

# Tumbles Financial Complex

## Shareholders Report #2

Mar 15, 2024

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This is a report on the current state of the Manifold user known as Tumbles, written by Tumbles.

This report has been compiled to provide information to people who have lent mana to Tumbles, and for people who have participated in markets related to the [Tumbles Financial Complex](#).

**At the time of writing this report, my simple net worth is M873,100.** *(This figure fluctuates quite a bit as markets move.)*

- **If Biden wins the nomination, my net worth rises by M61,789.** *(Presumably the markets on Biden winning the election would also go up in that case. I'm heavily invested in them, and I have limit orders up to exit most of my positions when they rise.)*
- **If the markets about whether or not I will pay back my loans all resolve in my favor, my net worth will rise by M68,974.**
- **If the LK-99 market drops and hits my exit order, my net worth rises by M746.**
- **If Ramaswamy is not the Republican vice presidential nominee, my net worth will rise by M2,616.**
- **If I can resist reaching a million mana of debt during 2024, my net worth rises by M10,181.**
- **If the Destiny and Kelly Jean bridge holds during 2024, my net worth rises by M1,665.**
- **If demand for graphic designers falls by less than 50% during 2024, my net worth rises by M1,250.**

**I currently hold M690,800 in loans. I will eventually owe an additional M185,200 in fees/interest as loans become due. Adding these together gives a total debt of M876,000.** *(These figures do not include the interest on my variable rate M2,000 loan from EvanBD. It also doesn't include the M24,000 I owe to Conflux if Donald Trump wins the election during 2024.)*

If you want to look at what the biggest risks to my account are, you can simply sort by 'value' on the list of markets I hold positions in: <https://manifold.markets/Tumbles>

The [Tumbles Credit Score](#) market does not count mana gifted for the purposes of avoiding default as part of my net worth when calculating how it should resolve. **At this time M72,010 of**

**my net worth counts as 'gifted' for the purposes of the Credit Score market.** This includes the following:

- M2,000 from Agh labeled "Stimulus check for the Tumbles Financial Complex"
- Mira loaned M100k to Tumbles on a variable rate. Then, when the Mirapocalypse happened, Mira redirected 32k of that debt to Genzy and forgave the rest. That's another 68k.
- There is M2,010 in various managrams that I received for reasons I don't know or don't remember. I have counted them as gifted.

The Credit Score market resolves YES if the principal owed on my debts exceeds the portion of my net worth that does not count as gifted for an amount of time longer than a profit spike.

Using the numbers in this report, my net worth is currently M873,100 and my principal debt is M690,800, **so I am currently M182,300 away from being insolvent by the Credit Score market's definition.**

I currently hold M1,675,935 in daily loans from Manifold, with a 1.91 leverage ratio.

