

Company Performance Overview (2019-2023)

Data Analysis Challenge

7M
Total Revenue

2M
Net Profit

26%
Net Profit Margin

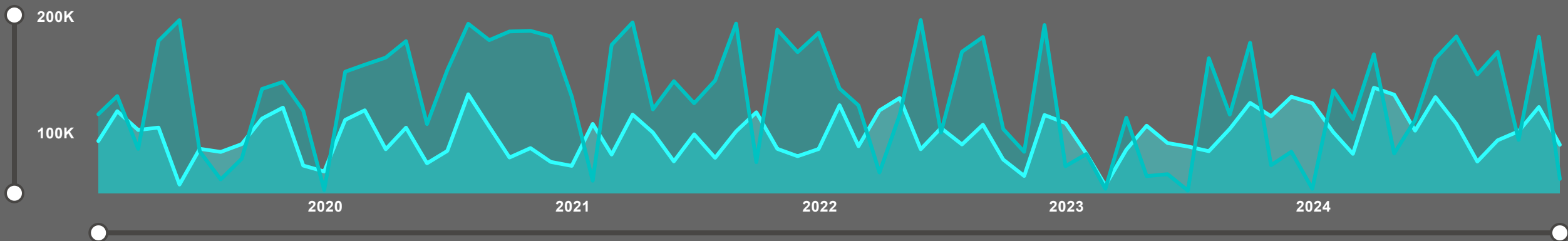
5M
Total Investment

29
Average Market Share

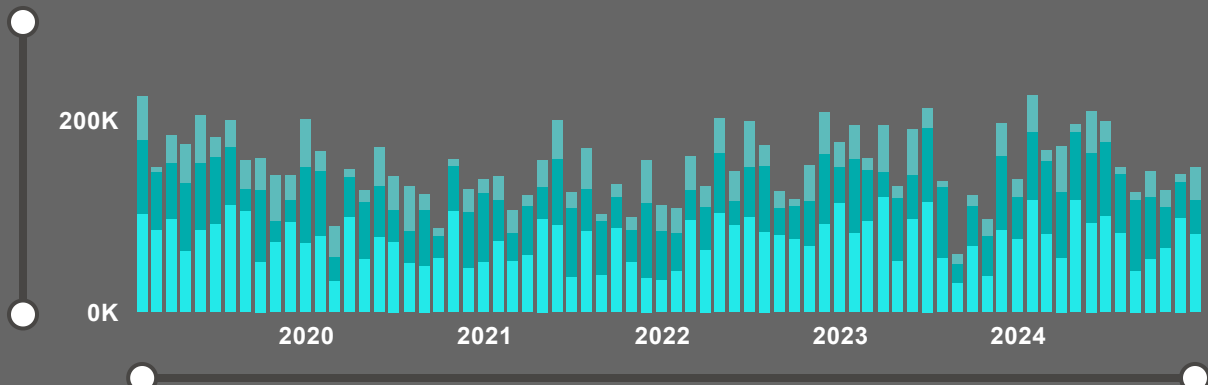
Region

All

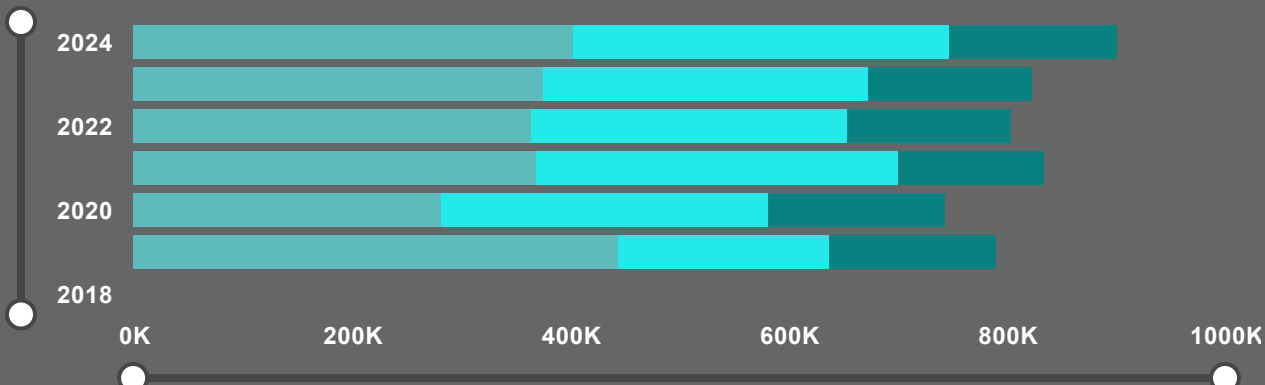
Revenue Trend



Profit Composition



Revenue by Segment



Revenue has shown a fluctuating yet overall positive trend, aligned with market and operational changes.

Detailed Financial Performance (2019-2023)

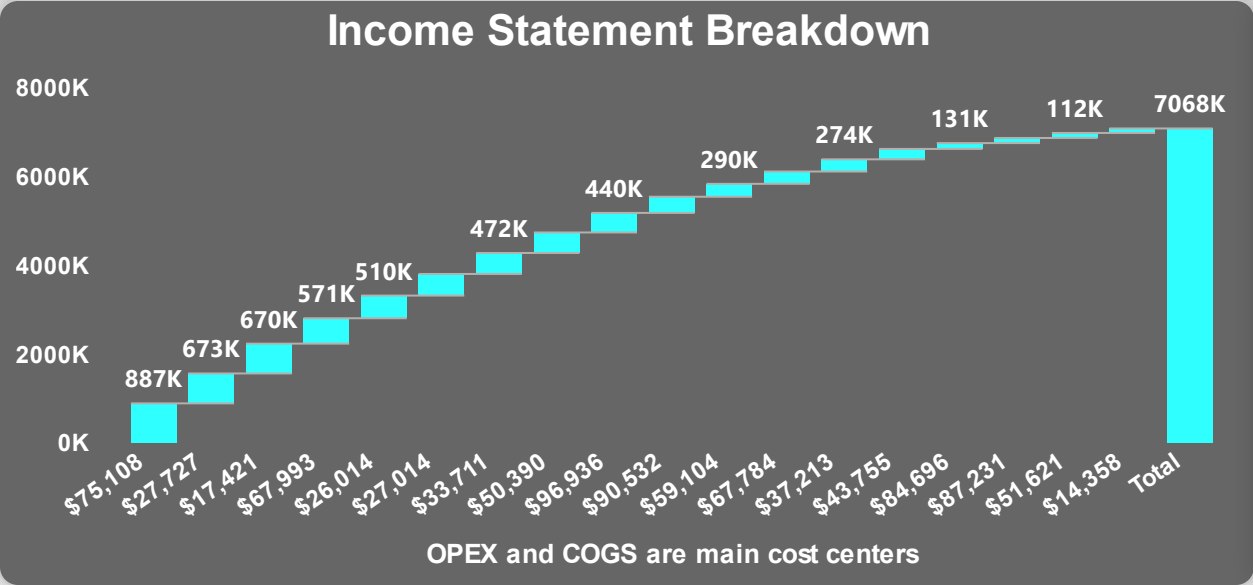
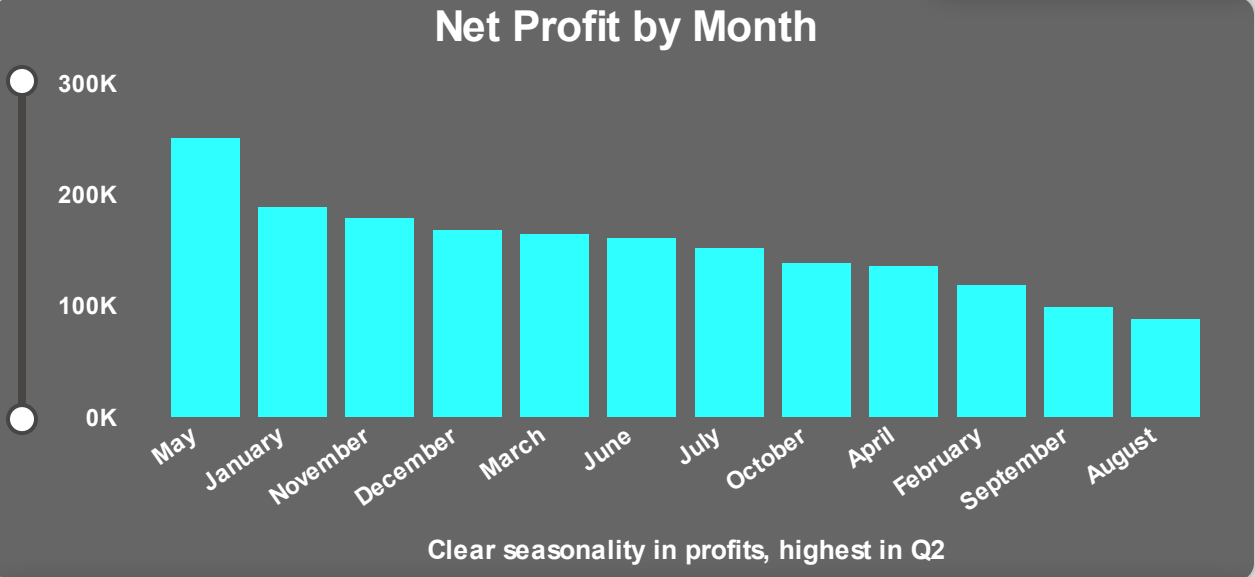
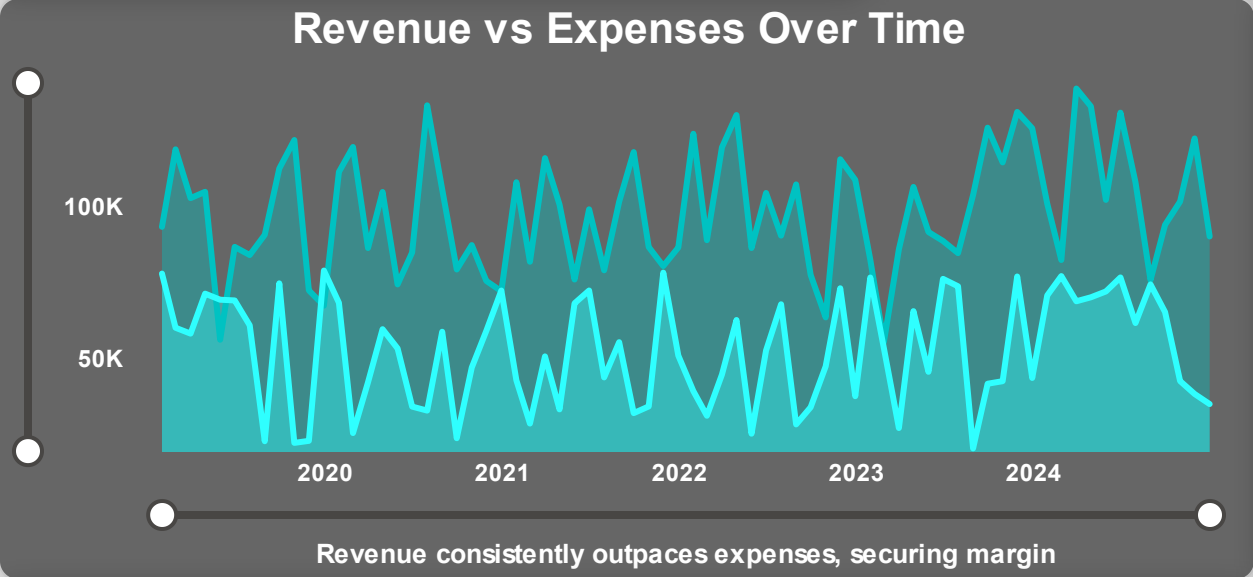
7M
Total Revenue

4M
Total Operating ...

24%
Operating Margin

2M
Net Profit

Year, Mont...
All



May saw best performance by net profit margin

Month	Operating Expenses	Revenue	Net Profit	Net Profit Margin	Net Cash Flow
April	\$33,067	\$173,855	\$28,078	28%	\$5,726
April	\$59,504	\$50,769	\$11,546	11%	\$7,078
April	\$62,530	\$53,890	\$36,065	28%	(\$12,389)
April	\$65,453	\$156,530	\$12,400	12%	\$6,143
April	\$70,015	\$51,016	\$7,557	6%	(\$7,254)
April	\$71,214	\$153,694	\$39,698	38%	(\$8,191)
August	\$20,206	\$128,953	\$9,499	9%	\$4,481
August	\$22,568	\$187,337	\$30,184	33%	\$9,214
August	\$28,110	\$58,792	\$16,835	16%	\$13,085
August	\$55,222	\$169,346	\$6,802	7%	(\$2,686)
August	\$58,660	\$153,355	\$16,411	16%	\$3,954
Total				26%	\$461,823

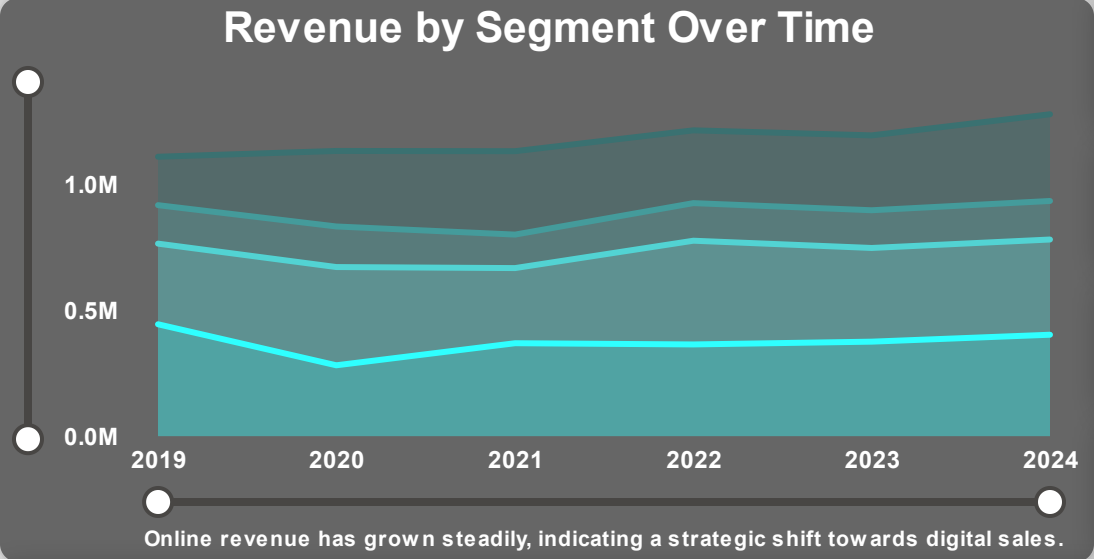
Revenue & Segments Breakdown

7M
Total Revenue

2M
Retail Revenue

900K
Online Revenue

2M
Corporate Revenue



Year, Month

All

Department

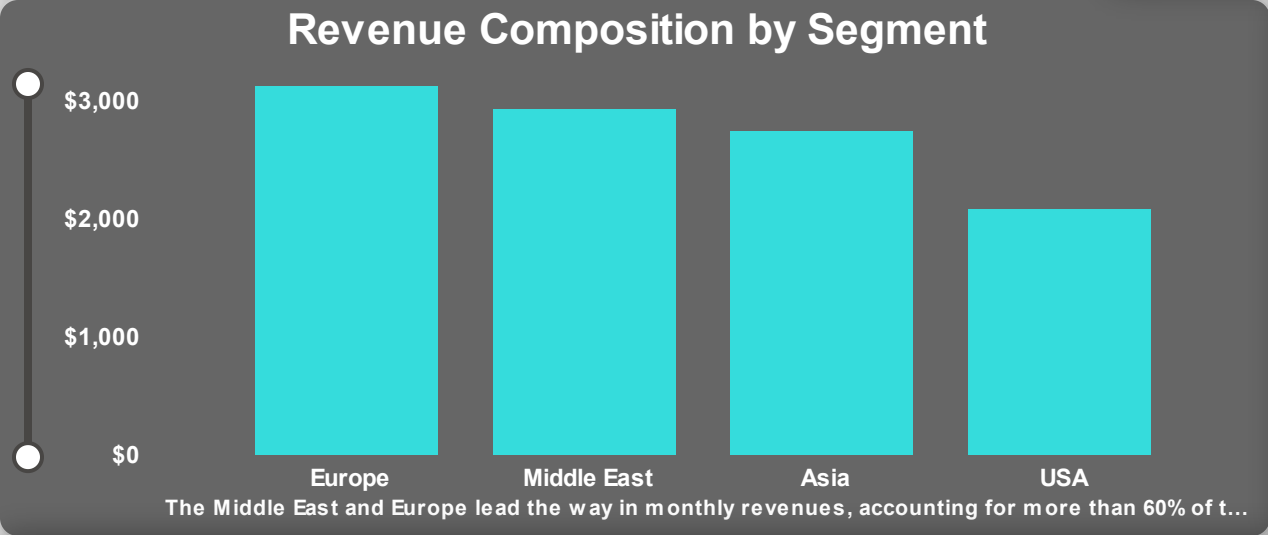
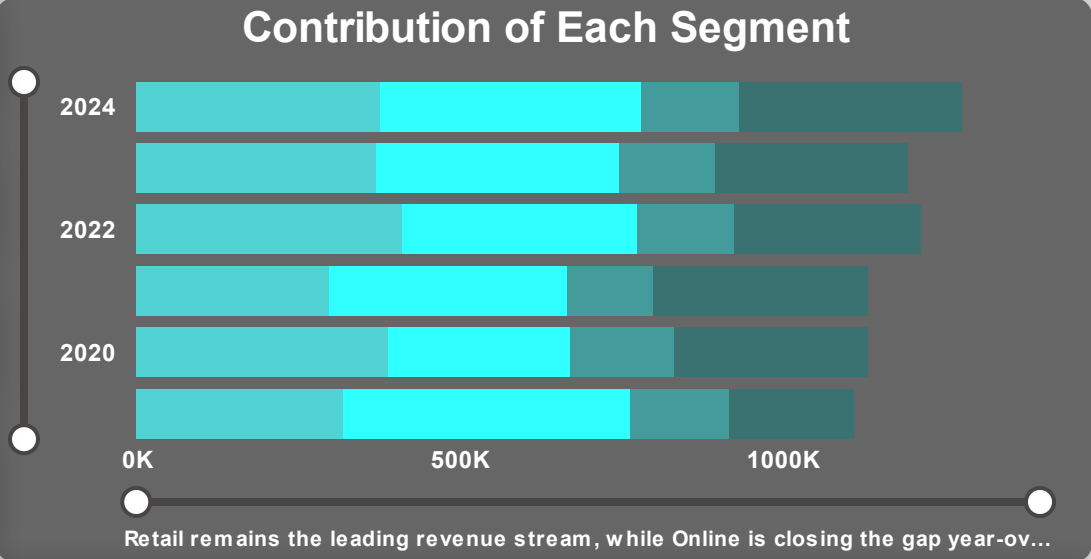
All

Region

All

Category

All



Monthly Revenue by Segment

Year	Month	Retail Revenue	Wholesale Revenue	Online Revenue	Corporate Revenue
2019	January	45840	26438	10475	10481
2019	February	44622	36399	13232	24536
2019	March	47430	29846	15273	10153
2019	April	43252	25708	12184	17617
2019	May	12708	20998	10796	11524
2019	June	21694	40575	12141	12120
2019	July	19524	20682	18689	25048
2019	August	41880	18519	17075	12343
2019	September	49224	41480	6622	15136
Total		2239589	2172661	899771	1755501

Online revenue is growing fast. Consider further investment in e-commerce infrastructure to maximize digital channel returns.

Client Retention & Satisfaction Analysis

26K

Total Clients

20K

Clients Retained

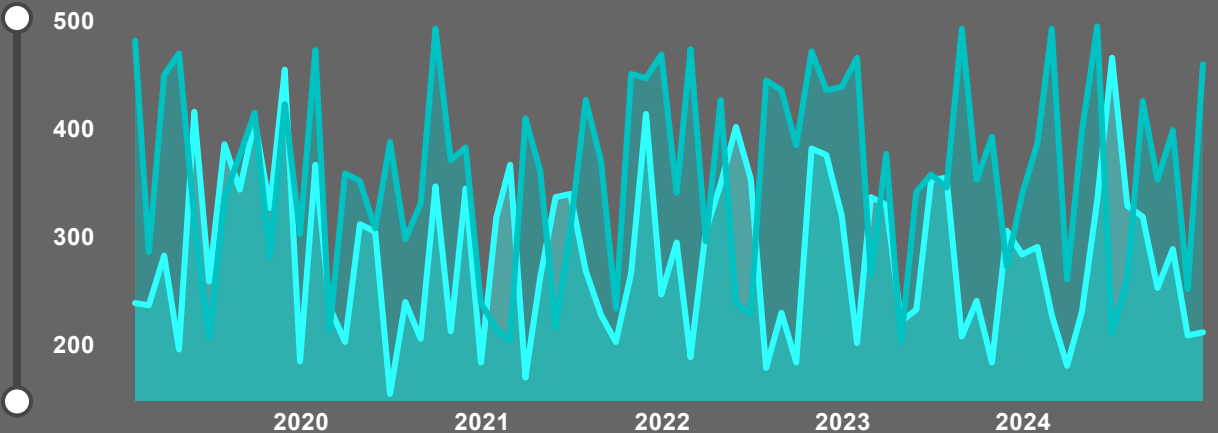
79%

Client Retention Rate

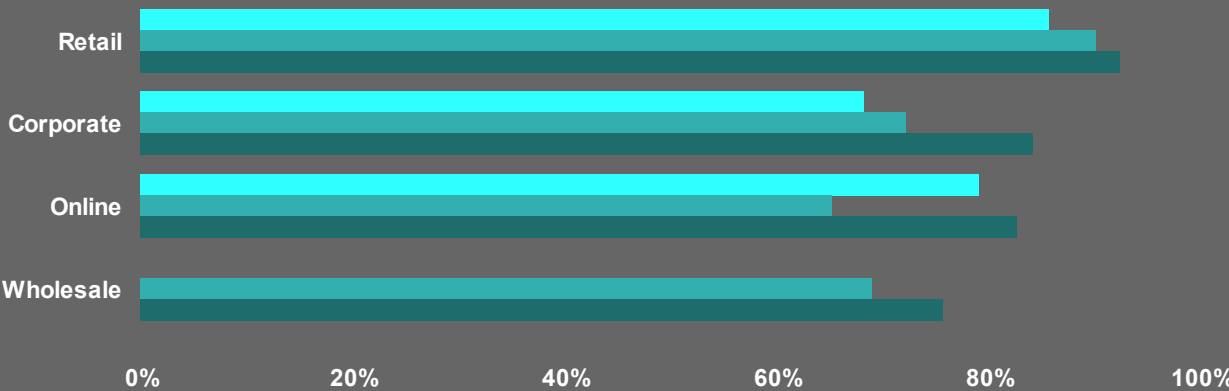
289

Net Promoter Scor...

Client Retention Over Time



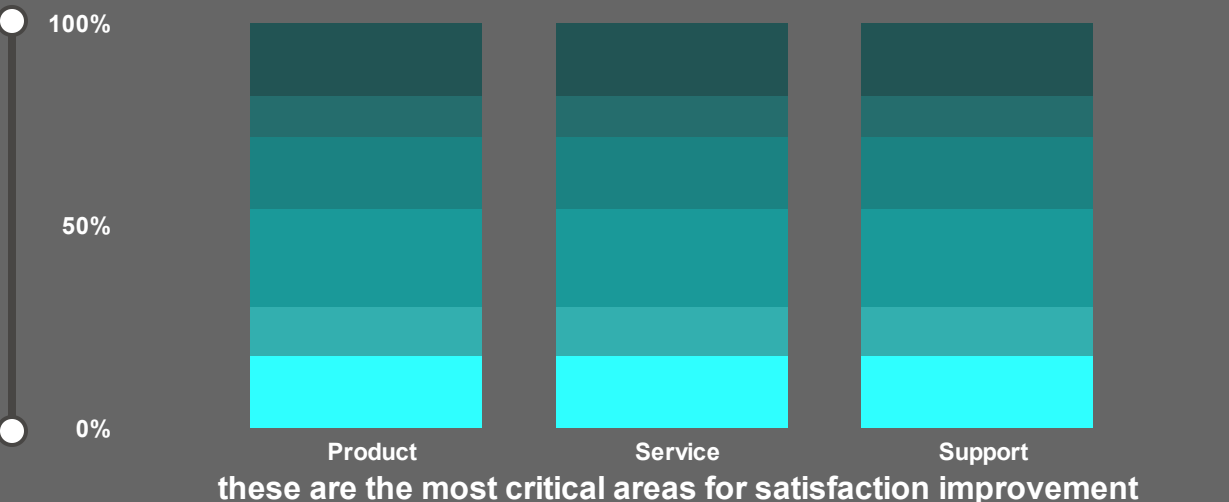
Client Retention Rate by Industry



Top 10 Clients by Revenue



Customer Feedback by Category



ESG & Sustainability

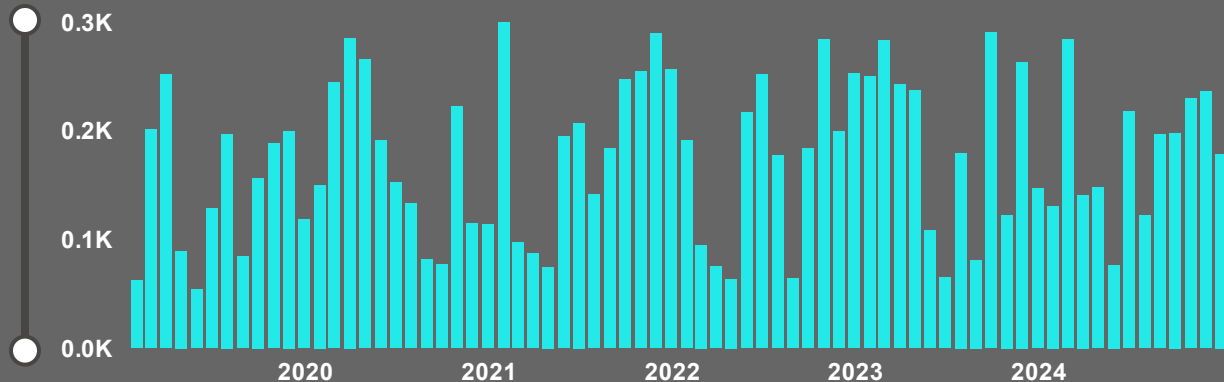
72
ESG Projects

873K
Total Energy

405K
CSFS

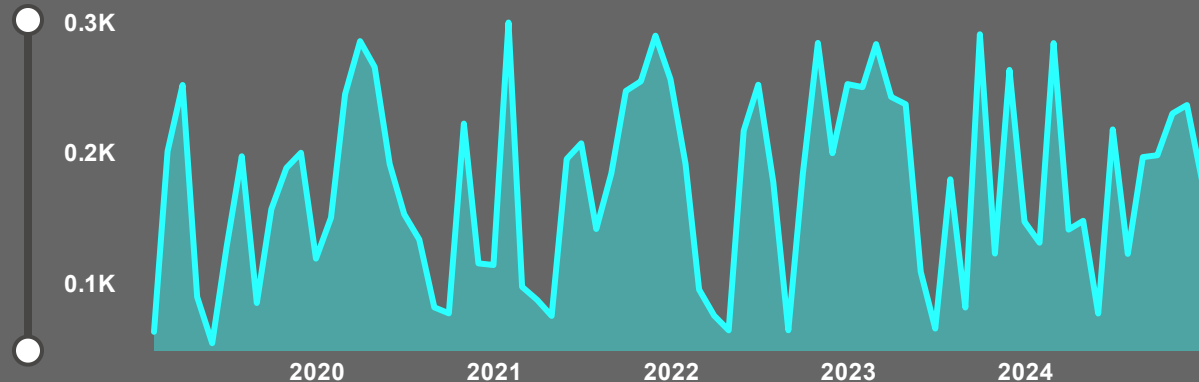
13K
Total Emissions

Carbon Emissions & Cost Savings by Year



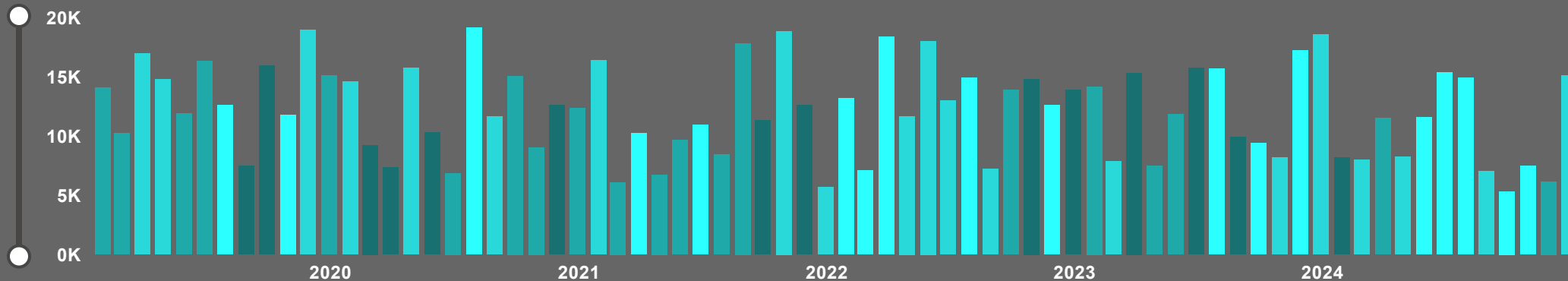
While cost savings have increased, carbon emissions have shown a more variable pattern, indic...

Carbon Emissions Over Time



Emissions fluctuate, potentially due to project-based variations and external environmental fa...

Energy Consumption vs. ESG Score



Higher ESG scores are associated with reduced energy consumption, reflecting improved sustainability practices.

Region

- ☐ Asia
- ☐ Europe
- ☐ Middle East

ESG Rating

- ☐ A
- ☐ B
- ☐ C

As ESG practices intensified, emissions and energy usage declined, showing environmental commitment.

Loan Portfolio Overview

41M

Total Loan Amount

576K

Average Loan Value

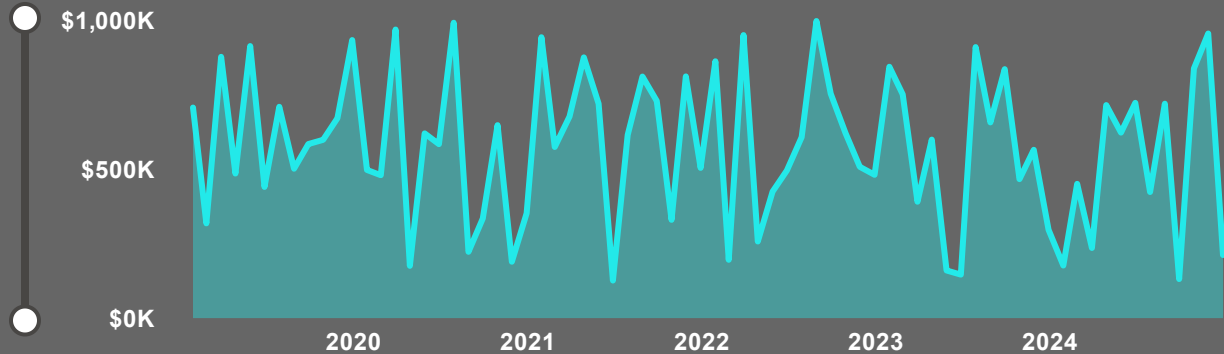
35M

Outstanding Loans

72

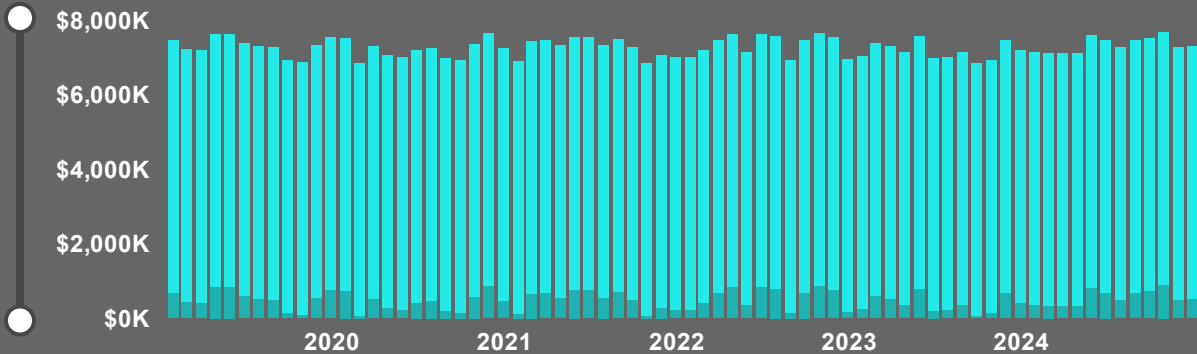
Number of Loans

Loan Amount Trend Over Time



Loan amounts have grown steadily, showing strong lending activity over the years.

Outstanding vs Paid Loans



The loan repayment rate has remained consistent, suggesting stable cash flow from loan ...

Year

All

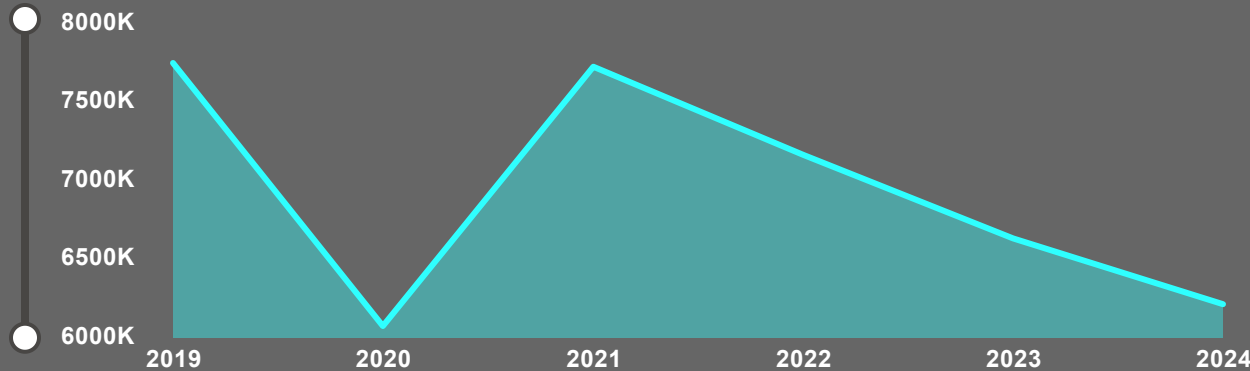
Lender Name

All

Region

All

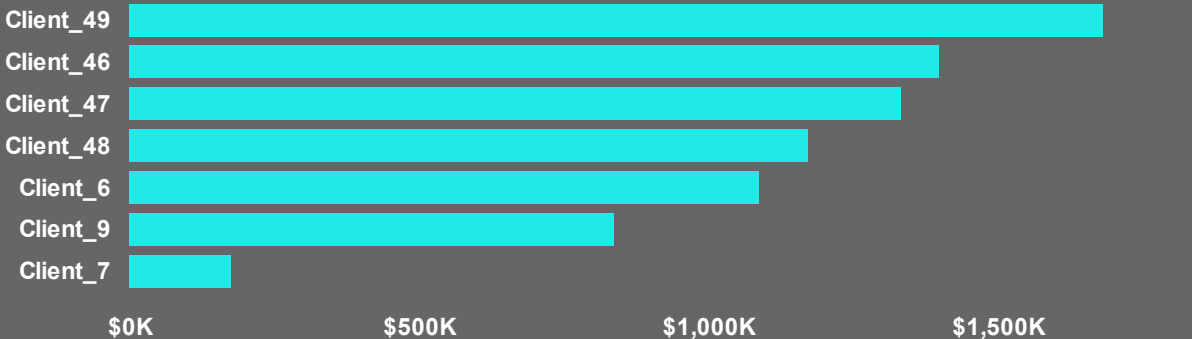
New Loans Issued by Year



A significant spike in new loan issuance in 2021 may indicate market expansion or increased ...

80% of loan value is held by top 5 clients — potential concentration risk to mitigate.

Top Clients by Loan Amount



The majority of loan volume is concentrated among the top few clients, indicating a need for ...

Investment Performance

5M

Total Initial Investment

15

Number of Investme...

28

Average ROI

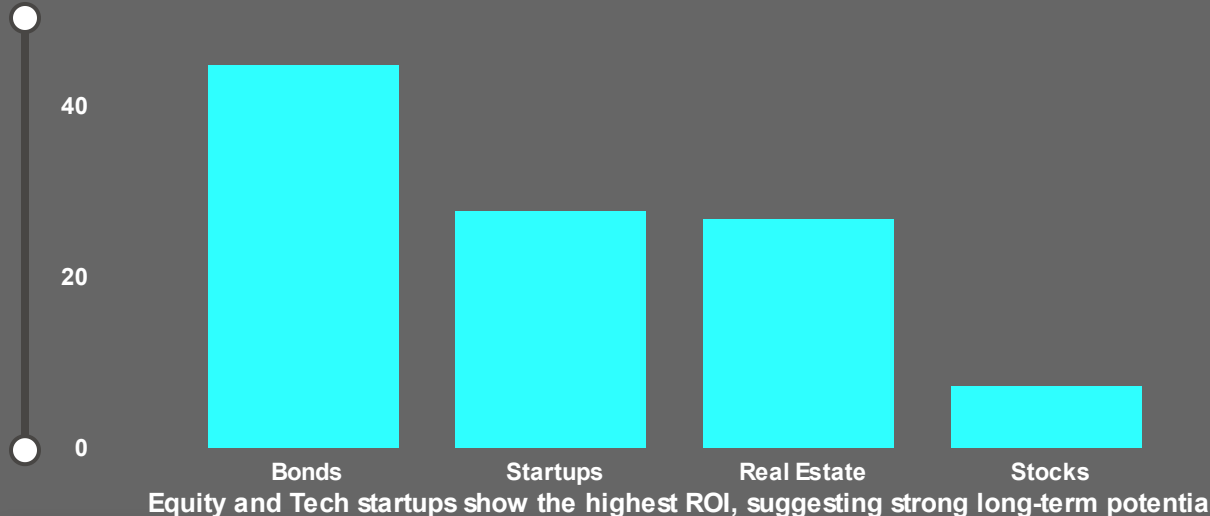
Type o...

All

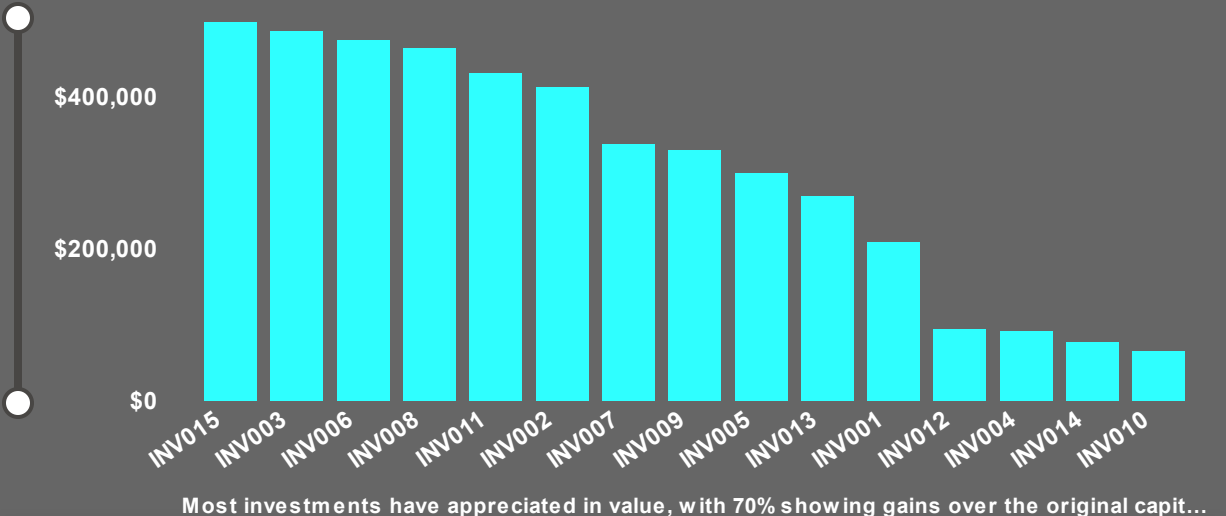
Year

All

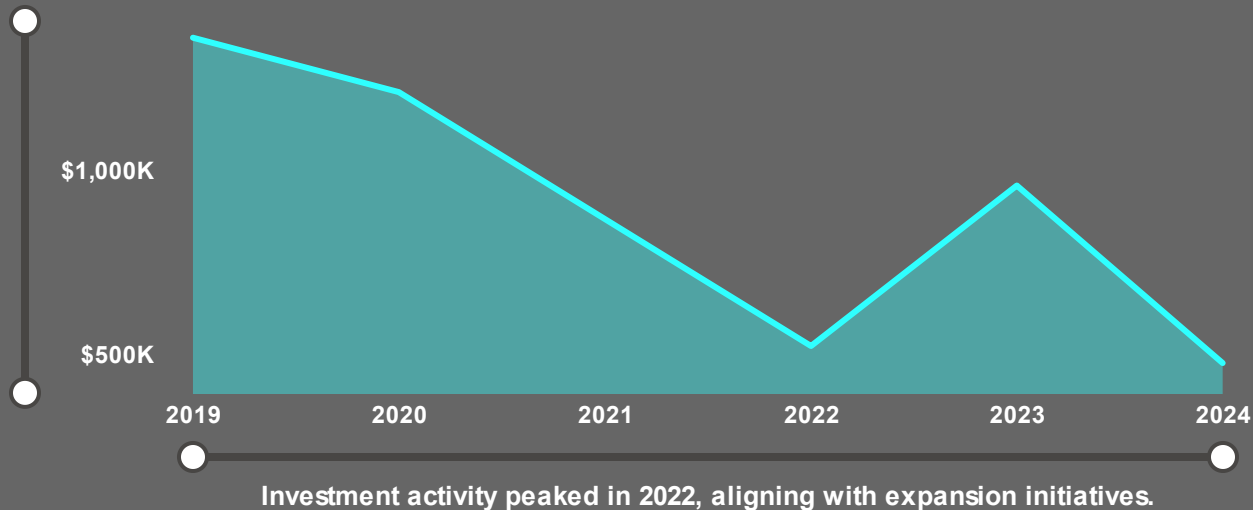
ROI by Investment Type



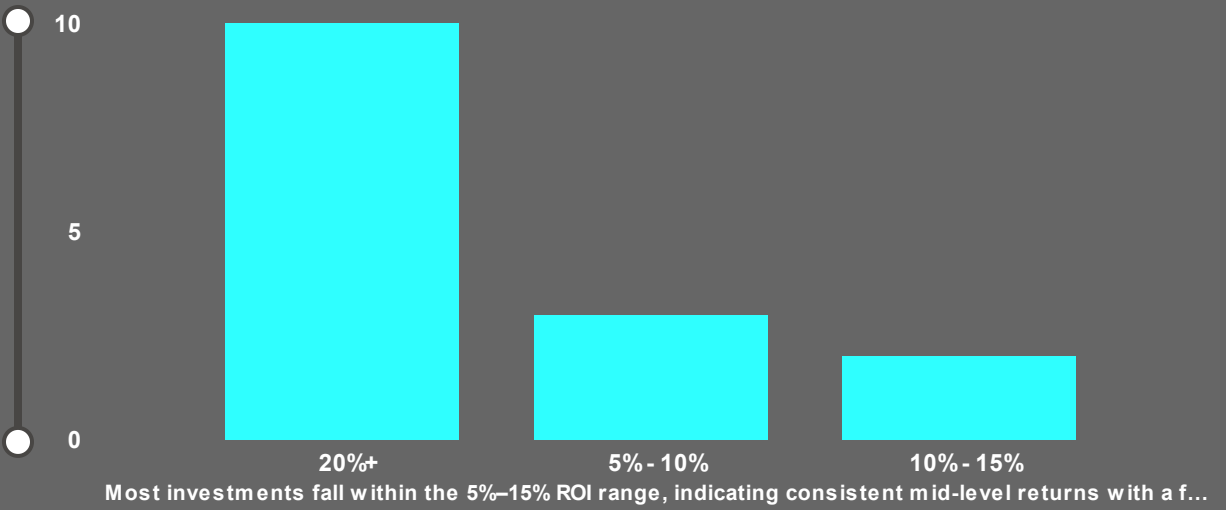
Current vs Initial Value per Investment



Portfolio Value Over Time



ROI Distribution



Employee Performance & HR

200
Total Employees

79
New Hires

1.05
Average of Productivit...

Department

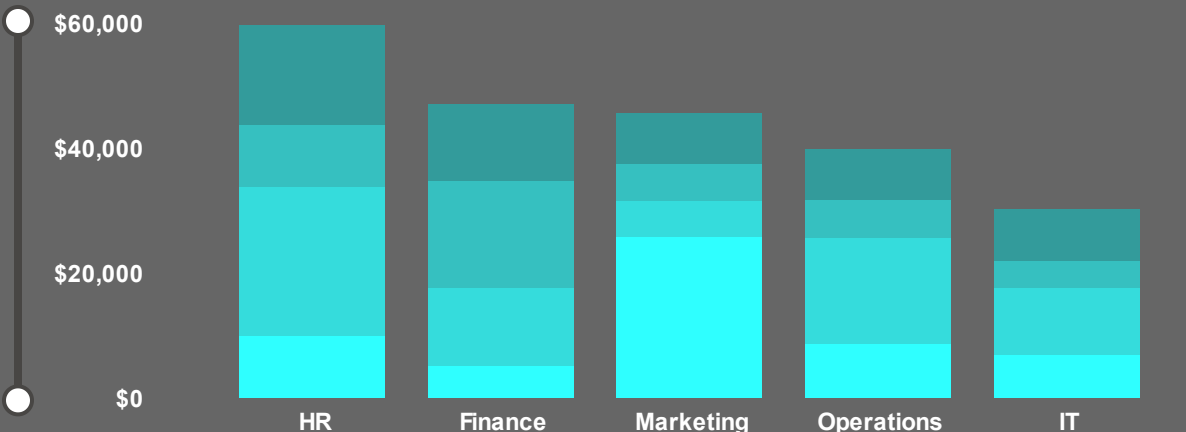
- Finance
- HR

Performance Rating by Department



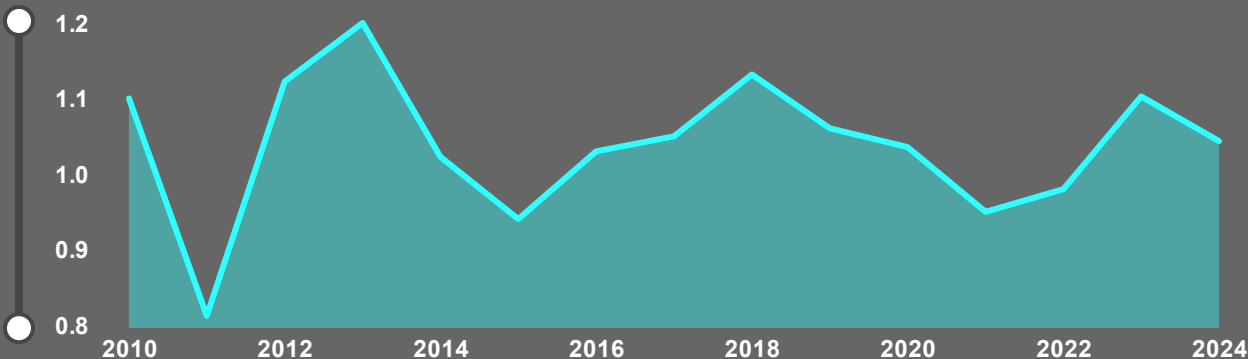
Departments maintain higher average performance, indicating stronger team dynamics and focus.

Training Expenses vs Performance Rating



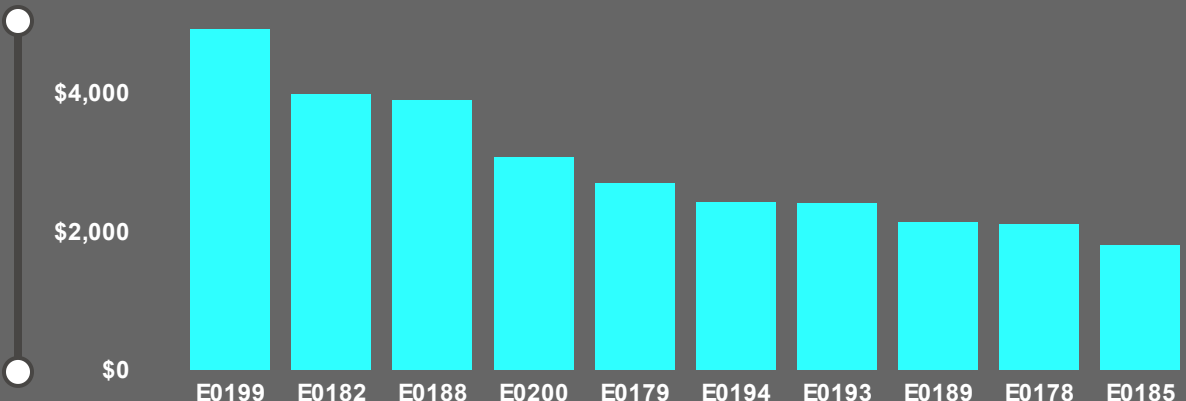
Higher training investment correlates with improved performance in most departments.

Employee Productivity Over Time



Productivity improves notably after Q2 of each year, indicating learning curve post-onboarding.

Revenue Contribution per Employee



Top 10 employees contribute 40% of total revenue, highlighting performance concentration am...

Increase training allocation for underperforming departments and implement a mentorship program to replicate top-performer traits.

Operational Efficiency & Cost Control

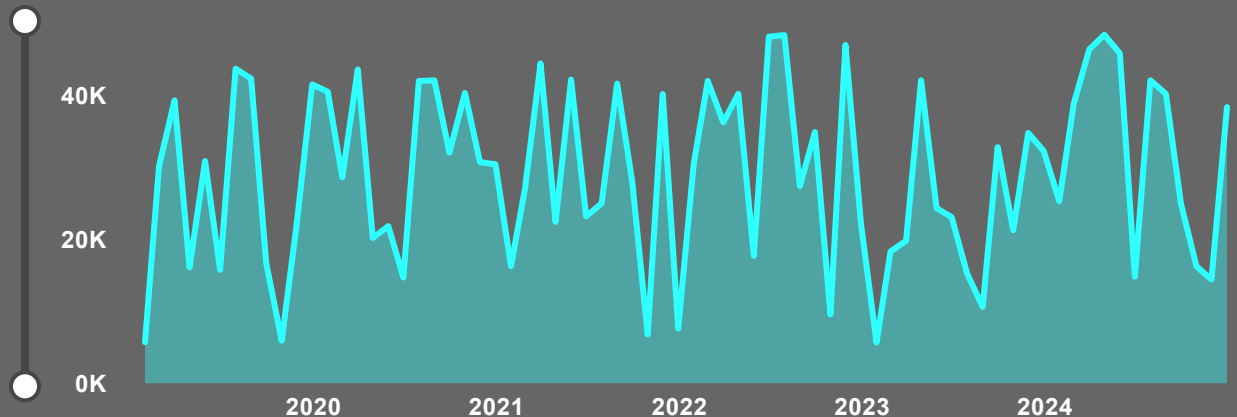
4M
Total Operating Expen...

24%
Operating Margin

2M
Total Actual Spend

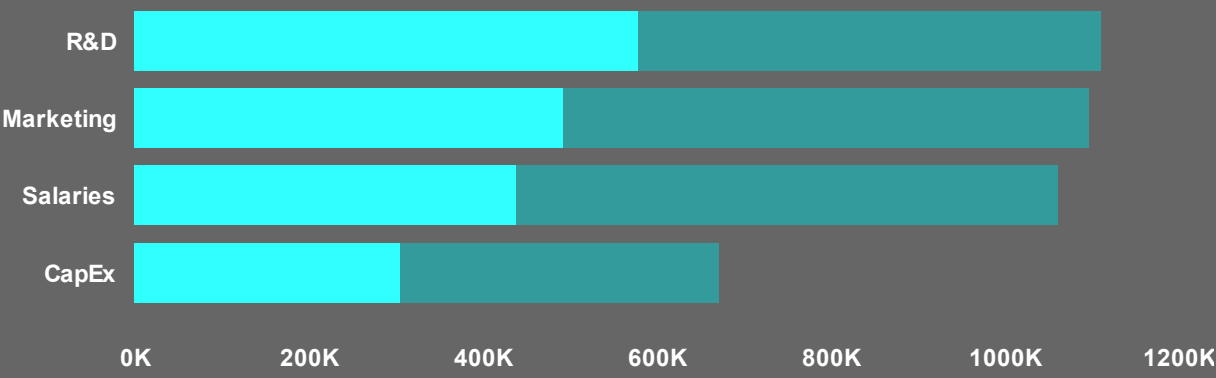
-307K
Burn Rate Variance

Burn Rate Over Time



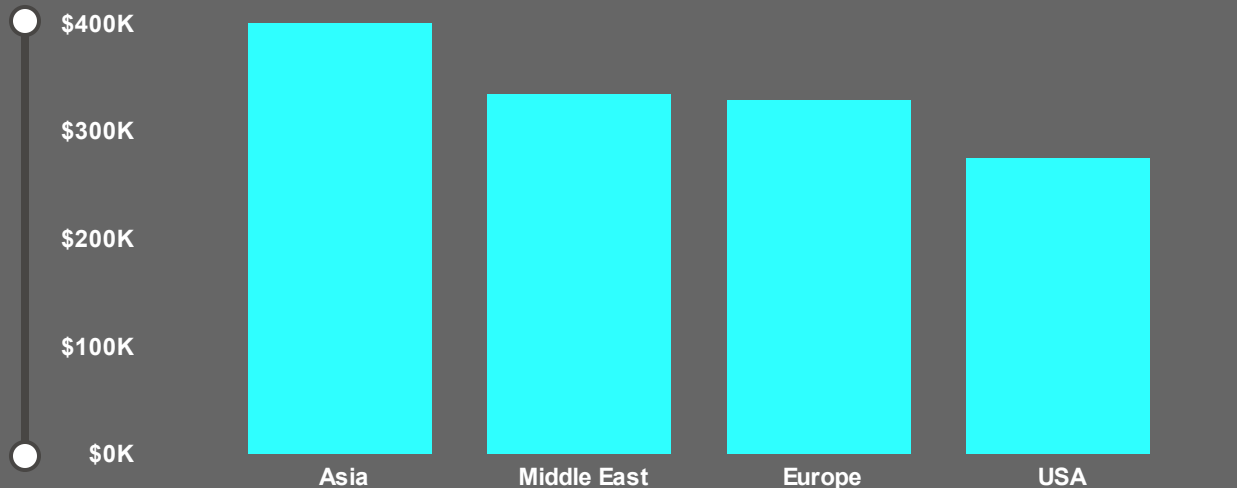
The annual burn rate peaked in the third quarter, indicating increases in seasonal or project-based ...

Actual vs Projected Spend by Category



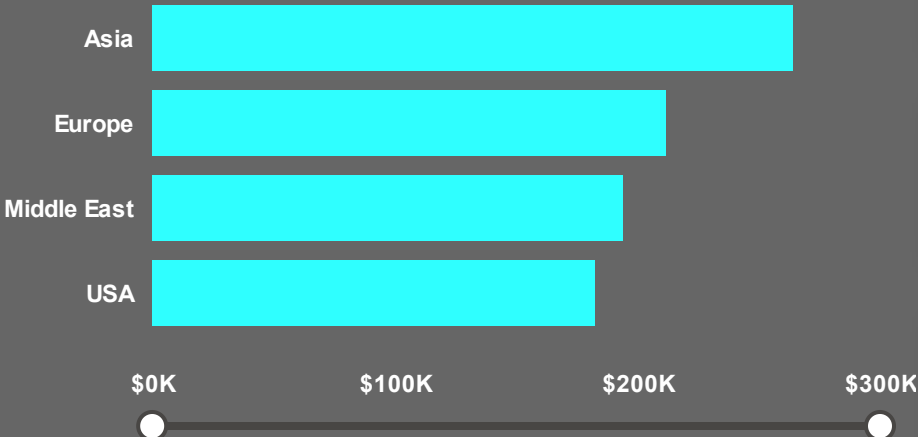
Overspending is most significant in R&D and Operations.

Operating Profit by Region



Although Asia generates the highest revenue, the Middle East achieves better operating profit ma...

Cost of Operations per Region



Operating costs are disproportionately higher in the Asia region, p...

Region

All

Year, Mo...

All

Category

All

2.07M

Total Tax Paid

23%

Average Tax Rate

439K

Deferred Taxes

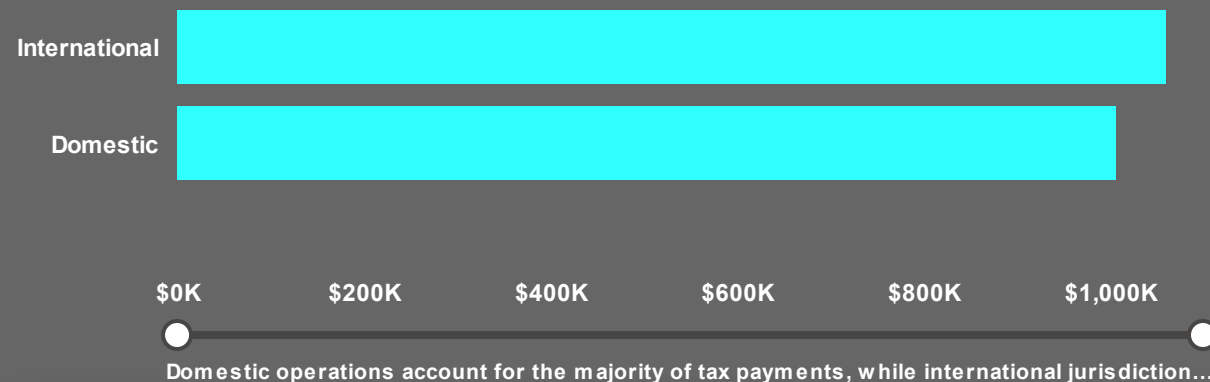
421K

Total Insurance Cost

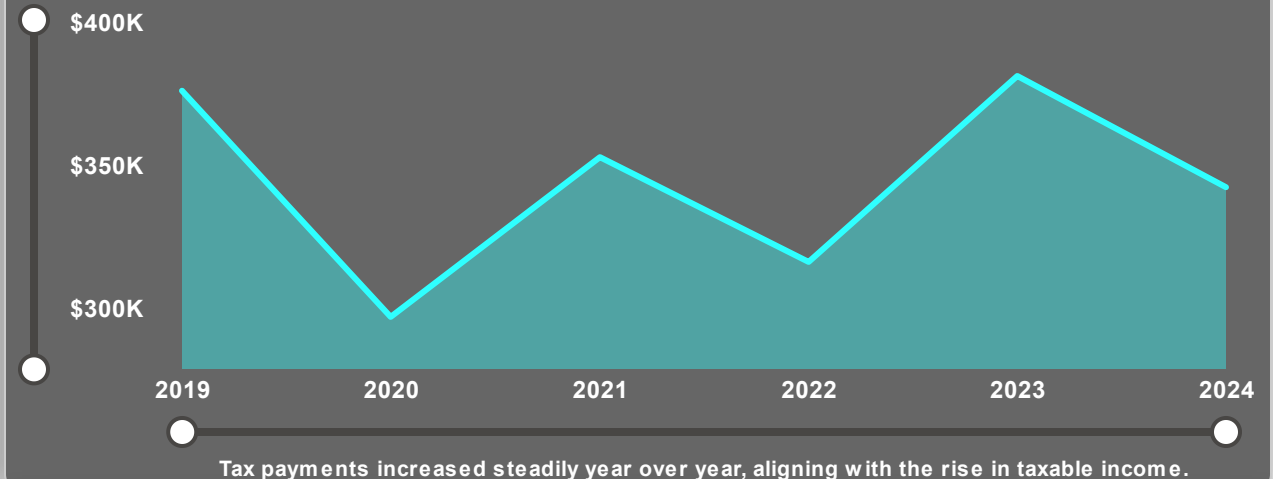
72

Total Claims

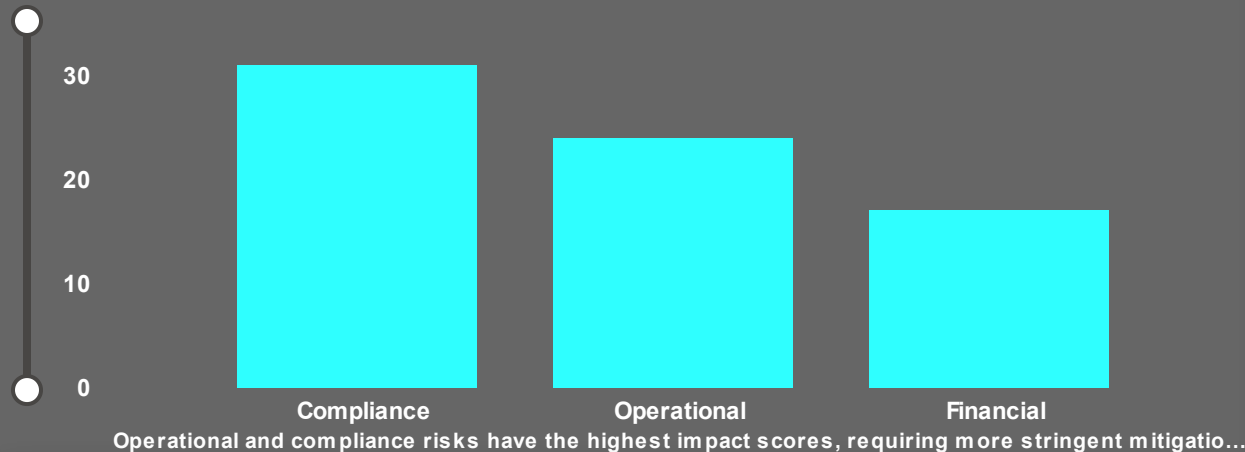
Tax Paid by Jurisdiction



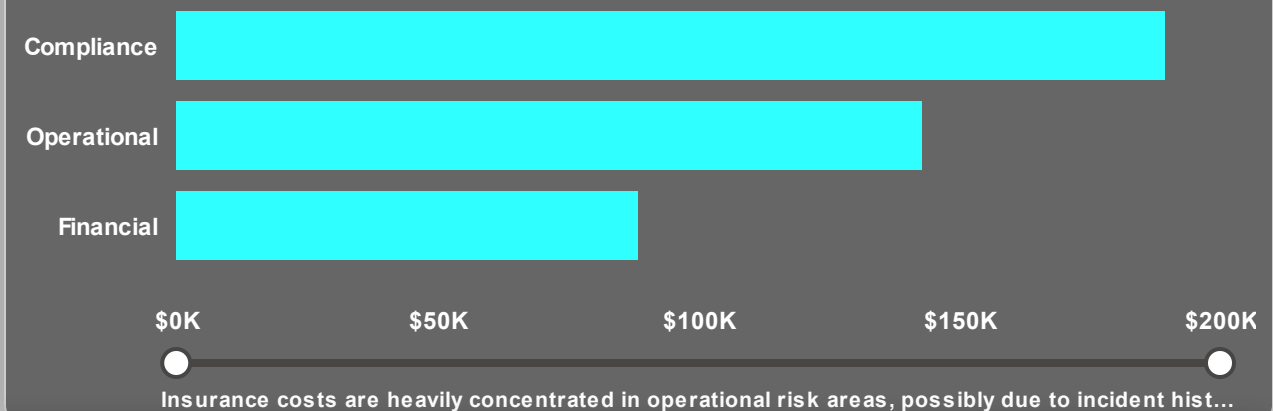
Tax Paid Over Time



Risk Category vs Impact Level



Cost of Insurance by Risk Category



This risk analysis section is independent from the tax data and focuses on internal risk exposure by category.