Monthly Financial Summary

Executive Summary

Overall Financial Performance:

Steady early-stage performance with controlled expenses, growing customer interest, and gradual revenue traction from product adoption. The company is managing liquidity carefully while monitoring EBITDA and variance to ensure sustainable growth.

Key Highlights:

- Successful launch of the hihelth chatbot

- Increasing user engagement among consumers

- Support provided for both doctors and patients

- Positive feedback for fast and accurate health query resolution

Key Risks / Concerns:

- Intense market competition within the HealthTech sector

- Ongoing need for continuous funding to support growth

- Ensuring strict data privacy compliance

- Building long-term user trust and maintaining medical accuracy

Financial Snapshot

Month	Revenue (inr)	Expenses (inr)	Profit/Loss (inr)	Funding Raised (inr)	Active Users
Month 1	8,000	25,000	-17,000	100,000	1,200
Month 2	12,000	24,000	-12,000	0	2,000
Month 3	18,000	26,000	-8,000	50,000	3,500
Month 4	27,000	28,000	-1,000	0	5,200
Month 5	38,000	30,000	8,000	0	7,800
Month 6	52,000	34,000	18,000	0	11,500

- The above table summarizes the Revenue, Expenses, Profit/Loss, Funding Raised, and Active Users for the last six months since product launch.

- This data provides a clear view of the company's liquidity position and operational performance over time.

- The progression from negative to positive EBITDA reflects improving operational efficiency and cost management.
- Variance analysis between months highlights growth trends in revenue and user adoption, critical for forecasting and strategic planning.
- Quarterly summaries and next 12-month projections will further support investor insights and financial decision-making.

Revenue Analysis

Revenue by Segment:

Segment	Amount (Rs.)
Doctor Subscription Plans	22,000
Hospital/Clinic Partnerships	12,000
Patient Premium Chat Services	10,000
API/Integration Fees	5,000
Ads & Health Content Promotions	3,000

Major Contributors:

- Small & mid-size clinics subscribing to chatbot support

- Independent doctors using monthly plans

- Health platform integration partners

- Direct patient premium subscriptions via mobile app

Revenue Variance Drivers:

- Growth in doctor & clinic onboarding each month

- Increasing patient adoption and repeat chatbot usage subscriptions

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Expense Analysis

Operating Expense Breakdown:

Expense Category	Amount (Rs.)	Percentage
Salaries & Staff Costs	15,000	44%
Technology & Cloud Hosting	7,000	21%

Marketing & Promotions	5,000	15%
Product Development & AI Training	4,000	12%
Admin & Office Expenses	3,000	8%

Significant Expense Changes:

- Increase in cloud & technology costs due to higher user traffic and chatbot usage

growth.

- Higher marketing spend to support doctor onboarding campaigns and product awareness.

Cash Flow & Liquidity

Key Metric	Amount / Status
Opening Cash Balance	Rs.1,85,000
Closing Cash Balance	Rs.2,03,000
Net Cash Movement	Net cash increase: Rs.18,000 (mainly from positive
Liquidity Status	Sufficient, with a positive cash balance, improvin

Balance Sheet Highlights

Key Assets	Amount
Cash & Bank Balance	Rs.2,03,000
Accounts Receivable (from clinics & subscriptions)	Rs.35,000
Technology Assets (software, servers, AI models)	Rs.1,20,000
Prepaid Expenses & Deposits	Rs.22,000

Key Liabilities	Amount
Accounts Payable (vendors & cloud services)	Rs.40,000
Salaries Payable	Rs.18,000
Short-term Operational Loans	Rs.25,000
Tax & Statutory Dues	Rs.12,000

- Working Capital Position: Rs.1,65,000 positive

Variance Commentary

Budget vs Actual Commentary:

The primary variance drivers include faster-than-expected user growth, which increased Revenue above budget projections. However, this was partially offset by higher cloud and marketing expenses resulting from rapid product adoption. Additionally, delayed onboarding of certain clinic partners impacted early-month Revenue, contributing to the observed variance.

Forecast Impact:

Going forward, Revenue projections are expected to be revised upward due to sustained strong demand. Expense forecasts will increase slightly to accommodate higher technology and scaling costs. Despite these adjustments, the overall outlook remains positive with improving EBITDA and stable liquidity trends.

Key Metrics & KPIs

Monthly Active Users (MAU): 11,500 users

Doctor/Clinic Subscriptions: 320 active subscribers

Customer Retention Rate: 78%

Customer Acquisition Cost (CAC): Rs.220 per customer

Average Revenue per User (ARPU): Rs.45 per month

Monthly Health Queries Handled: 95,000 queries

Finance Commentary

Management Narrative:

The company recorded a Revenue of Rs.52,000 in the latest month, reflecting a strong growth trajectory. After initial loss periods, the business achieved a positive monthly EBITDA of Rs.18,000, indicating improved operational efficiency. Active users surpassed 11,500, contributing to increased subscription income. The Liquidity position remains robust with a closing cash balance of Rs.2.03 lakh, supporting ongoing business activities.

Outlook for Next Month:

- Revenue is expected to grow to approximately Rs.60,000-Rs.65,000.

- EBITDA is likely to improve further due to stable operating costs.

- Continued growth in doctor onboarding and patient usage is anticipated.

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