

Lending Report

Important Statistics

- 73% of loans have been fully repaid.
- Average tenure is 15 days
- The number of disbursements hover around 2k with a slight increase in March and April
- The median loan amount is lowest in January and continues to climb before plateauing in May.

Lending Findings

- The 14 day package is the most popular with clients.
- The 14 day package also has the highest percentage of overdue loans at 25%.
- Most loans at the time of writing are from the 30 day package.
- The 7 day offering is the safest in terms of full repayments.

Projections

Following the trend set in the year so far produces the following results.

August

- Disbursement: 3,400,000
- Repaid: 4,100,000

September

- Disbursement: 3,500,000
- Repaid: 4,300,000

October

- Disbursement: 3,500,000
- Repaid: 4,500,000

Recommendations

- In terms of covering exposure, set aside roughly 10% of disbursed amounts monthly. At time of wwriting this amounts to 400,000 monthly.
- According to data, the 14 day offering presents the most risk in terms of collecting repayment.