**1️⃣ Introduction – Setting the Scene**

Shekel Mobility Limited continues to empower dealers through flexible financing solutions.  
This dashboard provides an overview of how much has been **disbursed**, **repaid**, and **generated in sales**, revealing the company’s growth and repayment discipline among its dealer networks.

**2️⃣ Headline Performance – The Big Picture**

From the start of the review period, the company has achieved impressive financial results:

* **₦29.86 billion disbursed**, reflecting strong dealer support.
* **₦26.68 billion repaid**, representing an **89% repayment rate** — a healthy credit recovery.
* **₦15.29 billion total sales**, demonstrating increasing market traction and dealer engagement.

These top-line numbers confirm Shekel Mobility’s solid loan performance and commitment to dealer success.

**3️⃣ Dealer Performance – The Leaders and Laggards**

The **Top 10 Dealers** stand out with repayments between **₦89m–₦100m**, driving the company’s repayment strength.  
However, the **Bottom 10 Dealers** show repayments below **₦27m**, signaling the need for tighter credit follow-up and performance review.

👉 *Story Insight:* A small group of high-performing dealers contributes a significant share of total repayments — indicating strong partnerships but also potential concentration risk.

**4️⃣ Monthly Trend – Understanding Seasonality**

Monthly disbursement trends reveal **peak activities in March and April (₦2.9bn each)**, followed by a gradual decline toward **December (₦2.1bn)**.  
This seasonality may be linked to business cycles or dealer purchasing patterns.

👉 *Story Insight:* Planning future disbursement schedules around early-year demand could optimize fund utilization.

**5️⃣ Relationship Analysis – Linking Disbursement and Repayment**

The correlation between **amount disbursed** and **repayment** shows a consistent upward trend — dealers receiving higher disbursements tend to repay more, reinforcing the company’s lending efficiency.  
Credit scores align with repayment behaviors, confirming effective risk evaluation.

👉 *Story Insight:* The repayment discipline reflects trust in Shekel’s financing model and solidifies dealer reliability.

**6️⃣ Conclusion – Business Implication**

Overall, Shekel Mobility demonstrates:

* Strong **financial performance** and **credit health**.
* Reliable dealer relationships with a few **high-value contributors**.
* Seasonal sales patterns that can guide **strategic disbursement planning**.

Maintaining strong dealer engagement while improving repayment consistency among lower performers will further strengthen liquidity and sustain business growth.

**💡 Final Storyline Summary**

“Shekel Mobility’s sales and repayment performance reflects a business that is growing responsibly — balancing expansion with repayment discipline. The data tells a story of strength, trust, and opportunity for deeper financial inclusion across its dealer network.”