

**BALANS PER 31 DECEMBER 2018***Euro*

|                                          | 31-12-18       | 31-12-17       | 31-12-16       |
|------------------------------------------|----------------|----------------|----------------|
| <b>ACTIVA</b>                            |                |                |                |
| <b>Vaste activa</b>                      |                |                |                |
| <u>Materiële vaste activa</u>            |                |                |                |
| Gebouw                                   | 182.594        | 188.581        | 176.278        |
| Inventaris                               | 7.851          | 8.551          | 10.307         |
| Vervoermiddelen                          | 1.357          | 2.892          | 5.235          |
|                                          | 191.802        | 200.024        | 191.820        |
| <u>Financiële vaste activa</u>           |                |                |                |
| Waarborgsommen +<br>Leningen u/g         | 247.306        | 204.645        | 114.507        |
|                                          | 247.306        | 204.645        | 114.507        |
| <b>Totaal Vaste activa</b>               | <b>439.108</b> | <b>404.669</b> | <b>306.326</b> |
| <b>Vlottende activa</b>                  |                |                |                |
| <u>Vorraden</u>                          |                |                |                |
| Drukkerij                                | 30.353         | 26.567         | 33.224         |
| Kledingbeurs, meubels                    |                |                |                |
| Overige                                  | 3.624          | 2.704          | 3.125          |
|                                          | 33.976         | 29.271         | 36.349         |
| <u>Vorderingen en overlopende activa</u> |                |                |                |
| Subsidies                                | 3.139          | 3.683          | 3.407          |
| Opbrengsten oud papier/kleding           |                |                |                |
| Rente                                    |                |                | 2.733          |
| Saldo woonlasten Woningen                | 0              | -406           | 50             |
| Overige                                  | -10            | 458            | 1.690          |
|                                          | 3.129          | 3.735          | 7.880          |

Liquide middelen

|                            |       |                  |                  |                  |
|----------------------------|-------|------------------|------------------|------------------|
| Thuisbank Betaalrekeningen | 8.155 | 6.208            | 20.159           |                  |
| Spaarrekeningen            | *     | 631.875          | 690.155          | 776.602          |
| Kas                        |       | 14.702           | 20.284           | 15.571           |
| Kruisposten                |       | <u>0</u>         | <u>-880</u>      | <u>0</u>         |
|                            |       | 654.732          | 715.767          | 812.332          |
| Totaal Vlottende activa    |       | <u>691.837</u>   | <u>748.773</u>   | <u>856.561</u>   |
| TOTAAL ACTIVA              |       | <u>1.130.946</u> | <u>1.153.442</u> | <u>1.162.887</u> |

\* betreft bouwfonds voor geplande nieuwbouw voor o.a. begeleid kamer wonen  
in 2016 gestart met eerste stappen en 2017 verdere voorbereidingen opgepakt  
in 2018 als verdere voorbereiding start gemaakt omwisselen kledingbeursruimte en drukkerij

**PASSIVA****Eigen vermogen**

|                           |                |                  |                  |
|---------------------------|----------------|------------------|------------------|
| <b>Stichtingsvermogen</b> | <b>981.752</b> | <b>1.004.206</b> | <b>1.014.517</b> |
|---------------------------|----------------|------------------|------------------|

**Langlopende schulden**

|                              |         |         |         |
|------------------------------|---------|---------|---------|
| Hypotheek                    | 11.149  | 15.465  | 19.780  |
| Hypotheek bijdragen Woningen | 107.228 | 102.912 | 98.596  |
| Renteloze leningen           | 19.366  | 20.036  | 20.356  |
|                              | 137.743 | 138.413 | 138.732 |

**Kortlopende schulden**

|                   |        |        |       |
|-------------------|--------|--------|-------|
| Loonbelasting     | 2.186  | 2.044  | 2.057 |
| Res.vakantiegeld  | 3.021  | 2.918  | 2.860 |
| Te betalen kosten | 6.250  | 5.863  | 4.722 |
|                   | 11.457 | 10.825 | 9.639 |

**TOTAAL PASSIVA**

|                         |                         |                         |
|-------------------------|-------------------------|-------------------------|
| <b><u>1.130.951</u></b> | <b><u>1.153.444</u></b> | <b><u>1.162.889</u></b> |
|-------------------------|-------------------------|-------------------------|

|                                  |           |           |           |
|----------------------------------|-----------|-----------|-----------|
| Werkkapitaal                     | 680.380   | 737.948   | 846.921   |
| Werkkapitaal plus vaste activa   | 1.119.489 | 1.142.617 | 1.153.247 |
| Balanstotaal                     | 1.130.951 | 1.153.444 | 1.162.889 |
| Eigen vermogen in % balanstotaal | 86,81%    | 87,06%    | 87,24%    |

**BATEN****Giften en vrijwillige bijdragen**

|              |              |        |              |        |              |        |
|--------------|--------------|--------|--------------|--------|--------------|--------|
| Kalenderwerk | 60.493       |        | 55.652       |        | 63.574       |        |
| Overige      | <u>9.300</u> |        | <u>8.070</u> |        | <u>9.368</u> |        |
|              |              | 69.793 |              | 63.722 |              | 72.942 |

**Subsidies**

|            |  |        |  |        |  |        |
|------------|--|--------|--|--------|--|--------|
| Oud papier |  | 34.941 |  | 39.636 |  | 41.589 |
|------------|--|--------|--|--------|--|--------|

**Opbrengsten goederen en diensten**

|                    |            |        |            |        |              |        |
|--------------------|------------|--------|------------|--------|--------------|--------|
| Kleding en meubels | 66.243     |        | 83.627     |        | 85.528       |        |
| Overige            | <u>114</u> |        | <u>308</u> |        | <u>1.994</u> |        |
|                    |            | 66.357 |            | 83.935 |              | 87.522 |

**Rentebaten**

|           |  |     |  |     |  |       |
|-----------|--|-----|--|-----|--|-------|
| Bankrente |  | 692 |  | 264 |  | 3.216 |
|-----------|--|-----|--|-----|--|-------|

**TOTAAL BATEN**

|  |                |  |                |  |                |  |
|--|----------------|--|----------------|--|----------------|--|
|  | <u>171.783</u> |  | <u>187.557</u> |  | <u>205.269</u> |  |
|--|----------------|--|----------------|--|----------------|--|

**LASTEN**

|                                  |                |                |                |
|----------------------------------|----------------|----------------|----------------|
| Personeelskosten                 | 98.640         | 92.565         | 92.885         |
| Kosten vrijwilligers             | 20.058         | 19.265         | 18.111         |
| Huisvestingskosten               | 11.692         | 11.290         | 13.587         |
| Kosten vervoermiddelen           | 7.608          | 7.867          | 8.745          |
| Kosten kalender- en kinderwerk   | 22.650         | 33.038         | 26.198         |
| Machinekosten                    | 1.066          | 2.715          | 6.515          |
| Algemene kosten                  | 7.243          | 7.628          | 6.373          |
| Rentelasten                      | 1.196          | 1.517          | 1.388          |
| Afschrijvingen                   | 15.017         | 13.830         | 16.051         |
| Overige kosten                   | 3.583          | 820            | 1.001          |
| Betaalde BTW (vanaf 2013)        | 5.484          | 7.333          | 7.314          |
| <b>TOTAAL LASTEN</b>             | <b>194.237</b> | <b>197.868</b> | <b>198.168</b> |
| <b>SALDO VAN BATEN EN LASTEN</b> | <b>-22.454</b> | <b>-10.311</b> | <b>7.101</b>   |

SPECIFICATIE VAN DE LASTEN**Personeelskosten**

|                 |               |               |               |
|-----------------|---------------|---------------|---------------|
| Salarissen      | 63.373        | 61.527        | 65.311        |
| SVW-premies     | 17.569        | 16.851        | 11.563        |
| Vermindering LB |               |               | 0             |
| Pensioenen      | 15.169        | 12.450        | 13.845        |
| Overige         | 2.529         | 1.737         | 2.165         |
|                 | <b>98.640</b> | <b>92.565</b> | <b>92.884</b> |

**Kosten vrijwilligers**

|                          |               |               |               |
|--------------------------|---------------|---------------|---------------|
| Vrijwilligersvergoeding  | 17.259        | 16.901        | 13.643        |
| Reiskosten vrijwilligers | 500           | 490           | 645           |
| Consumpties en overige   | 1.571         | 1.153         | 3.156         |
| Verzekering              | 729           | 721           | 667           |
|                          | <b>20.059</b> | <b>19.265</b> | <b>18.111</b> |

**Huisvestingskosten**

|                          |               |         |               |        |
|--------------------------|---------------|---------|---------------|--------|
| Energie en water         | 5.498         | 5.104   | 7.068         |        |
| Verzekering en belasting | 3.873         | 4.760   | 4.496         |        |
| Onderhoud                | 2.321         | 1.426   | 2.023         |        |
| Overige                  |               | 0       | 0             |        |
|                          | <u>11.692</u> | <u></u> | <u>11.290</u> | 13.587 |

**Kosten vervoermiddelen**

|                               |              |         |              |       |
|-------------------------------|--------------|---------|--------------|-------|
| Brandstof en onderhoud auto's | 4.395        | 4.635   | 6.193        |       |
| Verzekering en belasting      | 3.213        | 3.232   | 2.552        |       |
|                               | <u>7.608</u> | <u></u> | <u>7.867</u> | 8.745 |

**Kosten kalender- en kinderwerk**

|                           |               |         |               |        |
|---------------------------|---------------|---------|---------------|--------|
| Machinekosten             | 1.066         | 2.715   | 6.515         |        |
| Materiaalkosten kalenders | 5093          | 13632   | 6390          |        |
| Verzendkosten kalenders   | 17451         | 19396   | 19355         |        |
| Overige kosten kalenders  | 106           | 10      | 453           |        |
| Kosten kinderwerk         |               | 0       |               |        |
|                           | <u>23.716</u> | <u></u> | <u>35.753</u> | 32.713 |

**Algemene kosten**

|                              |              |         |              |       |
|------------------------------|--------------|---------|--------------|-------|
| Kantoorbenodigdheden         | 242          | 335     | 223          |       |
| Telefoon en porti            | 3.476        | 3.748   | 3.224        |       |
| Contributies en abonnementen | 2.606        | 2.871   | 2.183        |       |
| Overige / diverse kosten     | 918          | 674     | 743          |       |
|                              | <u>7.242</u> | <u></u> | <u>7.628</u> | 6.373 |

**Overige kosten**

|                                 |              |         |            |       |
|---------------------------------|--------------|---------|------------|-------|
| Extra kosten kleding/oud papier | 1.896        | 441     | 943        |       |
| Kosten hulpverlening            | 1.687        | 380     | 58         |       |
| Kosten bibliotheek              | 0            | 0       | 0          |       |
|                                 | <u>3.583</u> | <u></u> | <u>821</u> | 1.001 |

**Rentelasten**

Hypotheekrente

Bankrente en -kosten

1.196

1.196

1.517

1.517

1.388

1.388

**Afschrijvingen**

Gebouw

9.556

7.541

4.792

Inventaris

3.926

3.946

8.840

Vervoermiddelen

1.535

2.343

2.419

15.017

13.830

16.051

**BTW resultaat (vanaf 2013)**

Betaalde BTW

5.484

7.333

7.314

**TOTAAL LASTEN****194.237****197.869****198.167**