

Our Mission

"Empowering members through sustainable financial solutions and community growth."

Quarter

All

Gross Profit

\$527.0K

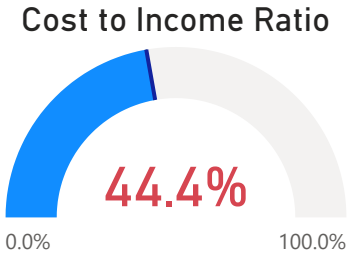
Net Surplus

\$155.7K

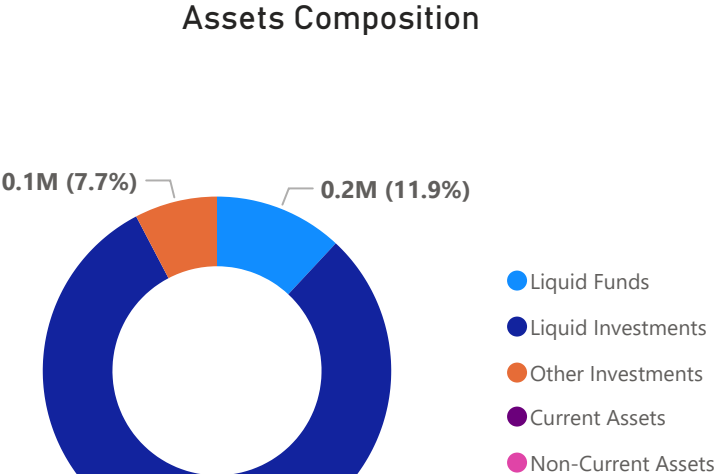
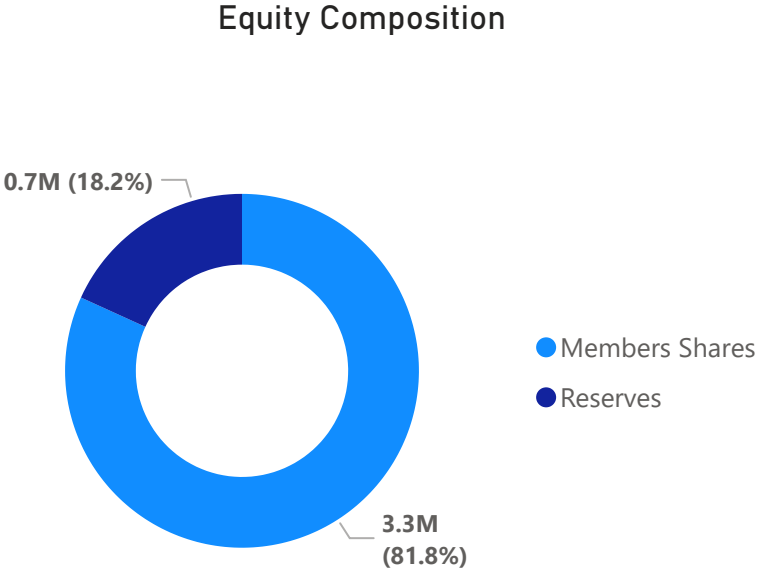
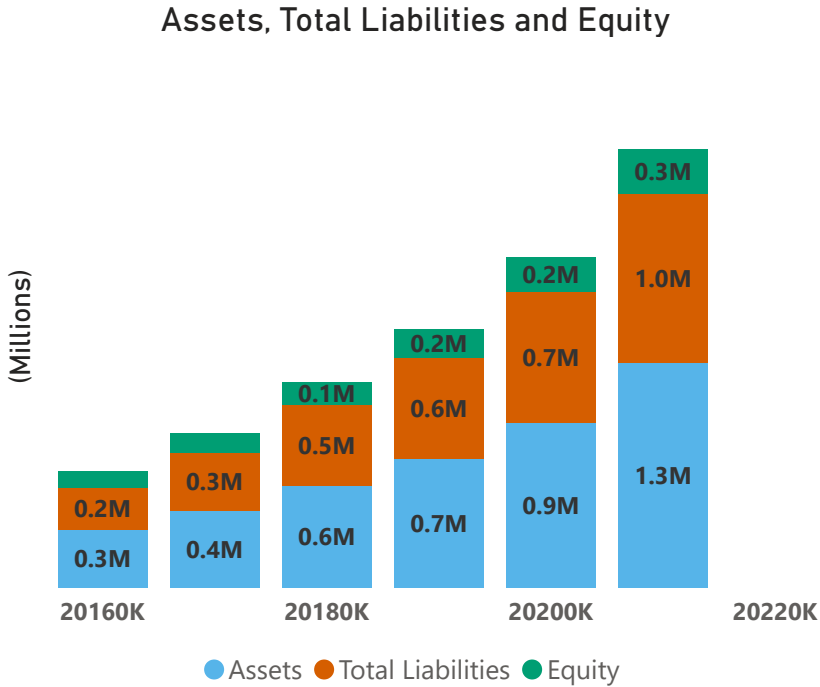
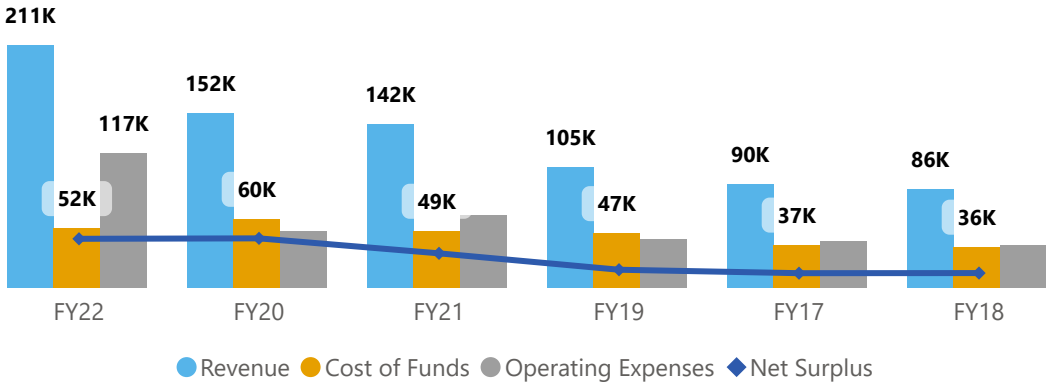


Operating Profit

\$853.9K



Profitability Drivers



### Efficiency and Risk Ratios

Return on Assets (ROA)

0.04

Return on Equity (RoE)

0.16

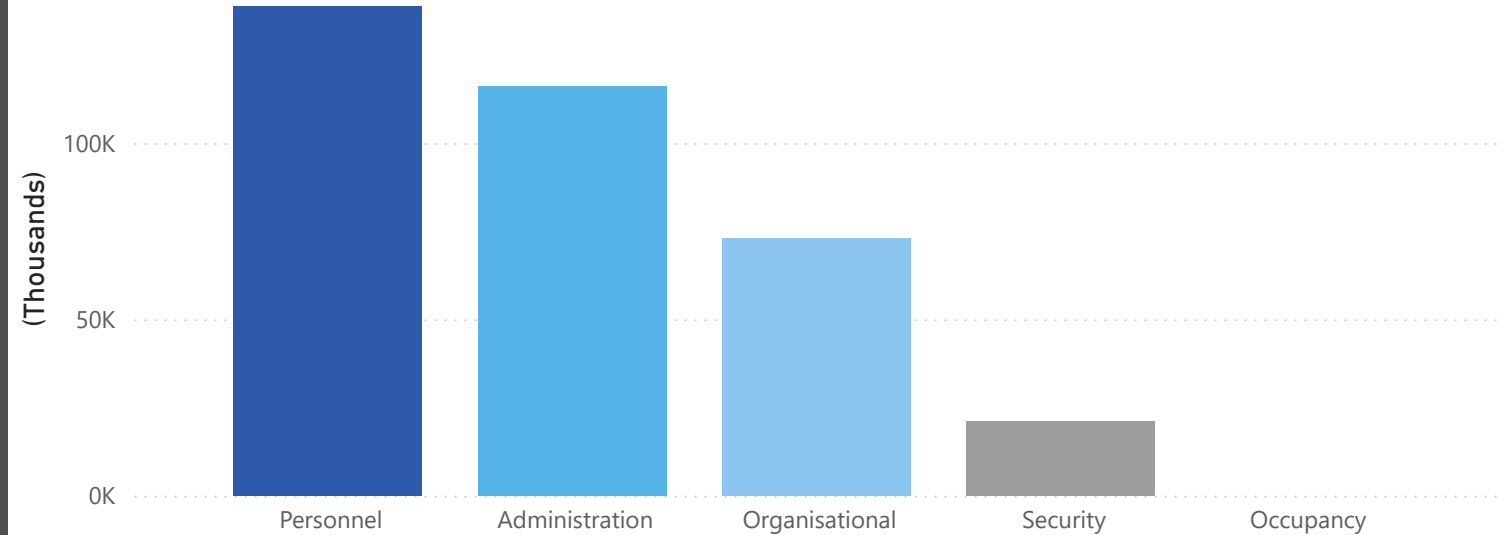
Liquidity Ratio






0.42

Members Savings to Loans

1.00

### Operating Expenses



1.  **Strong profitability:** Net Surplus \$155.7K; Cost-to-Income Ratio at 44.4% shows efficient operations.
2.  **Revenue resilience:** Steady growth with costs well contained, sustaining positive margins.
3.  **Balance sheet strength:** Assets >\$3M; Equity stable; Liabilities responsibly leveraged.
4.  **Healthy ratios:** ROA 4%, ROE 16%, Liquidity safe at 42% – all signalling resilience.
5.  **Cost concentration risk:** Personnel and Administration >70% of OpEx – efficiency measures needed.

### Key Management Takeaways

1. **Profitability remains solid** – Net Surplus positive with a healthy Cost-to-Income Ratio.
2. **Balance sheet growth is strong**, backed by equity stability and controlled liabilities.
3. **Risk and efficiency indicators are favourable** – ROA, ROE, and liquidity reflect resilience.
4. **Expense concentration risk** – High personnel costs require targeted efficiency strategies.