

Annual report 2025



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„Innovation, quality and a close connection to practice are essential to turning today's challenges into tomorrow's opportunities.“

Adèle Thorens Goumaz



Management report of the CEO 2025



Ueli Steiner
CEO

Dear Board of Directors
Dear clients
Dear employees

bio.inspecta AG continued to perform well in 2025. Our aim is to grow sustainably while maintaining the high quality of our services. We are succeeding in many areas, and it is a pleasure to work with the Board of Directors and the entire management team to sustain this progress.

Although the organic market in Switzerland saw only limited development in 2025, we were able to further develop the company through targeted innovations. At the same time, we were confronted with challenges that emerged unexpectedly in areas that had previously received little attention. I would like to discuss three topics that have shaped our work once again over the past year.

Strong regional roots, combined audits, and efficiency

With offices in all three regions of the country, bio.inspecta is the market leader in terms of market share. The company is also a pioneer in the implementation of combined audits. This means that a single audit almost always covers several standards, such as labelling programmes, national programmes, brand schemes, animal welfare programmes and others. The ability to combine these elements in order to save companies/clients time and money is

certainly unique on this scale. It requires specialist knowledge from the inspectors and auditors, good organisation, and a high-performing IT system. We regularly receive positive feedback, which is not necessarily the norm in our line of business.

Lebensmitteltag in Lucerne

Our annual Lebensmitteltag food industry conference in Lucerne is usually fully booked weeks in advance. The Hotel Schweizerhof has become a regular venue, the content is engaging and the event is highly valued within the industry. Last year and this year, we received comments such as: "I don't usually go to events like this anymore, but I always make sure to book my place at the Lebensmitteltag." We are proud to offer this important platform to the agri-food industry.

National and international markets

Although international markets have become an integral part of food sector activities, it is important that we continue to promote and safeguard domestic production. The ability of the farming sector to adapt quickly enough to climate change will also be crucial. It is of paramount importance that we ensure the climate resilience of our soils and production systems. However, authorities and sector associations have only partially recognised this, both in Switzerland and abroad. It is the producers and businesses that are leading the way. Through our services, we are supporting this development as best we can.

Finally, I would like to thank all our valued customers and partners who have continued to accompany us on our exciting journey in 2025. We look forward to a successful future together.

Best regards,
Ueli Steiner

Income statement 2025

	2025	2024	Difference +/-
	CHF	CHF	CHF
Service revenue third party	11'261'065.83	10'973'595.94	287'469.89
<i>thereof Agriculture department</i>	5'342'401.70	5'408'625.29	-66'223.59
<i>thereof Processing and trade department</i>	4'878'334.56	4'448'128.94	430'205.62
<i>thereof International services department</i>	1'001'558.57	1'053'758.03	-52'199.46
<i>thereof Online-Services / IT</i>	38'771.00	63'083.68	-24'312.68
Revenue from services participants / participations	2'109'303.68	2'119'310.86	-10'007.18
<i>thereof Processing and trade department</i>	22'453.59	1'590.61	20'862.98
<i>thereof International services department</i>	19'980.44	19'423.23	557.21
<i>thereof Online-Services / IT</i>	495'560.16	632'170.00	-136'609.84
<i>thereof Services</i>	1'571'309.49	1'466'127.02	105'182.47
Other operating income	36'776.41	73'336.63	-36'560.22
Bad debt loss / adjustment variations	30'083.92	-55'454.18	85'538.10
Net sales	13'437'229.84	13'110'789.25	326'440.59
Expenses for third-party services	-450'117.22	-477'045.78	26'928.56
Expenses for services participants / participations	-404'062.47	-105'769.77	-298'292.70
Personnel expenses	-9'728'680.04	-9'450'670.55	-278'009.49
Other personnel expenses	-889'410.10	-970'299.48	80'889.38
Gross profit	1'964'960.01	2'107'003.67	-142'043.66
Facility expenses	-184'289.16	-171'303.28	-12'985.88
Vehicle and transport costs	-2'616.12	-1'195.47	-1'420.65
Property insurance, taxes, fees, licenses	-129'009.90	-85'131.05	-43'878.85
Administrative and IT expenses	-834'653.96	-1'025'101.36	190'447.40
Legal and consultancy expenses	-6'248.16	-5'428.54	-819.62
Advertising expenses	-200'780.52	-167'663.18	-33'117.34
Other business expenses	-8'510.14	-4'170.10	-4'340.04
Operating profit (EBITDA)	598'852.05	647'010.69	-48'158.64
Depreciation and amortisation	-23'650.28	-126'224.97	102'574.69
Operating profit (EBIT)	575'201.77	520'785.72	54'416.05
Financial expenses	-26'304.29	-36'731.30	10'427.01
Financial income third party	9'772.26	0.00	9'772.26
Dividend income	11'275.92	24'992.99	-13'717.07
Financial result	-5'256.11	-11'738.31	6'482.20
Earnings before taxes (EBT)	569'945.66	509'047.41	60'898.25
Profit before tax and extraordinary result	569'945.66	509'047.41	60'898.25
Extraordinary and one-time expenses	0.00	840.00	-840.00
Extraordinary and one-time income	1'908.02	0.00	1'908.02
Non-operating, extraordinary, non-recurring or prior-period expenses and income	1'908.02	840.00	1'068.02
Direct taxes	-115'597.10	-73'317.55	-42'279.55
Annual profit (+) / loss (-)	456'256.58	436'569.86	19'686.72

Balance sheet per 31.12.2025

Assets	2025	2024
Current assets	CHF	CHF
Cash and cash equivalents	1'058'589.83	982'511.19
Fixed-term deposits	472'350.00	0.00
Trade accounts receivables	1'918'912.02	2'416'328.80
Adjustments for doubtful accounts	-240'000.00	-292'000.00
Trade receivables a. participants	1'269'013.21	1'972'485.59
Trade receivables a. participations	20'729.68	106'976.00
Other receivables from government agencies	15'370.45	12'492.84
Prepaid expenses and accrued income	322'451.81	78'037.88
	4'837'417.00	5'276'832.30
Non-current assets		
Loans to participations	375'864.00	409'230.60
Other financial assets	8'338.38	37'576.42
Participations	128'294.65	128'294.65
Property, plant and equipment	94'601.08	98'903.01
	607'098.11	674'004.68
Total assets	5'444'515.11	5'950'836.98
Liabilities and Equity	2025	2024
Liabilities	CHF	CHF
<i>Short-term liabilities</i>		
Trade accounts payable	139'607.39	421'071.50
Trade liabilities a. participants	-7'790.08	649'098.05
Trade liabilities a. participations	37'084.16	43'382.57
Prepayments	176'739.34	141'936.56
Other liabilities to government agencies	343'898.06	0.00
Other liabilities to third parties	8'373.46	395'974.26
Other liabilities to participations	42'760.26	54'099.58
Other liabilities to social insurance agencies	238'058.90	610'125.70
Provisions	526'267.40	540'880.40
Accrued expenses an deferred income	650'686.93	121'695.65
	2'155'685.82	2'978'264.27
<i>Long-term liabilities</i>	0.00	0.00
Shareholders' equity		
Share capital	900'000.00	900'000.00
Statutory capital contribution reserves	378'791.36	378'791.36
Statutory retained earnings	250'000.00	250'000.00
Brought forward from previous year	1'303'781.35	1'007'211.49
Annual profit (+) / loss (-)	456'256.58	436'569.86
	3'288'829.29	2'972'572.71
Total liabilities and equity	5'444'515.11	5'950'836.98

Notes to the financial statement 2025

These financial statements were prepared according to the provisions of the Swiss Law on Accounting and Financial Reporting (32nd title of the Swiss Code of Obligations, articles 957 - 962).

Financial reporting under the Code of Obligations requires certain estimates and assumptions to be made by management. These are made continuously and are based on past experiences and other factors (e.g. anticipations of future results, which seem appropriate under the circumstances). The results subsequently achieved may deviate from these estimates.

Significant changes in the reporting year

There were no significant changes during the reporting year.

Events after the balance sheet date

There are no significant events after the balance sheet date that could affect the book values of the reported assets or liabilities or that must be disclosed at this point.

	2025	2024
Full-time equivalent (FTE)	91.76	88.28
Treasury shares (development)		
The company does not own any of its own shares.		
Liabilities due to pension fund	0	439'512.35
Rent and lease liabilities	205'707.00	355'343.00
Securities provided for third-party liabilities	0	0
Securitisation	0	0
Total amount of assets subject to retention of title	0	0
Contingent liabilities	0	0
Extraordinary and one-time expenses	0	840.00
Tax expense q.inspecta	0	840.00
Extraordinary and one-time income	1'908.02	0
This item essentially comprises a customer payment that was already written off in 2007, as well as an adjusting entry relating to the system migration in 2025.	1'908.02	0
Realisation of hidden reserves	0.00	0.00
Direct investments	128'294.65	128'294.65
Participation bio.inspecta Ltd., Turkey	96'915.02	96'915.02
Purpose: Inspection and certification body for products and services Nominal capital: TRY 200'000.00, Participation quote: 80 %		
Value adjustment of participation	-96'915.02	-96'915.02
Book value of the investment	0	0
Participation bio.inspecta shpk, Albania	398'650.00	398'650.00
Purpose: Inspection and certification body for products and services Nominal capital: ALL 100.00, Participation quote: 100 %		
Value adjustment of participation	-288'000.00	-288'000.00
Book value of the investment	110'650.00	110'650.00
Participation bio.inspecta Pty Ltd, Australia	131'977.04	131'977.04
Purpose: Inspection and certification body for products and services Nominal capital: AUD 225'000.00, Participation quote: 80 %		
Value adjustment of participation	-114'332.39	-114'332.39
Book value of the investment	17'644.65	17'644.65
Direct investments	0	0

Proposal for the appropriation of the net profit (net loss)

Profit (+) / Loss (-) carryforward 1.1.2025	1'443'781.35
Change in retained earnings (profit distribution in the previous year)	-140'000.00
Annual profit (+) / loss (-)	456'256.58
Balance sheet profit (+) / loss (-) 31.12.2025	1'760'037.93
<i>Proposed allocation of income</i>	
Allocation to legal retained earnings	-
Allocation to voluntary retained earnings	-
Dividends	193'000.00
Brought forward for next year	1'567'037.93



Report of the statutory auditors 2025

**Balmer
Etienne**

Balmer-Etienne AG Bern
Effingerstrasse 77
3008 Bern
Phone +41 31 336 14 14

info@balmer-etienne.ch
balmer-etienne.ch

Report of the statutory auditor

on the limited statutory examination
to the general meeting of

bio.inspecta AG, Frick

As statutory auditors, we have examined the financial statements (balance sheet, income statement and notes) of your company for the year ended December 31, 2025.

These financial statements are the responsibility of the board of directors. Our responsibility is to perform a limited statutory examination on these financial statements. We confirm that we meet the licensing and independence requirements as stipulated by Swiss law.

We conducted our examination in accordance with the Swiss Standard on the Limited Statutory Examination. This standard requires that we plan and perform a limited statutory examination to identify material misstatements in the financial statements. A limited statutory examination consists primarily of inquiries of company personnel and analytical procedures as well as detailed tests of company documents as considered necessary in the circumstances. However, the testing of operational processes and the internal control system, as well as inquiries and further testing procedures to detect fraud or other legal violations, are not within the scope of this examination.

Based on our limited statutory examination, nothing has come to our attention that causes us to believe that the financial statements and the proposed appropriation of available earnings do not comply with Swiss law and the company's articles of incorporation.

Bern, May 22, 2026
rpe/fco/zi

Balmer-Etienne AG Bern

René Peterhans
Audit Expert
Authorised audit expert
(Auditor in Charge)

Fabrizio Conoscenti
Audit Expert
Authorised audit expert

Financial statements 2025
Proposed appropriation of available earnings

Impressum

Editor

bio.inspecta AG
Ackerstrasse 117
5070 Frick
Tel. +41 (0)62 865 63 00
www.bio-inspecta.ch

Text

Ueli Steiner
Adèle Thorens Goumaz

Layout / Photos
bio.inspecta AG

bio.inspecta AG
q.inspecta GmbH
Ackerstrasse 117
5070 Frick, Switzerland
Tel. +41 (0)62 865 63 00
info@bio-inspecta.ch
www.bio-inspecta.ch

bio.inspecta Ltd., Turkey
Mansurođlu Mah. 286
Sok. No:35 Kat:1 D:3
Gültekinler Sitesi A Blok
P.K:35535 Bayraklı İZMİR
Turkey
Tel. +90 232 3474 868
Fax +90 232 3474 866
ofis@bio-inspecta.com
www.bio-inspecta.com.tr

bio.inspecta Pty Ltd, Australia
Suite 1/101 – 103 Queens Parade
Clifton Hill
Victoria 3068
Australia
Tel. +61 (0) 497 943 304
seafood@bio-inspecta.com
www.bio-inspecta.com.au

bio.inspecta Romandie
Route de Lausanne 14
1037 Etagnières, Switzerland
Tel. +41 (0)21 552 29 00
romandie@bio-inspecta.ch
www.bio-inspecta.ch

bio.inspecta shpk, Kosovo
Rr. Hamdi Grajeqevci
Apollonia A, Hy.III, Nr. 2,
Fush, Kosovo
Tel. +383 (0)49 818 558
contact@bio-inspecta.al
www.bio-inspecta.al

bio.inspecta Svizzera italiana
Via Emilio Bossi 6
6901 Lugano, Switzerland
Tel. +41 (0) 91 210 02 90
contatto@bio-inspecta.ch
www.bio-inspecta.ch

bio.inspecta shpk, Albania
Rruga Kavajes,
Ndertesa 132, Hy.9, Ap.43
1023 Tirana, Albania
Tel. +355 44 806 018
contact@bio-inspecta.al
www.bio-inspecta.al