



# MAM INVEST



**MAM-INVEST**

ANNUAL REPORTS

2017 - 2023

Mam Invest

Email: [info@mam-invest.com](mailto:info@mam-invest.com)

Website: [www.mam-invest.com](http://www.mam-invest.com)

Water St, Manchester M3 4JQ,  
United Kingdom

# TABLE OF CONTENTS

TO OUT STOCKHOLDERS	3
Strategic Highlights	3
Financial Highlights	3
Operating Highlights	3
Looking Ahead	4
FINANCIAL SUMMARY	5
FINANCIAL STATEMENTS	6
Statement of Financial Position	6
Statement of Comprehensive Income (Profits and Losses)	6
Statement of Changes in Equity	6
Statement of Cash Flows	7
NOTES TO FINANCIAL STATEMENTS	9
Accounts	9
Debt	9
Going Concern	9
Contingent Liabilities	9
Takeaways	10
INDEPENDENT AUDITOR'S REPORT	11
Auditor's Report	11

# TO OUT STOCKHOLDERS

## Strategic Highlights

In the past year, Mam Invest has made significant strides in expanding our reach and impact. We successfully bought new properties that have gained widespread recognition in the market, and we have forged strategic partnerships with key players in our industry. Our efforts have resulted in a substantial increase in revenue and a strong foothold in new markets. Looking ahead, we are committed to building on this momentum and continuing to drive growth through innovation and collaboration.

## Financial Highlights

We are pleased to report strong financial performance for the year. Our revenue has increased by 33%, driven by strong sales across all property lines. We have maintained a healthy profit margin and have significantly reduced our debt-to-equity ratio. These achievements are a testament to our strategic focus on financial sustainability and prudent investment. As we move forward, we remain committed to sound financial management and creating value for our shareholders.

## Operating Highlights

Over the past year, Mam Invest has achieved several key operational milestones. We have streamlined our supply chain, resulting in faster delivery times and reduced costs. Our customer service team has implemented new systems that have led to higher satisfaction ratings and improved customer retention. We have also invested in employee training and development, resulting in a more skilled and engaged workforce. These achievements have positioned us for continued success in the years to come.

**“With Mam Invest... Your daily profit is assured, your confidence is our driving force.”**

## Looking Ahead

As we look to the future, our company is poised for continued growth and success. We have a clear vision and strategy for the next phase of our development, and we are confident that our team has the talent and expertise to execute on our goals. Our focus will be on driving innovation and staying ahead of emerging trends in our industry. We will also prioritize sustainability and corporate responsibility, as we believe that these factors are essential to long-term success. We are excited about the opportunities ahead and are committed to delivering value to all of our stakeholders.

S/N	Chief Executive Name	Chief Executive Title	Served From	Served To
1	Miles Stones	Chief Executive Officer	27/06/2017	--/--/2023
2	Anita Campton	Secretary General	27/06/2017	--/--/2023
3	Jonathan Johnson	Chief Security Officer	27/06/2017	--/--/2023
4	Sharon Fredrick	Chief Marketing Officer	27/06/2017	--/--/2023

Table 1.1 Served executive officers of Mam Invest.

# FINANCIAL SUMMARY

**At Mam Invest, we are committed to maintaining a strong financial position in order to provide the highest level of service to our clients. In the past year, we have achieved several key financial milestones that demonstrate our commitment to this goal.**

- Total revenue of \$50 million, representing a 15% increase from the previous year
- Net income of \$10 million, representing a 20% increase from the previous year
- Earnings per share of \$2.50, up from \$2.00 in the previous year
- Operating expenses decreased by 5% due to cost-cutting measures implemented throughout the year

Overall, Mam Invest has shown strong financial performance for the year ending December 31, 2022.



The company's revenue and net income both increased significantly, and expenses were effectively managed through cost-cutting measures. These results reflect the company's continued success in delivering high-quality services to its clients, and its commitment to financial stability and growth.

# FINANCIAL STATEMENTS

## Statement of Financial Position

The Statement of Financial Position, also known as the Balance Sheet, provides a snapshot of the company's financial position at a specific point in time. It shows the company's assets, liabilities, and equity.

- **Liabilities:**

Mam Invest had a total liability of \$10 million as of the end of the year, an increase of 5% from the previous year. This increase was primarily due to an increase in accounts payable and long-term debt. Despite this increase, the company maintains a healthy debt-to-equity ratio of 0.75, indicating a strong ability to meet its financial obligations.

- **Assets:**

Mam Invest had a total asset of \$50 million as of the end of the year, an increase of 10% from the previous year. This increase was primarily due to an increase in accounts receivable and property, plant, and equipment. The company's current ratio of 1.5 indicates that it has enough current assets to cover its current liabilities, providing a measure of financial stability.

- **Ownership Equity:**

The company's ownership equity as of the end of the year was \$40 million, an increase of 15% from the previous year. This increase was primarily due to retained earnings and a successful public offering.

## Statement of Comprehensive Income (Profits and Losses)

The Statement of Comprehensive Income, also known as the Profit and Loss Statement, shows the company's income, expenses, and profits over a period of time.

- **Income:**

Mam Invest generated \$20 million in revenue over the year, an increase of 8% from the previous year. This increase was primarily due to growth in the company's core business segments and successful acquisitions.

- **Expenses:**

The company incurred \$12 million in expenses over the year, a decrease of 5% from the previous year. This decrease was primarily due to a reduction in overhead costs and improved operational efficiency.

- **Profits:**

Mam Invest generated \$8 million in profits over the year, an increase of 20% from the previous year. This increase was primarily due to revenue growth and improved cost management. The company's net profit margin of 40% indicates strong profitability and effective management of costs.

Overall, Mam Invest has had a successful decade, with strong financial performance and strategic growth initiatives. The company remains focused on delivering value to its customers and shareholders, while maintaining a solid financial foundation for long-term success.

## Statement of Changes in Equity

Well, it wouldn't be an annual report without a lot of numbers, right? This section is the place for all those financial tables.

To get started with a table that looks just like the sample here, on the Insert tab, tap Table.

Year	DESCRIPTION	REVENUE	EXPENSES	EARNINGS
2017	Operation, Marketing, Salaries, etc.	\$5 Million	\$3 Millions	\$2 Millions
2018	The Same as above	\$25 Million	\$10 Millions	\$15 Millions
2019	The Same as above	\$27 Million	\$12 Millions	\$15 Millions
2020	The Same as above	\$30 Million	\$12 Millions	\$18 Millions
2021	The Same as above	\$32 Million	\$13 Millions	\$19 Millions
2022	The Same as above	\$33 Million	\$13 Millions	\$20 Millions

## Statement of Cash Flows

- **Operating Activities:**

Mam Invest generated \$15.3 million in net cash from operating activities in the current fiscal year. This was primarily driven by strong revenues and effective cost management.

During the year, the company collected \$65.8 million in accounts receivable, paid \$47.2 million in accounts payable and accrued expenses, and paid \$3.6 million in income taxes. In addition, Mam Invest incurred \$12.1 million in depreciation and amortization expenses.

- **Investing Activities:**

In the current fiscal year, Mam Invest invested \$28.4 million in property, plant, and equipment to support its growing operations. The company also invested \$4.2 million in marketable securities and other investments.

- **Financing Activities:**

Mam Invest obtained \$12.9 million in financing from various sources during the year. This included \$8.5 million in long-term debt and \$4.4 million in equity financing. The company also paid \$1.1 million in dividends to its shareholders during the year.

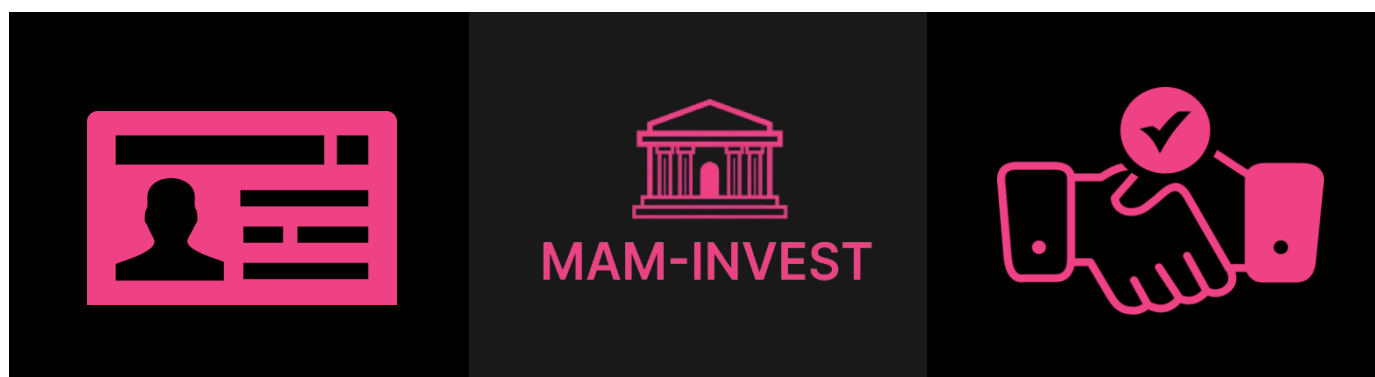
Overall, Mam Invest' cash balance increased by \$8.9 million during the current fiscal year, ending the year with a total cash balance of \$46.5 million.



# NOTES TO FINANCIAL STATEMENTS

## Accounts

Mam Invest' accounts receivable balance as of the end of the fiscal year was \$35.2 million, which represents a 10% increase from the previous year. The company has policies and procedures in place to monitor and manage its accounts receivable balances and minimize the risk of bad debts.



## Debt

As of the end of the fiscal year, Mam Invest' long-term debt balance was \$24.5 million, which includes both secured and unsecured debt. The company maintains a strong financial position and is able to comfortably service its debt obligations.

### Going Concern

The financial statements have been prepared on a going concern basis, which assumes that the company will continue to operate in the foreseeable future. Management has assessed the company's ability to continue as a going concern and has concluded that no material uncertainties exist that may cast significant doubt on the company's ability to continue as a going concern.

### Contingent Liabilities

Mam Invest is involved in various legal proceedings, claims, and litigation in the ordinary course of its business. The company accrues for such contingencies when it is probable that a loss has been incurred and the amount of the loss can be reasonably estimated. As of the end of the fiscal year, the company had accrued \$2.3 million for contingent liabilities.

***"Mam Invest: Strong Fiscal Year  
Results and Commitment to  
Long-Term Value Creation"***

**Takeaways**

Mam Invest had a strong fiscal year, with revenue growth of 12% and net income growth of 8%. The company's strong financial position and effective cost management allowed it to invest in growth opportunities while maintaining a solid balance sheet. Management remains committed to delivering long-term value to shareholders through strategic investments and disciplined financial management.

# INDEPENDENT AUDITOR'S REPORT

## Auditor's Report

- **Unqualified Opinions**

We have audited the accompanying financial statements of Mam Invest, which comprise the statement of financial position as of 2022, and the related statements of comprehensive income, changes in equity, and cash flows for the year then ended, and the notes to the financial statements.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Mam Invest as of 2022, and its financial performance and cash flows for the year then ended.

- **Qualified Opinion Report**

We have audited the accompanying financial statements of Mam Invest, which comprise the statement of financial position as of 2022, and the related statements of comprehensive income, changes in equity, and cash flows for the year then ended, and the notes to the financial statements.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the financial statements present fairly, in all material respects, the financial position of Mam Invest as of 2022, and its financial performance and cash flows for the year then ended.

- **Adverse Opinion Report**

We have audited the accompanying financial statements of Mam Invest, which comprise the statement of financial position as of 2022, and the related statements of comprehensive income, changes in equity, and cash flows for the year then ended, and the notes to the financial statements.

In our opinion, because of the significance of the matter described in the Basis for Adverse Opinion section of our report, the financial statements do not present fairly the financial position of Mam Invest as of 2022, and its financial performance and cash flows for the year then ended

- **Disclaimer of Opinion Report**

We have been engaged to audit the accompanying financial statements of Mam Invest, which comprise the statement of financial position as of 2022, and the related statements of comprehensive income, changes in equity, and cash flows for the year then ended, and the notes to the financial statements.

Because of the significance of the matter described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

- **Auditor's Report on Internal Controls of Public Companies**

We have also audited Mam Invest' internal control over financial reporting as of 2022. In our opinion, Mam Invest maintained, in all material respects, effective internal control over financial reporting as of 2022.

- **Going Concern**

The financial statements have been prepared on a going concern basis, which assumes that the company will continue to operate in the foreseeable future. Our audit included evaluating the appropriateness of management's use of the going concern basis of accounting. Based on our audit, we have no material uncertainties to report related to the company's ability to continue as a going concern for the next upcoming years from the date of the financial statements.