

Chargement de la configuration de la tontine...
Création de l'état initial de la tontine...
Démarrage de la simulation...
[H

TONTINE SIMULATION STARTED

Tontine Configuration

| Parameter | Value |
|---------------------------------|--------|
| num_participants_start | 10 |
| num_partipiants_min | 1 |
| monthly_contrib | 100.0 |
| monthly_interest_rate | 0.02 |
| arrival_probability | 0.15 |
| cycle_duration_months | 12 |
| max_cycles | 5 |
| emergency_fund_percentage | 0.1 |
| max_loan_amount | 1000.0 |
| late_payment_penalty | 0.05 |
| max_simultaneous_loans | 2 |
| min_membership_months | 3 |
| monthly_distribution_percentage | 0.5 |

Participant
Configuration

| Parameter | Value |
|-----------|-------|
| | |

=== INITIAL PARTICIPANTS STATE ===
=== DETAILED PARTICIPANT STATES ===

Active Participants

| ID | Name | Status | Contributions | Distributions | Current Debt | Credit Score | Default |
|------|----------------|--------|---------------|---------------|--------------|--------------|---------|
| P001 | Participant 1 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 1.0% | 5.0% |
| P002 | Participant 2 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 5.0% | 10.0% |
| P003 | Participant 3 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 2.0% | 15.0% |
| P004 | Participant 4 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 7.0% | 8.0% |
| P005 | Participant 5 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 3.0% | 12.0% |
| P006 | Participant 6 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 6.0% | 18.0% |
| P007 | Participant 7 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 1.0% | 6.0% |
| P008 | Participant 8 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 4.0% | 10.0% |
| P009 | Participant 9 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 8.0% | 20.0% |
| P010 | Participant 10 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 2.0% | 3.0% |

Running simulation... 0% 0:00:00Monthly Distribution - Month 1

Running simulation... 0% 0:00:00Participant Participant 1 (P001) rec

Running simulation... 0% 0:00:00Total received to date: \$405.00

Running simulation... 0% 0:00:00

[2K

Running simulation... 0% 0:00:00

TONTINE STATE - MONTH 1 (CYCLE 1, MONTH 2)

Running simulation... 0% 0:00:00

[2K

Running simulation... 0% 0:00:00

Beneficiary: Participant 1

Defaults: Participant 4

Total Collected: \$900.00

Total Debt Refunded: \$0.00

Running simulation... 0% 0:00:00

[2K

Running simulation... 0% 0:00:00Monthly Distribution - Month 3

Running simulation... 0% 0:00:00Participant Participant 2 (P002) rec

```
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 2 (CYCLE 1, MONTH 4)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 2
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 5
Running simulation... 0% 0:00:00Participant Participant 3 (P003) rec
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 3 (CYCLE 1, MONTH 6)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 3
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 7
Running simulation... 0% 0:00:00Participant Participant 4 (P004) rec
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 4 (CYCLE 1, MONTH 8)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 4
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 9
Running simulation... 0% 0:00:00Participant Participant 5 (P005) rec
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 5 (CYCLE 1, MONTH 10)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 5
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 11
Running simulation... 0% 0:00:00Participant Participant 6 (P006) rec
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 6 (CYCLE 1, MONTH 12)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 6
```

Defaults: None
Total Collected: \$1000.00
Total Debt Refunded: \$0.00

```
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 1
Running simulation... 0% 0:00:00Participant Participant 7 (P007) rec
Running simulation... 0% 0:00:00Total received to date: $405.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 7 (CYCLE 1, MONTH 2)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 7
  Defaults: Participant 9
  Total Collected: $900.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 3
Running simulation... 0% 0:00:00Participant Participant 8 (P008) rec
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 8 (CYCLE 1, MONTH 4)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 8
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 5
Running simulation... 0% 0:00:00Participant Participant 9 (P009) rec
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 9 (CYCLE 1, MONTH 6)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 9
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 7
Running simulation... 0% 0:00:00Participant Participant 10 (P010) re
Running simulation... 0% 0:00:00Total received to date: $450.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 10 (CYCLE 1, MONTH 8)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 10
  Defaults: None
  Total Collected: $1000.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 9
Running simulation... 0% 0:00:00Participant Participant 1 (P001) rec
Running simulation... 0% 0:00:00Total received to date: $855.00
Running simulation... 0% 0:00:00
```



```
Running simulation... 0% 0:00:00Participant Participant 13 (1173f068
Running simulation... 0% 0:00:00Total received to date: $630.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 13 (CYCLE 2, MONTH 2)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 13
  Defaults: None
  Total Collected: $1400.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 3
Running simulation... 0% 0:00:00Participant Participant 11 (4097d9b0
Running simulation... 0% 0:00:00Total received to date: $630.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 14 (CYCLE 2, MONTH 4)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 11
  Defaults: None
  Total Collected: $1400.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 5
Running simulation... 0% 0:00:00Participant Participant 12 (9a84a905
Running simulation... 0% 0:00:00Total received to date: $495.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 15 (CYCLE 2, MONTH 6)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 12
  Defaults: Participant 4, Participant 12, Participant 14
  Total Collected: $1100.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 7
Running simulation... 0% 0:00:00Participant Participant 14 (blcefae1
Running simulation... 0% 0:00:00Total received to date: $585.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 16 (CYCLE 2, MONTH 8)

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  Beneficiary: Participant 14
  Defaults: Participant 11
  Total Collected: $1300.00
  Total Debt Refunded: $0.00

Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00Monthly Distribution - Month 9
Running simulation... 0% 0:00:00Participant Participant 2 (P002) rec
Running simulation... 0% 0:00:00Total received to date: $1080.00
Running simulation... 0% 0:00:00
[2K
Running simulation... 0% 0:00:00
  TONTINE STATE - MONTH 17 (CYCLE 2, MONTH 10)

Running simulation... 0% 0:00:00Month 16/36
[2K
Month 16/36 44% 0:00:00
```

Beneficiary: Participant 2
Defaults: None
Total Collected: \$1400.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
□[2K
Month 16/36 44% 0:00:00

TONTINE STATE - MONTH 18 (CYCLE 2, MONTH 12)

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 3
Defaults: Participant 3
Total Collected: \$1300.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
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Month 16/36 44% 0:00:00

TONTINE STATE - MONTH 19 (CYCLE 2, MONTH 2)

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 4
Defaults: None
Total Collected: \$1400.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
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Month 16/36 44% 0:00:00

TONTINE STATE - MONTH 20 (CYCLE 2, MONTH 4)

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 5
Defaults: None
Total Collected: \$1400.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
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Month 16/36 44% 0:00:00

TONTINE STATE - MONTH 21 (CYCLE 2, MONTH 6)

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 6
Defaults: Participant 6
Total Collected: \$1300.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00

□[2K
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00
Month 16/36 44% 0:00:00

Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00
TONTINE STATE - MONTH 22 (CYCLE 2, MONTH 8)

Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 8
Defaults: Participant 3, Participant 13
Total Collected: \$1200.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00 Monthly Distribution - Month 9
Month 16/36 44% 0:00:00 Participant Participant 9 (P009) received \$630
Month 16/36 44% 0:00:00 Total received to date: \$1080.00
Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00
TONTINE STATE - MONTH 23 (CYCLE 2, MONTH 10)

Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 9
Defaults: None
Total Collected: \$1400.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00 Monthly Distribution - Month 11
Month 16/36 44% 0:00:00 Participant Participant 10 (P010) received \$63
Month 16/36 44% 0:00:00 Total received to date: \$1080.00
Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00
TONTINE STATE - MONTH 24 (CYCLE 2, MONTH 12)





Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00
Beneficiary: Participant 10
Defaults: None
Total Collected: \$1400.00
Total Debt Refunded: \$0.00

Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00 === CYCLE SUMMARY ===
Month 16/36 44% 0:00:00 No participants exited this cycle.
Month 16/36 44% 0:00:00 New Members Arrived: Participant 15, Participa
Month 16/36 44% 0:00:00
[2K
Month 16/36 44% 0:00:00 === CYCLE END PARTICIPANTS STATE ===
Month 16/36 44% 0:00:00 === DETAILED PARTICIPANT STATES ===
Month 16/36 44% 0:00:00

| ID | Name | Status | Contributions | Distributions | Current Debt | Credit Score | Default Ris |
|----------|----------------|--------|---------------|---------------|--------------|--------------|-------------|
| 1173f068 | Participant 13 | ACTIVE | \$1100.00 | \$630.00 | \$701.60 | 6.0% | 18.0% |
| 4097d9b0 | Participant 11 | ACTIVE | \$1100.00 | \$630.00 | \$415.57 | 3.0% | 12.0% |
| 9a84a905 | Participant 12 | ACTIVE | \$1100.00 | \$495.00 | \$53.63 | 7.0% | 8.0% |
| P001 | Participant 1 | ACTIVE | \$2400.00 | \$855.00 | \$1126.93 | 1.0% | 5.0% |
| P002 | Participant 2 | ACTIVE | \$2400.00 | \$1080.00 | \$319.93 | 5.0% | 10.0% |
| P003 | Participant 3 | ACTIVE | \$2200.00 | \$1035.00 | \$1143.62 | 2.0% | 15.0% |
| P004 | Participant 4 | ACTIVE | \$2200.00 | \$1080.00 | \$1011.14 | 7.0% | 8.0% |


| | | | | | | | |
|----------|----------------|--------|-----------|-----------|-----------|------|-------|
| P005 | Participant 5 | ACTIVE | \$2400.00 | \$1080.00 | \$778.85 | 3.0% | 12.0% |
| P006 | Participant 6 | ACTIVE | \$2300.00 | \$1035.00 | \$410.47 | 6.0% | 18.0% |
| P007 | Participant 7 | ACTIVE | \$2400.00 | \$855.00 | \$0.00 | 1.0% | 6.0% |
| P008 | Participant 8 | ACTIVE | \$2400.00 | \$990.00 | \$1101.39 | 4.0% | 10.0% |
| P009 | Participant 9 | ACTIVE | \$2300.00 | \$1080.00 | \$952.97 | 8.0% | 20.0% |
| P010 | Participant 10 | ACTIVE | \$2400.00 | \$1080.00 | \$656.99 | 2.0% | 3.0% |
| b1cefae1 | Participant 14 | ACTIVE | \$1100.00 | \$585.00 | \$1870.23 | 6.0% | 18.0% |
| b2783000 | Participant 17 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 3.0% | 12.0% |
| d9d51b31 | Participant 16 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 3.0% | 12.0% |
| e0d93289 | Participant 15 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 2.0% | 3.0% |

Month 16/36  44% 0:00:00





□[2K
 Month 16/36  44% 0:00:00 **Monthly Distribution - Month 1**
 Month 16/36  44% 0:00:00 Participant Participant **17** (b2783000) received
 Month 16/36  44% 0:00:00 Total received to date: **\$765.00**
 Month 16/36  44% 0:00:00


□[2K
 Month 16/36  44% 0:00:00
 TONTINE STATE - MONTH 25 (CYCLE 3, MONTH 2)

Month 16/36  44% 0:00:00


□[2K
 Month 16/36  44% 0:00:00
 Beneficiary: Participant 17
 Defaults: None
 Total Collected: \$1700.00
 Total Debt Refunded: \$0.00

Month 16/36  44% 0:00:00





□[2K
 Month 16/36  44% 0:00:00 **Monthly Distribution - Month 3**
 Month 16/36  44% 0:00:00 Participant Participant **16** (d9d51b31) received
 Month 16/36  44% 0:00:00 Total received to date: **\$720.00**
 Month 16/36  44% 0:00:00


□[2K
 Month 16/36  44% 0:00:00
 TONTINE STATE - MONTH 26 (CYCLE 3, MONTH 4)

Month 16/36  44% 0:00:00


□[2K
 Month 16/36  44% 0:00:00
 Beneficiary: Participant 16
 Defaults: Participant 5
 Total Collected: \$1600.00
 Total Debt Refunded: \$0.00



Month 16/36  44% 0:00:00

□[2K
 Month 16/36  44% 0:00:00 **Monthly Distribution - Month 5**
 Month 16/36  44% 0:00:00 Participant Participant **15** (e0d93289) received
 Month 16/36  44% 0:00:00 Total received to date: **\$765.00**
 Month 16/36  44% 0:00:00



□[2K
 Month 16/36  44% 0:00:00
 TONTINE STATE - MONTH 27 (CYCLE 3, MONTH 6)

Month 16/36  44% 0:00:00







□[2K
 Month 16/36  44% 0:00:00
 Beneficiary: Participant 15
 Defaults: None
 Total Collected: \$1700.00
 Total Debt Refunded: \$0.00

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00 **Monthly Distribution - Month 7**
Month 16/36  44% 0:00:00 Participant Participant **12** (9a84a905) received
Month 16/36  44% 0:00:00 Total received to date: **\$1170.00**
Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00

TONTINE STATE - MONTH 28 (CYCLE 3, MONTH 8)

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00






Beneficiary: Participant 12
Defaults: Participant 6, Participant 11
Total Collected: \$1500.00
Total Debt Refunded: \$0.00

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00 **Monthly Distribution - Month 9**
Month 16/36  44% 0:00:00 Participant Participant **14** (b1cefae1) received
Month 16/36  44% 0:00:00 Total received to date: **\$1350.00**
Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00

TONTINE STATE - MONTH 29 (CYCLE 3, MONTH 10)

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00






Beneficiary: Participant 14
Defaults: None
Total Collected: \$1700.00
Total Debt Refunded: \$0.00

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00 **Monthly Distribution - Month 11**
Month 16/36  44% 0:00:00 Participant Participant **13** (1173f068) received
Month 16/36  44% 0:00:00 Total received to date: **\$1305.00**
Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00

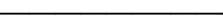

TONTINE STATE - MONTH 30 (CYCLE 3, MONTH 12)

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00






Beneficiary: Participant 13
Defaults: Participant 2, Participant 14
Total Collected: \$1500.00
Total Debt Refunded: \$0.00

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00 **Monthly Distribution - Month 1**
Month 16/36  44% 0:00:00 Participant Participant **11** (4097d9b0) received
Month 16/36  44% 0:00:00 Total received to date: **\$1305.00**
Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00

TONTINE STATE - MONTH 31 (CYCLE 3, MONTH 2)

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00

Beneficiary: Participant 11
Defaults: Participant 2, Participant 17
Total Collected: \$1500.00
Total Debt Refunded: \$0.00

Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00 **Monthly Distribution - Month 3**
Month 16/36  44% 0:00:00 Participant Participant **16** (d9d51b31) received
Month 16/36  44% 0:00:00 Total received to date: **\$1395.00**
Month 16/36  44% 0:00:00
□[2K
Month 16/36  44% 0:00:00

TONTINE STATE - MONTH 32 (CYCLE 3, MONTH 4)

| | | | | |
|---|--|-----|---------|---|
| Month 16/36 | | 44% | 0:00:00 | |
| □[2K | | | | |
| Month 16/36 | | 44% | 0:00:00 | |
| Beneficiary: Participant 16 Defaults: Participant 4, Participant 10 Total Collected: \$1500.00 Total Debt Refunded: \$0.00 | | | | |
| Month 16/36 | | 44% | 0:00:00 | |
| □[2K | | | | |
| Month 16/36 | | 44% | 0:00:00 | Month 32/36 |
| Month 32/36 | | 89% | 0:00:00 | Participant Participant 17 (b2783000) received |
| Month 32/36 | | 89% | 0:00:00 | Total received to date: \$1485.00 |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| TONTINE STATE - MONTH 33 (CYCLE 3, MONTH 6) | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| Beneficiary: Participant 17 Defaults: Participant 4 Total Collected: \$1600.00 Total Debt Refunded: \$0.00 | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | Monthly Distribution - Month 7 |
| Month 32/36 | | 89% | 0:00:00 | Participant Participant 15 (e0d93289) received |
| Month 32/36 | | 89% | 0:00:00 | Total received to date: \$1485.00 |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| TONTINE STATE - MONTH 34 (CYCLE 3, MONTH 8) | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| Beneficiary: Participant 15 Defaults: Participant 17 Total Collected: \$1600.00 Total Debt Refunded: \$0.00 | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | Monthly Distribution - Month 9 |
| Month 32/36 | | 89% | 0:00:00 | Participant Participant 1 (P001) received \$720 |
| Month 32/36 | | 89% | 0:00:00 | Total received to date: \$1575.00 |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| TONTINE STATE - MONTH 35 (CYCLE 3, MONTH 10) | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| Beneficiary: Participant 1 Defaults: Participant 9 Total Collected: \$1600.00 Total Debt Refunded: \$0.00 | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | Monthly Distribution - Month 11 |
| Month 32/36 | | 89% | 0:00:00 | Participant Participant 7 (P007) received \$585 |
| Month 32/36 | | 89% | 0:00:00 | Total received to date: \$1440.00 |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| TONTINE STATE - MONTH 36 (CYCLE 3, MONTH 12) | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| Beneficiary: Participant 7 Defaults: Participant 2, Participant 4, Participant 8, Participant 9 Total Collected: \$1300.00 Total Debt Refunded: \$0.00 | | | | |
| Month 32/36 | | 89% | 0:00:00 | |
| □[2K | | | | |

26/03/2025 00:42

example_simulation_output.html

Month 32/3689% 0:00:00=== CYCLE SUMMARY ===

Month 32/3689% 0:00:00No participants exited this cycle.

Month 32/3689% 0:00:00New Members Arrived: Participant 18, Participa

Month 32/3689% 0:00:00

□[2K"

Month 32/3689% 0:00:00=== CYCLE END PARTICIPANTS STATE ===

Month 32/3689% 0:00:00=== DETAILED PARTICIPANT STATES ===

Month 32/3689% 0:00:00

| ID | Name | Status | Contributions | Distributions | Current Debt | Credit Score | Default Ris |
|----------|----------------|--------|---------------|---------------|--------------|--------------|-------------|
| 1173f068 | Participant 13 | ACTIVE | \$2300.00 | \$1305.00 | \$701.60 | 6.0% | 18.0% |
| 32408854 | Participant 20 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 7.0% | 8.0% |
| 4097d9b0 | Participant 11 | ACTIVE | \$2200.00 | \$1305.00 | \$419.72 | 3.0% | 12.0% |
| 88821bf1 | Participant 18 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 7.0% | 8.0% |
| 9a84a905 | Participant 12 | ACTIVE | \$2300.00 | \$1170.00 | \$0.00 | 7.0% | 8.0% |
| P001 | Participant 1 | ACTIVE | \$3600.00 | \$1575.00 | \$748.81 | 1.0% | 5.0% |
| P002 | Participant 2 | ACTIVE | \$3300.00 | \$1080.00 | \$1241.56 | 5.0% | 10.0% |
| P003 | Participant 3 | ACTIVE | \$3400.00 | \$1035.00 | \$916.49 | 2.0% | 15.0% |
| P004 | Participant 4 | ACTIVE | \$3100.00 | \$1080.00 | \$1035.55 | 7.0% | 8.0% |
| P005 | Participant 5 | ACTIVE | \$3500.00 | \$1080.00 | \$752.87 | 3.0% | 12.0% |
| P006 | Participant 6 | ACTIVE | \$3400.00 | \$1035.00 | \$1231.21 | 6.0% | 18.0% |
| P007 | Participant 7 | ACTIVE | \$3600.00 | \$1440.00 | \$680.53 | 1.0% | 6.0% |
| P008 | Participant 8 | ACTIVE | \$3500.00 | \$990.00 | \$1002.09 | 4.0% | 10.0% |
| P009 | Participant 9 | ACTIVE | \$3300.00 | \$1080.00 | \$1193.47 | 8.0% | 20.0% |
| P010 | Participant 10 | ACTIVE | \$3500.00 | \$1080.00 | \$989.80 | 2.0% | 3.0% |
| b1cefae1 | Participant 14 | ACTIVE | \$2200.00 | \$1350.00 | \$2007.64 | 6.0% | 18.0% |
| b2783000 | Participant 17 | ACTIVE | \$1000.00 | \$1485.00 | \$891.90 | 3.0% | 12.0% |
| c7cc1933 | Participant 19 | ACTIVE | \$0.00 | \$0.00 | \$0.00 | 5.0% | 10.0% |
| d9d51b31 | Participant 16 | ACTIVE | \$1200.00 | \$1395.00 | \$1258.05 | 3.0% | 12.0% |
| e0d93289 | Participant 15 | ACTIVE | \$1200.00 | \$1485.00 | \$0.00 | 2.0% | 3.0% |

Month 32/3689% 0:00:00

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Month 32/3689% 0:00:00Month 36/36

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TONTINE SIMULATION COMPLETE

Final Tontine Statistics

| Metric | Value |
|--------|-------|
|--------|-------|

| | |
|-------------------------------|------------|
| Final Treasury Balance | \$10178.84 |
| Emergency Fund | \$4660.00 |
| Total Contributions | \$46600.00 |
| Total Interest Earned | \$1298.51 |
| Default Rate | 8.56% |
| Loan Recovery Rate | 10.74% |
| Final Active Participants | 20 |
| Total Historical Participants | 20 |

Full simulation data has been saved to the output directory.