5,045,704)
Intercompany receivables	(125,349)	(791,962)
Net cash provided by (used in) non-capital financing activities	<u>734,298</u>	<u>(5,837,666)</u>
Cash flows from capital and related financing activities		
Acquisition of capital assets	(187,967)	(302,804)
Proceeds from notes payable	179,970	69,970
Principal payments of debt	(68,218)	(780,956)
Net cash provided by (used in) capital and related financing activities	<u>(76,215)</u>	<u>(1,013,790)</u>
Cash flows from investing activities		
Interest income	77	690
Interest expense	(8,622)	(126,265)
Net cash provided by (used in) investing activities	<u>(8,545)</u>	<u>(125,575)</u>
Net Increase (decrease) in cash	(334,011)	(612,329)
Cash, beginning of period	<u>1,899,255</u>	<u>2,177,573</u>
Cash, end of period	<u>\$ 1,565,244</u>	<u>\$ 1,565,244</u>
Reconciliation of operating income (loss) to net cash provided by operating activities		
Operating income (loss)	\$ 430,456	\$ 5,993,782
Adjustments to reconcile operating income (loss) to net cash provided by operating activities		
Depreciation & amortization	74,574	780,528
Changes in working capital components		
(Increase) decrease in accounts receivable	(212,250)	(198,074)
(Increase) decrease in inventory	28,997	(40,439)
(Increase) decrease in prepaid expenses	193,199	224,461
Increase (decrease) in accounts payable	(1,283,062)	(364,769)
Increase (decrease) in accrued payroll	(190,214)	(16,972)
Increase (decrease) in accrued liabilities	(22,871)	(1,382)
Increase (decrease) in deferred revenue	(5,667)	(62,333)
Increase (decrease) in gaming liabilities	3,289	49,900
Net cash provided by (used in) operating activities	<u>\$ (983,549)</u>	<u>\$ 6,364,702</u>

Continued

Items to consider for the Statement of Cash Flows of the Demo Casino Financial Statements:

Demo Casino Statement of Cash Flows For the Month Ended and the Fiscal Period to Date August 31, 2025		
	Month Ended 8/31/2024	Period Ended 8/31/2024
Cash flows from operating activities		
Cash received from customers	\$ 1,862,359	\$ 24,606,480
Cash paid to employees	(486,182)	(6,094,864)
Cash paid to suppliers	(722,778)	(10,163,248)
Net cash provided by (used in) operating activities	653,399	8,348,368
Cash flows from non-capital financing activities		
Distributions to and on behalf of the Tribe	(667,868)	(6,209,545)
Intercompany receivables	(43,074)	(573,474)
Net cash provided by (used in) non-capital financing activities	(710,942)	(6,783,019)
Cash flows from capital and related financing activities		
Acquisition of capital assets	(50,905)	(107,167)
Proceeds from sale of assets	3,600	13,257
Proceeds from notes payable	-	(9,657)
Principal payments of debt	(71,350)	(2,328,524)
Net cash provided by (used in) capital and related financing activities	(118,655)	(2,432,091)
Cash flows from investing activities		
Interest income	62	1,487
Interest expense	(13,736)	(181,897)
Net cash provided by (used in) investing activities	(13,674)	(180,410)
Net Increase (decrease) in cash	(189,872)	(1,047,152)
Cash, beginning of period	2,308,288	3,165,568
Cash, end of period	\$ 2,118,416	\$ 2,118,416
Reconciliation of operating income (loss)		
to net cash provided by operating activities		
Operating income (loss)	\$ 525,688	\$ 7,340,842
Adjustments to reconcile operating income (loss)		
to net cash provided by operating activities		
Depreciation & amortization	77,883	1,125,427
Changes in working capital components		
(Increase) decrease in accounts receivable	(104,244)	(239,826)
(Increase) decrease in inventory	(4,949)	31,418
(Increase) decrease in prepaid expenses	(23,514)	(123,430)
Increase (decrease) in accounts payable	97,802	274,713
Increase (decrease) in accrued payroll	58,489	(4,898)
Increase (decrease) in accrued liabilities	8,568	8,139
Increase (decrease) in deferred revenue	(5,667)	(62,333)
Increase (decrease) in gaming liabilities	23,343	(1,684)
Net cash provided by (used in) operating activities	\$ 653,399	\$ 8,348,368



Managerial Accounting Cheat Sheet

1 GROSS GAMING REVENUE (GGR)

Definition: The total amount wagered minus the winnings paid out to players.

Use: GGR is a fundamental metric in the gaming industry, providing insight into the overall financial performance of the gaming operations. It's often used to measure gaming revenue trends and compare performance across different periods.

2 OPERATING EXPENSES RATIO

Definition: Total operating expenses divided by total revenue.

Use: This ratio helps assess the efficiency of the gaming enterprise's operations by showing how much of the revenue is consumed by operating costs. Lower ratios indicate higher operational efficiency.

3 EBITDA MARGIN

Definition: Earnings before interest, taxes, depreciation, and amortization divided by total revenue.

Use: This margin is used to evaluate the profitability of gaming operations before non-operational costs. It's a key measure of a gaming enterprise's operational profitability and cash flow generation capability.

4 NET PROFIT MARGIN

Definition: Net income divided by total revenue.

Use: The net profit margin measures how much of the gaming enterprise's revenue is converted into profit after all expenses, taxes, and interest. A higher margin indicates better profitability.

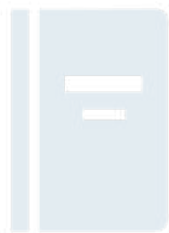
5 CASH FLOW FROM OPERATIONS (CFO)

Definition: Net cash generated from operating activities, as reported in the Statement of Cash Flows.

Use: This indicator reveals the liquidity and operational efficiency of the gaming enterprise. Positive cash flow from operations suggests the business is generating enough cash to cover its day-to-day expenses and fund future growth.

"Understanding key metrics like Gross Gaming Revenue is essential for managing Tribal Gaming enterprises effectively. These figures provide a clear picture of operational performance, helping leaders make informed decisions and stay competitive in a rapidly evolving industry."

— Dan Bledsoe, Partner, F&C CPAs



6

CURRENT RATIO

Definition: Current assets divided by current liabilities.

Use: The current ratio is a key liquidity measure that evaluates the ability of the gaming enterprise to meet short-term obligations. A ratio above 1 indicates that the enterprise has more current assets than current liabilities, suggesting a solid financial position.

7

DEBT-TO-EQUITY RATIO

Definition: Total liabilities divided by total equity.

Use: This ratio measures the financial leverage of the gaming enterprise. It indicates how much of the business is financed by debt compared to equity. A lower ratio is generally preferred, as excessive debt can increase financial risk.

8

RETURN ON ASSETS (ROA)

Definition: Net income divided by total assets.

Use: ROA measures how effectively the gaming enterprise is using its assets to generate profit. A higher ROA indicates that the enterprise is efficiently using its resources to maximize profitability.

9

COMP TO REVENUE RATIO

Definition: Complimentary services (free meals, hotel rooms, etc.) provided to players divided by total gaming revenue.

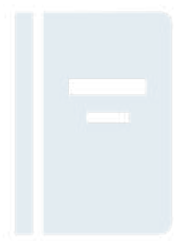
Use: This ratio evaluates how much the casino is spending on player comps relative to its gaming revenue. Monitoring this helps ensure that the cost of attracting and retaining players is proportionate to the revenue being generated.

10

SLOT MACHINE REVENUE PER MACHINE

Definition: Total slot machine revenue divided by the number of slot machines.

Use: This ratio helps assess the performance of individual slot machines and optimize gaming floor operations. It's an important measure of efficiency and player engagement.



Managerial Accounting Cheat Sheet

11

TABLE GAME HOLD PERCENTAGE

Definition: The amount of money retained by the house as a percentage of total wagers on table games.

Use: This metric assesses the profitability of table games and helps management adjust strategies to maximize hold percentage.

12

PLAYER LOYALTY PROGRAM COSTS VS. REVENUE

Definition: The cost of player loyalty programs divided by the revenue generated from loyalty program members.

Use: This metric helps determine if the casino is gaining a positive return on its investment in loyalty programs and can help refine marketing and promotional strategies.

13

OCCUPANCY RATE (FOR HOTEL/CASINO RESORTS)

Definition: The percentage of available rooms that are occupied.

Use: In gaming operations that include a hotel, this metric helps assess how effectively the enterprise is utilizing its accommodation resources. High occupancy rates generally correlate with better overall financial performance.

14

DROP AND WIN RATIO

Definition: The total amount of money exchanged for chips or credit (drop) versus the amount the casino wins from players (win).

Use: This ratio is critical for evaluating the performance of table games, showing how much of the dropped money is being retained by the house.



QUICK TIPS

- Track key metrics regularly for real-time insights.
- Use financial ratios to assess operational performance.
- Review financial statements alongside cash flow for a full financial picture.



Innovation & Expertise
Built Upon History &
Heritage



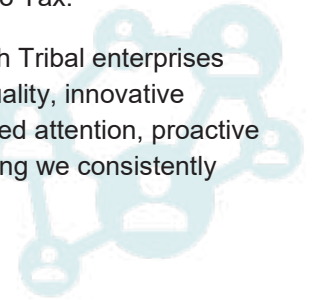
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With headquarters in Shawnee, Oklahoma, and satellite offices stretching from Alaska to Wyoming, F&C CPAs is proud to offer tailored regional solutions while maintaining our strong local identity.

Our team of 200 diverse professionals, including CPAs and specialists, are dedicated to providing comprehensive services across various sectors, from Accounting to Tax.

For over 40 years, we have partnered with Tribal enterprises and other organizations to deliver high-quality, innovative solutions. At F&C, we promise personalized attention, proactive communication, and transparency, ensuring we consistently exceed our clients' expectations.



Let's keep the Conversation Going



F&C CPAs is proud to partner with Tribal enterprises across the country — bringing clarity, compliance, and strategy to every level of your operation.

Whether you're reviewing cash flow or planning your next expansion, our experts are here to help.

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F&C CPAs — Trusted. Experienced. Here for You.

