Fees and charges

The **Fees and Charges** row shows any **bank fees, administrative costs, or other charges** related to managing your maintenance fund.

These costs are subtracted from the fund.

How it works

- Fees and charges are **entered manually**.
- They are applied **once per year** and appear in the cashflow table for the corresponding financial year.
- These amounts **do not affect planned expenses** — they are separate costs associated with managing the fund.

Impact on cashflow

Fees and charges are considered when calculating **contributions**:

Contributions = Accruals − Net Interest + Fees and Charges + Contribution Adjustments

- Adding fees increases the contributions needed to maintain the fund.
- This ensures your fund balance stays sufficient to cover all planned expenses, even after management costs.

Revision #3
Created 14 October 2025 05:58:10 by Laurent Hautefeuille
Updated 14 October 2025 06:47:29 by Laurent Hautefeuille