

REPORT ON LOAN DISBURSEMENT

	October		November		December					
Row Labels	Net Disb	No of loans	Net Disb	No of loans	Net Disb	No of loans	Total Net Disb	Total No of loans	Interest Income	Processing Fees
Cynthia	5,271,152	65	3,135,589	59	1,848,210	35	10,254,951	159	2,901,343.62	1,499,507.40
Njeru	4,562,372	88	3,105,467	60	1,850,143	43	9,517,982	191	2,734,443.95	1,390,009.21
Grand Total	9,833,524	153	6,241,056	119	3,698,352	78	19,772,932	350	5,635,787.57	2,889,516.61

Labels	Cynthia	Njeru	Subtotal	% Contribution
Total analyzed data	7,613	7,078	14,691	
Pay slips with +ve ability	6,088	5,626	11,714	80%
Payslips with -ve ability	1,002	898	1,900	13%
Erroneous payslips	524	554	1,078	7%
Converted payslips	159	191	350	2%

Commentaries;

There was huge sales conversion in October compared to Nov and Dec.

Total umber of analyzed data was 14,691 but 2,978 had negative ability and errors contributing to 20% of the total analyzed data.

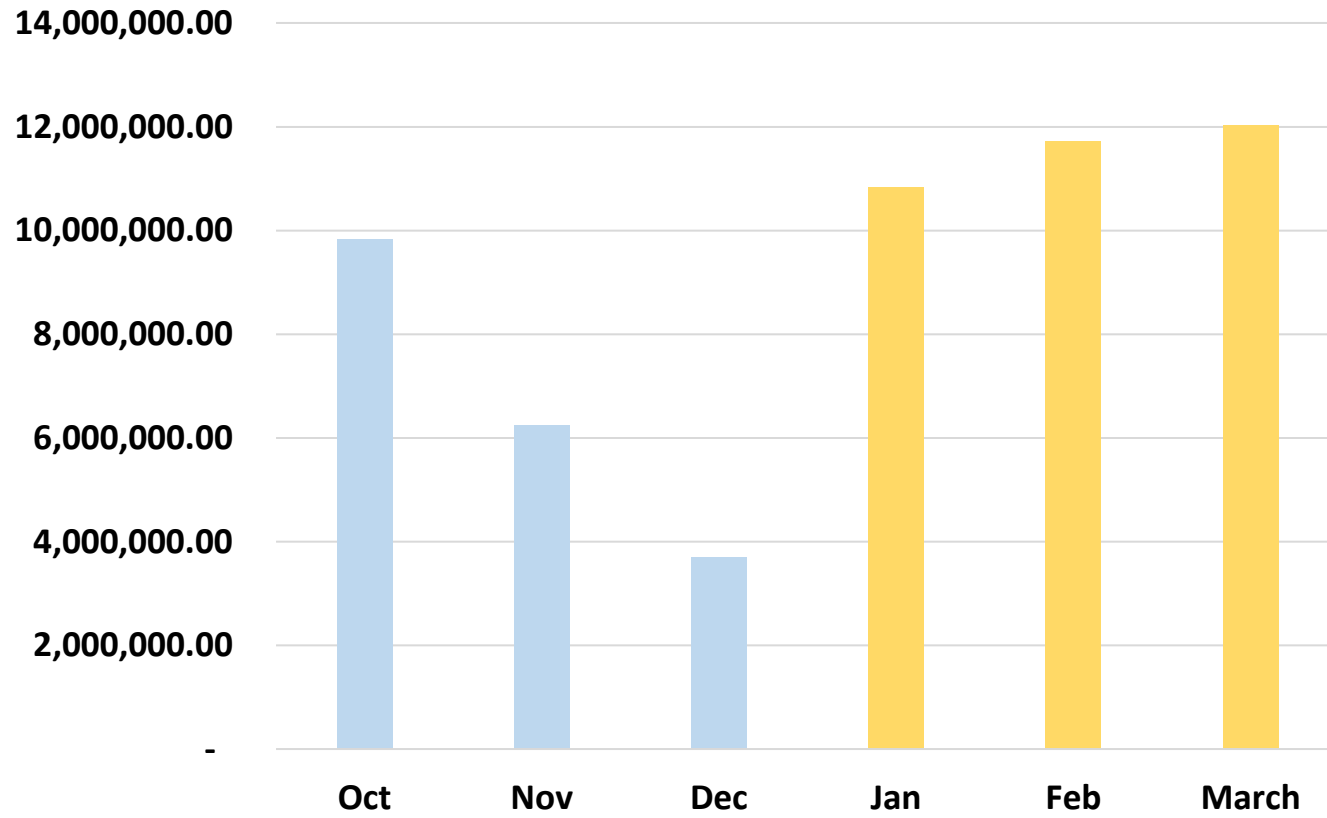
Only 2% was converted into sales.

There were some interruptions on sales during the period due to changes in pricing and metered disbursement trends.

PROJECTED NET DISBURSEMENT

FOR JAN 2024 – MAR 2024

NET DISBURSEMENT



Linear Regression to predict the next 3 months

$$Y = \mu + \beta_1 x_1$$

Where

μ is 3,618,691.59

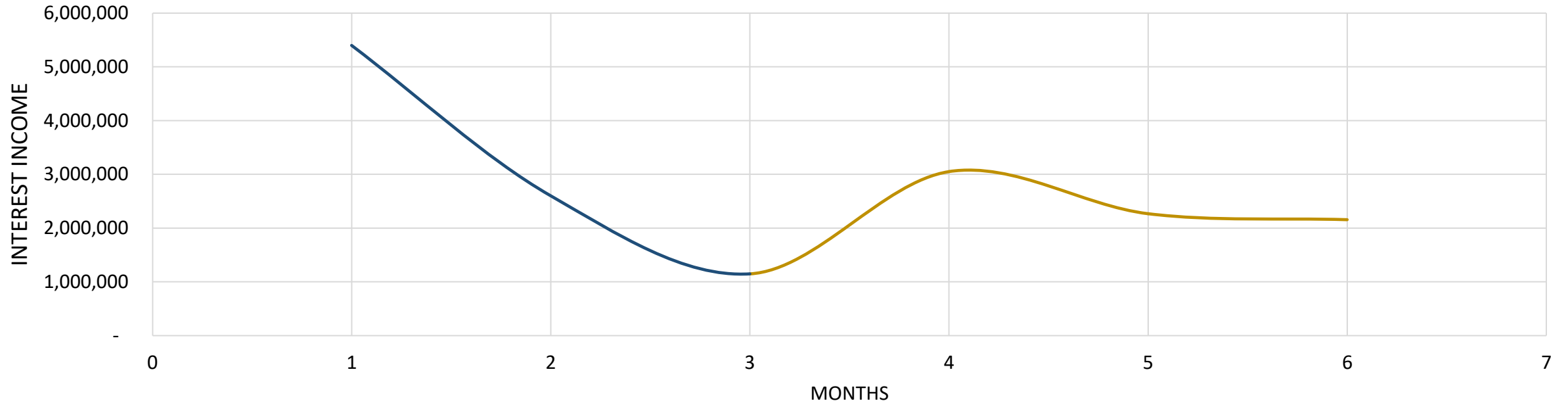
β_1 is 600.62

X_1 is Pay slip reviews

PROJECTED INTEREST INCOME

For Jan 2024 – March 2024

INTEREST INCOME



- Projected interest income by moving averages of the previous three months.