

This comprehensive financial plan provides a roadmap for Jaxo's financial management, with the flexibility to adapt to changing market conditions and meet its goals for customer and facility expansion. It also promotes ethical considerations in cost management and focuses on key performance indicators that drive strategic actions within the organization.																
Jaxo Forecasting model																
Start Date		30-December-23														
Current Month		30-December-23														
Forecast end		29-December-24														
Assumptions		Total														
Community grows by 50% monthly		Agent Loan Community Growth	25,949	300	450	675	1,013	1,519	2,278	3,417	5,126	7,689	11,533	17,300	25,949	
2% Interest rate per week		Agent Loan Portfolio	N132,235,528	N5,000,000	N5,675,000	N6,441,125	N7,310,677	N8,297,618	N9,417,797	N10,689,199	N12,132,241	N13,770,094	N15,629,056	N17,738,979	N20,133,741	
Community grows by 50% monthly		Daily Loan Community Growth	4,325	50	75	113	169	253	380	570	854	1,281	1,922	2,883	4,325	
Each customer pays 0.13% as Savings commission monthly		Daily Loan Portfolio	N184,739,014	N0	N2,250,000	N5,062,500	N7,393,750	N11,393,625	N17,058,938	N25,628,906	N38,443,359	N57,665,039	N86,497,559	N129,746,338		
Community grows by 10% monthly		Weekly Loan Community Growth	3,172	50	55	63	124	186	278	418	626	940	1,410	2,114	3,172	
First loan disbursement is made at the end of 4th week		Weekly Loan Portfolio	N75,217,852	N0	N440,000	N660,000	N990,000	N1,485,000	N2,227,500	N3,341,250	N5,011,875	N7,517,813	N11,276,719	N16,915,078	N25,372,617	
Community grows by 10% monthly		Monthly Loan Community Growth	14	5	6	6	7	7	8	9	10	11	12	13	14	
		Overall Community Growth	33,460	405	586	876	1,312	1,965	2,944	4,413	6,616	9,921	14,877	22,310	33,460	
		Transaction Commission	N5,922,124													
Scenario 1: Base Case																
Assumptions: Steady market conditions, expected customer growth, and facility expansion. Forecast revenues, costs, and cash flows accordingly.																
SCENARIO 1: Base case																
JAWO																
BUDGET																
50100 Agent weekly loan interest			N11,901,197.48	N450,000.00	N510,750.00	N579,701.25	N657,960.92	N746,785.64	N847,601.70	N962,027.93	N1,091,901.71	N1,239,308.44	N1,406,615.08	N1,596,508.11	N1,812,036.71	
50101 Agent savings			N5,950,598.74	N225,000.00	N255,375.00	N289,850.63	N328,980.46	N373,392.82	N423,800.85	N481,013.97	N545,950.85	N619,654.22	N703,307.54	N798,254.06	N906,018.35	
50102 Daily savings			N102,997,070.21	N4,000,000.00	N4,000,000.00	N1,200,000.00	N2,250,000.00	N3,075,000.00	N4,125,000.00	N5,400,000.00	N6,900,000.00	N8,625,000.00	N10,575,000.00	N12,750,000.00	N15,150,000.00	
50103 Daily savings interest			N3,398,903.32	N13,200.00	N19,800.00	N29,700.00	N44,550.00	N66,825.00	N100,237.50	N150,356.25	N225,534.38	N338,301.56	N507,452.34	N761,178.52	N1,141,767.71	
50104 Daily Loan interest			N18,089,162.35	N0	N222,750.00	N334,125.00	N501,187.50	N751,781.25	N1,127,671.88	N1,691,507.81	N2,517,261.21	N3,681,892.10	N5,348,838.56	N7,681,818.56	N10,844,887.4	
50105 Weekly savings			N7,818,625.78	N20,000,000.00	N33,000,000.00	N48,000,000.00	N67,250,000.00	N91,176,000.00	N120,625,000.00	N157,500,000.00	N203,575,000.00	N261,500,000.00	N332,500,000.00	N418,500,000.00	N518,500,000.00	
50106 Weekly loan interest			N18,089,162.35	N0	N222,750.00	N334,125.00	N501,187.50	N751,781.25	N1,127,671.88	N1,691,507.81	N2,517,261.21	N3,681,892.10	N5,348,838.56	N7,681,818.56	N10,844,887.4	
50107 Monthly savings			N2,138,428.38	N100,000.00	N110,000.00	N121,000.00	N133,000.00	N146,410.00	N161,051.00	N177,156.10	N194,871.71	N214,358.88	N235,794.77	N259,374.25	N285,311.67	
50108 Monthly Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50109 Gross Income			N203,297,266.91	N1,388,200.00	N1,544,540.20	N2,092,593.13	N2,814,641.61	N3,748,472.40	N4,966,841.30	N6,519,033.47	N8,464,002.61	N10,825,328.19	N13,629,728.03	N16,915,078.11	N20,729,994.1	
50110 Software and maintenance cost			N49,842,044.69	N202,500.00	N292,750.00	N438,025.00	N655,827.50	N982,410.25	N1,472,151.28	N2,202,206.61	N3,308,153.04	N4,964,002.61	N7,285,328.19	N10,442,044.69	N15,658,516.79	
50111 Net Profit			N153,455,162.24	N1,185,700.00	N1,651,790.20	N2,155,449.69	N2,868,148.08	N3,890,079.51	N5,369,154.25	N7,326,839.52	N10,169,488.48	N13,851,916.92	N18,292,229.75	N23,572,547.12	N30,063,576.1	
ACTUAL																
50100 Agent weekly loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50101 Agent savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50102 Daily savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50103 Daily savings interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50104 Daily Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50105 Weekly savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50106 Weekly loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50107 Monthly savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50108 Monthly Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50109 Gross Income			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50110 Software and maintenance cost			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50111 Net Profit			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
ACTUAL BUDGET																
50100 Agent weekly loan interest			N450,000	N510,750	N579,701	N657,961	N746,786	N847,602	N962,028	N0	N1,239,308	N1,406,615	N1,596,508	N1,812,037		
50101 Agent savings			N0	N0	N0	N0	N0	N0	N0	N0	N19,654	N703,308	N798,254	N906,018		
50102 Daily savings			N0	N0	N0	N0	N0	N0	N0	N0	N10,215,61	N15,377,344	N23,064,016	N34,599,023		
50103 Daily savings interest			N0	N0	N0	N0	N0	N0	N0	N0	N3,805,893	N5,708,839	N8,563,258	N12,844,887		
50104 Daily Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N4,960,281	N7,438,278	N11,155,059	N16,729,994		
50105 Weekly savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50106 Weekly loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50107 Monthly savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50108 Monthly Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50109 Gross Income			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50110 Software and maintenance cost			N0	N0	N0	N0	N0	N0	N0	N0	N4,960,281	N7,438,278	N11,155,059	N16,729,994		
50111 Net Profit			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
12-MONTH ROLLING FORECAST																
SCENARIO 1: Base case																
50100 Agent weekly loan interest			N0	N0	N571,500	N648,653	N736,221	N835,610	N948,418	N1,076,454	N1,220,628	N1,387,617	N1,569,508	N1,766,401		
50101 Agent savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50102 Daily savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50103 Daily savings interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50104 Daily Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50105 Weekly savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50106 Weekly loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50107 Monthly savings			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50108 Monthly Loan interest			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50109 Gross Income			N0	N0	N571,500	N648,653	N736,221	N835,610	N948,418	N1,076,454	N1,220,628	N1,387,617	N1,569,508	N1,766,401		
50110 Software and maintenance cost			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
50111 Net Profit			N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	N0	
SCENARIO 2: Bull case																
BUDGET																
Community grows by 100% monthly		Agent Loan Community Growth		Total	1	2	3	4	5	6	7	8	9	10	11	12
2% Interest rate per week		Agent Loan Portfolio	34,599	300	600	900	1,350	2,025	3,038	4,556	6,834	10,252	15,377	23,066	34,599	
Community grows by 100% monthly		Daily Loan Community Growth	N132,235,528	N5,000,000	N5,675,000	N6,441,125	N7,310,677	N8,297,618	N9,417,797	N10,689,199	N12,132,241	N13,770,094	N15,629,056	N17,738,979	N20,133,741	
Each customer pays 0.13% as Savings commission monthly		Daily Loan Portfolio	102,400	50	100	200	400	600	800	1,600	3,200	6,400	12,800	25,600	51,200	102,400
Community grows by 50% monthly		Weekly Loan Community Growth	N184,739,014	N0	N2,250,000	N5,062,500	N7,393,750	N11,393,625	N17,058,938	N25,628,906	N38,443,359	N57,665,039	N86,497,559	N129,746,338		
First loan disbursement is made at the end of 4th week		Weekly Loan Portfolio	4,325	50	75	113	169	253	380	570	854	1,281	1,922	2,883	4,325	
Community grows by 50% monthly		Monthly Loan Community Growth	N102,597,070	N0	N600,000	N900,000	N1,350,000	N2,025,000	N3,037,500	N4,556,250	N6,834,375	N10,251,563	N15,377,344	N23,066,016	N34,599,023	
		Overall Community Growth	141,756	405	783	1,224	1,936	3,103	5,055	8,383	14,174	24,461	43,092	77,438	141,756	
		Transaction Commission	N63,758,326													
ACTUAL																
50100 Agent weekly loan interest			N11,901,197.48	N450,000.00	N510,750.00	N579,701.25	N657,960.92	N746,785.64	N847,601.70	N962,027.93	N1,091,901.71	N1,239,308.44	N1,406,615.08	N1,596,508.11	N1,812,036.71	
50101 Agent savings			N5,950,598.74	N225,000.00	N255,375.00	N289,850.63	N328,980.46	N373,392.82	N423,800.85	N481,013.97	N545,950.85	N619,654.22	N703,307.54	N798,254.06	N906,018.35	
50102 Daily savings			N102,997,070.21	N4,000,000.00	N4,000,000.00	N1,200,000.00	N2,250,000.00	N3,075,000.00	N4,125,000.00	N5,400,000.00	N6,900,000.00	N8,625,000.00	N10,575,000.00	N12,750,000.00	N15,150,000.00	
50103 Daily savings interest			N3,398,903.32	N13,200.00	N19,800.00	N29,700.00	N44,550.00	N66,825.00	N100,237.50	N150,356.25	N225,534.38	N338,301.56	N507,452.34	N761,178.52	N1,141,767.71	
50104 Daily Loan interest			N18,089,162.35	N0	N222,750.00	N334,125.00	N501,187.50	N751,781.25	N1,127,671.88	N1,691,507.81	N2,517,261.21	N3,681,892.10	N5,348,838.56	N7,681,818.56	N10,844,887.4	
50105 Weekly savings			N7,818,625.78	N20,000,000.00	N33,000,000.00	N48,000,000.00	N67,250,000.00	N91,176,000.00	N120,625,000.00	N157,500,000.00	N203,575,000.00	N261,500,000.00	N332,500,000.00	N418,500,000.00	N518,500,000.00	
50106 Weekly loan interest			N18,089,162.35													

