

ahapay

Management report

Jan - Dec 2025

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	Jan`25	Feb`25	Mar`25	Apr`25	May`25	June`25	June`25	Aug`25	Sep`25	Oct`25	Nov`25	Dec`25
Number of loans disbursed	19	31	63	163	585	1,430	2,182	2,041	2,097	7,540	7,045	7,841
single payment	19	28	62	161	565	1,375	2,099	1,879	1,900	7,149	6,477	6,907
installment	0	3	1	2	20	55	83	162	197	391	568	934
Amount disbursed, thsd USD	2	8	12	45	172	412	599	573	638	2,201	2,124	2,387
single payment	2	7	12	44	168	403	581	539	591	2,097	1,978	2,161
installment	0	1	0	0	4	9	18	34	48	103	146	227
Loan portfolio (0-30 DPD, principal only), thsd USD	4	7	15	46	167	442	755	947	1,095	2,513	3,703	4,807
Revenue	0	0	1	3	11	24	33	41	47	113	136	179
Provisions	-1	-1	-3	-9	-34	-79	14	-3	-48	-127	-184	-193
Gross profit	-1	-1	-1	-6	-23	-55	47	38	-1	-14	-48	-13
CAC	0	0	-1	-4	-5	-7	-11	-13	-14	-58	-54	-61
Other ops costs	-1	-2	-3	-4	-13	-11	-19	-22	-35	-63	-74	-92
Operating profit	-2	-3	-5	-14	-41	-74	18	3	-50	-136	-175	-167
Fixed expenses	-30	-39	-50	-48	-53	-54	-61	-74	-68	-77	-72	-83
EBIT	-31	-42	-54	-62	-93	-127	-43	-71	-118	-213	-247	-250
Revenue margin	3%	6%	8%	6%	7%	5%	4%	4%	4%	4%	4%	4%
Gross profit margin	-19%	-12%	-9%	-14%	-14%	-13%	6%	4%	0%	-1%	-1%	0%
Operating profit margin	-39%	-44%	-32%	-30%	-24%	-17%	2%	0%	-5%	-5%	-5%	-3%
EBIT margin	-713%	-626%	-366%	-136%	-56%	-29%	-6%	-8 %	-11%	-8%	-7%	-5%