COMBOIS

# Financial Situation 2023 – 2025

# Balance – account 2023 – 2025

| | 2025 | | 2024 | | 2023 | |
|---|---|---|---|---|---|---|
| **Revenue** | | | | | | |
| Balance of bank account | 4.481,06 € | | 1.339,76 € | | 21.919,99 € | |
| other revenue | 0,00 € | | 0,00 € | | 3.000,00 € | from portfolio account |
| Membership fee | 29.960,00 € | | 32.960,00 € | 11 members 3.000 € | 2.988,00 € | 10 members 300 € |
| **Total** | **34.441,06 €** | | **34.299,76 €** | | **27.907,99 €** | |
| | | | | | | |
| **Expenses** | | | | | | |
| Contracted Staff | 22.610,00 € | | 22.610,00 € | | 22.610,00 € | |
| Travel Expenses, Staff/Board | 2.630,48 € | | 330,99 € | | 1.414,41 € | |
| Info-/Service-Meetings | 3.552,00 € | | 0,00 € | | 1.508,00 € | |
| Annual General Meeting | 4.503,53 € | Japan '24 | 6.549,92 € | Austria '23 | 443,96 € | |
| Website/Maintenance | 42,50 € | | 41,56 € | | 229,06 € | |
| Various Expenses | 343,40 € | | 83,30 € | | 83,30 € | |
| Bank Charges | 289,94 € | | 202,93 € | | 279,50 € | |
| **Total** | **33.971,85 €** | | **29.818,70 €** | | **26.568,23 €** | |
| | | | | | | |
| **Balance of bank account** | **469,21 €** | | **4.481,06 €** | | **1.339,76 €** | |

# Balance – portfolio 2023 – 2025

| | 2025 | | 2024 | | 2023 | |
|---|---|---|---|---|---|---|
| Beginning value as of 12/31 | 50.832,36 € | | 49.286,07 € | | 50.050,42 € | |
| Change in investment value | 4.862,79 € | 9,6% | 1.546,29 € | 3,1% | -764,35 € | -1,5% |
| | **55.695,15 €** | | **50.832,36 €** | | **49.286,07 €** | |
| Sale shares | 0,00 € | | 0,00 € | | 0,00 € | |
| **Ending value as of 12/31** | **55.695,15 €** | | **50.832,36 €** | | **49.286,07 €** | |
| | | | | | | |
| Value account as of 12/31 | 2.667,43 € | | 1.586,34 € | | 3.634,66 € | |
| Interest ./. tax | 1.161,99 € | | 1.155,85 € | | 1.023,90 € | |
| Transfer to bank account | 0,00 € | | 0,00 € | | -3.000,00 € | |
| Transfer from portfolio | 0,00 € | | 0,00 € | | 0,00 € | |
| Transaction costs and fees | -76,90 € | | -74,76 € | | -72,22 € | |
| | **3.752,52 €** | | **2.667,43 €** | | **1.586,34 €** | |
| | | | | | | |
| **Total Portfolio Account Value** | **59.447,67 €** | | **53.499,79 €** | | **50.872,41 €** | |

# Financial situation 2025

## Development bank account:

Costs for the AGM 2024 came in 2025.

There were more costs for the meeting in Hanover and travelling costs staff to the AGM in Australia.
COMBOIS has not received the costs for the AGM 2025 (RJS, Australia).

With the end of year 2025 there are liquid funds in the bank account of 469,21 €. One membership fee for 2025 is missing at the end of the year, came in January 2026.

# Forecast 2026

## Development bank account:

2026 COMBOIS has 11 members, plus one payment of a membership fee from 2025.

In January we had costs for a technical update of the website, which I was unable to do by myself. I had to ask a colleague.

€ 14,000 € are the costs for the AGMs Australia and Italy.

This would leave us with approximately € 700 in the bank at the end of 2026.

We could even transfer the income from the deposit account of around € 3,000 to the normal bank account.

| | 2026 forecast |
|---|---|
| **Revenue** | |
| Balance of bank account | 469,21 € |
| other revenue | 0,00 € |
| Membership fee | 38.960,00 € |
| **Total** | **39.429,21 €** |
| | |
| **Expenses** | |
| Contracted Staff | 22.610,00 € |
| Travel Expenses, Staff/Board | 1.200,00 € |
| Info-/Service-Meetings | 0,00 € |
| Annual General Meeting | 14.000,00 € |
| Website/Maintenance | 462,00 € |
| Various Expenses | 150,00 € |
| Bank Charges | 290,00 € |
| **Total** | **38.712,00 €** |
| | |
| **Balance of bank account** | **717,21 €** |