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Executive Summary

10,654

Total IVAs

£13,162,123

Drawdown Value

£34,691,037

Total Estimated Case Value

£3,256

AVG Estimated Case Value

120,828

Total Payments To Date

£11,817,991

Payments Rec Value

£98

Avg Payment Recovered

34%

Payments Rec to Expected

-£28,960,298

Payments Recovered Due

1,130

Clients in Arrears

£351,116

Arrears Value

9.84%

Unsuccessful Rate (10% KPI)

9.87%

Unsuccessful Rate (3 Months)

9606

Eligible Cases

Facility Summary

£14,522,000

Facility 1

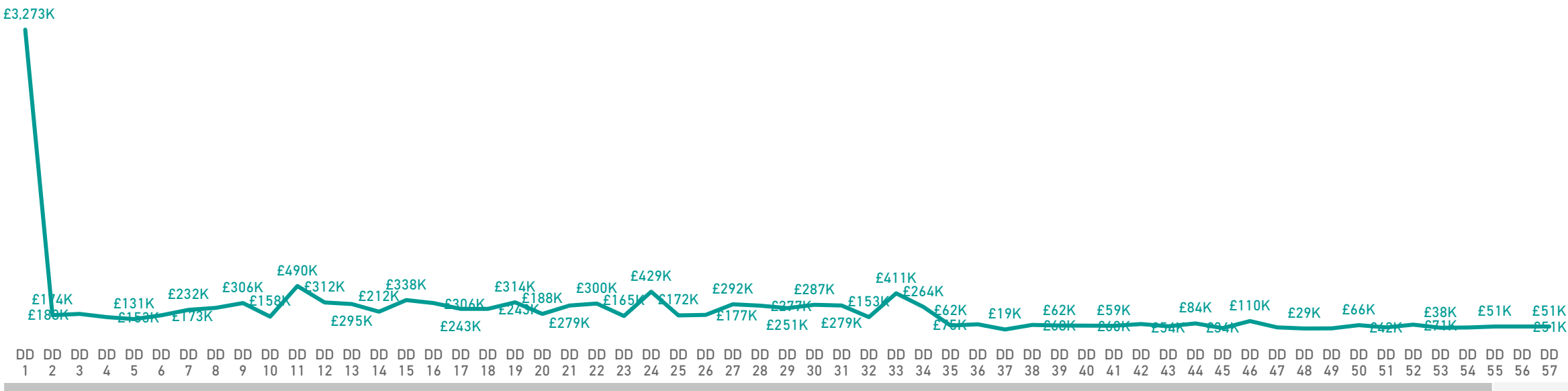
£13,162,123

Drawdown Value

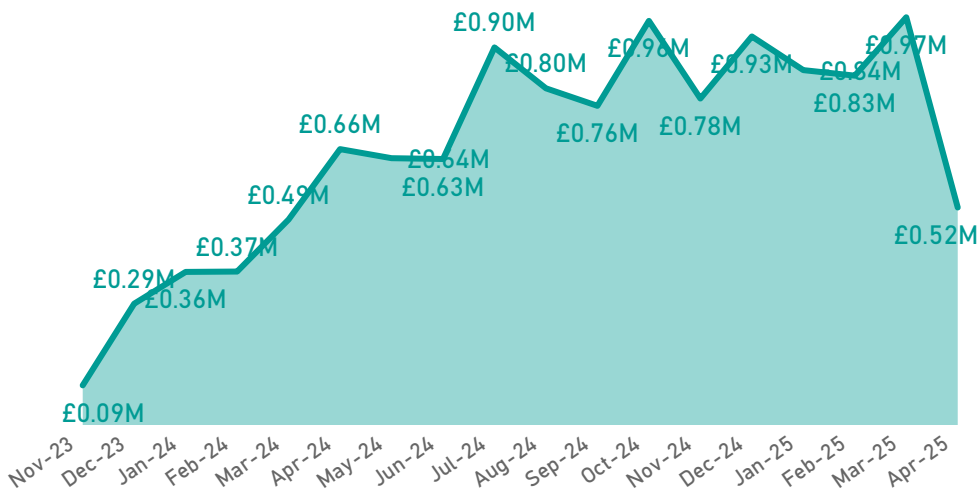
10,654

Total IVAs

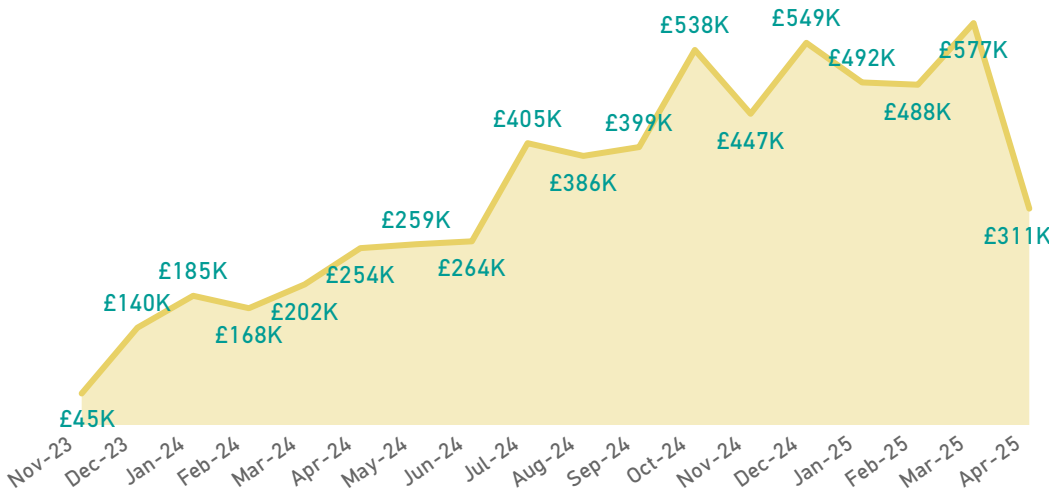
Drawdown Value Summary



Payments Received by Month



Paid to KLF by Month



Previous Month

113,617

Payments

£11,106,854

Payments Rec Value

£98

Avg Payment

£5,676,646

Paid to KLF

1162

Clients in Arrears

£395,504

Arrears Value

Current Month

120,828

Payments

£11,817,991

Payments Rec Value

£98

Avg Payment

£6,107,700

Paid to KLF

1,130

Clients in Arrears

£351,116

Arrears Value

Months Movement

7211

Payments

£711,057

Payments Rec Value

£0

Avg Payment

£431,054

Paid to KLF

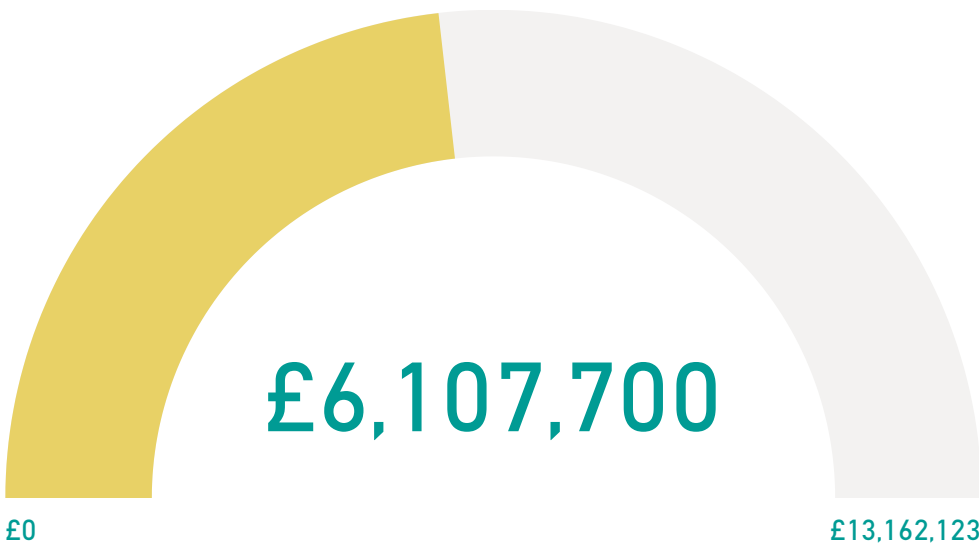
-32

Clients in Arrears

-£44,388

Arrears Value

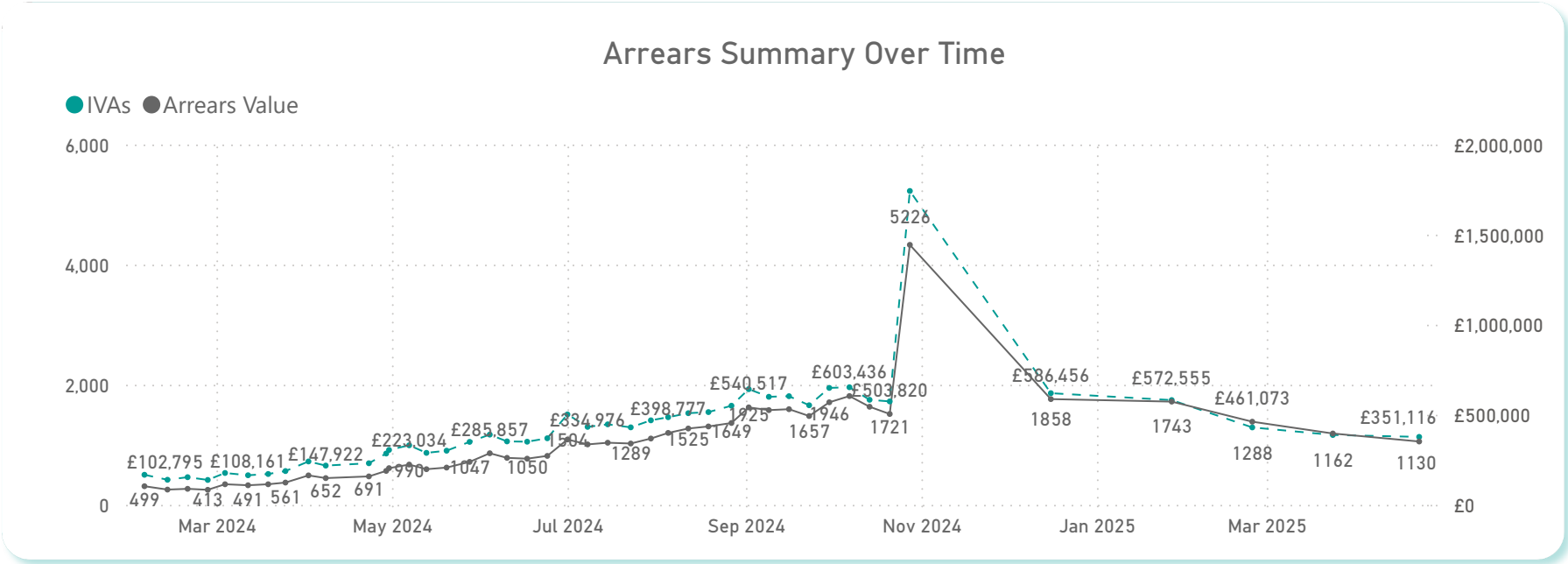
Paid to KLF to Drawdown Value



Arrears and Closures Summary

Previous Month	Current Month	Months Movement
1162	1,130	-32
Client in Arrears	Clients in Arrears	Clients in Arrears
£395,504	£351,116	-£44,388
Arrears Value	Arrears Value	Arrears Value
27	32	5
Successful IVA	Successful IVA	Successful IVA
1041	1048	7
Unsuccessful IVA	Unsuccessful IVA	Unsuccessful IVA
£6,072,247	£6,087,252	£15,005
Lost Value	Lost Value	Lost Value

Active IVA Months in Arrears		
Months in Arrears	IVAs	Arrears Value
1 Months Arrears	426	£66,147
2 Months Arrears	313	£85,270
3 Months Arrears	139	£50,470
3 to 6 Months	173	£91,899
More than 6 Months	65	£52,234
Total	1116	£346,020



Successful IVA Summary		
32	£225,412	14.6
Successful IVA	Collected Value	AVG Successful Months

Unsuccessful IVA Summary

1048	£362,148	£6,087,252	11.2	7.6	9.84%
Unsuccessful IVA	Collected Value	Lost Value	AVG Unsuccessful Months	AVG Months In Arrears	Unsuccessful Rate (10% KPI)

Unsuccessful IVA Closure Reason

IVA failed due to the level of arrears	776
Client requested Termination of IVA	182
Change in Circumstances - Variation Meeting Rejected	4
Client has been adjudicated Bankruptcy, we have made the decis...	4
Client Deceased	3
Passed Away - No Death Cert	1
The IVA should never have been registered	1

Unsuccessful IVA Months In Arrears

Months in Arrears	Closures
0 - 3 Months	106
4 - 6 Months	302
7 - 9 Months	433
10 - 12 Months	136
Over 12 Months	71
Total	1048

Lending Summary

Financial Movement

Lend Name	Fees Left	Interest Charged	Interest Paid	Sent to Katch	Capital	Capital Repayment	Lend Remainin g	Capital Paid %	Total Claims	Active Claims	Closed Claims	Outstanding Average Lend	Average Closed Repayment Value	a
NOV2022	£228,014	£34,801	£34,801	£108,339	£124,288	£73,538	£50,750	59%	155	138	17	367.75	£4,326	
DEC2022	£285,235	£41,779	£41,779	£117,943	£149,210	£76,164	£73,046	51%	171	154	17	474.32	£4,480	
JAN2023	£223,115	£33,573	£33,573	£86,406	£119,903	£52,833	£67,070	44%	136	117	19	573.25	£2,781	
FEB2023	£485,147	£75,518	£75,518	£193,187	£269,708	£117,669	£152,039	44%	293	245	48	620.57	£2,451	
MARCH2023	£726,685	£106,927	£106,927	£254,253	£381,882	£147,326	£234,556	39%	392	332	60	706.49	£2,455	
APRIL2023	£657,277	£95,783	£95,783	£230,147	£342,081	£134,364	£207,717	39%	340	294	46	706.52	£2,921	
MAY2023	£533,675	£75,315	£75,315	£184,666	£268,982	£109,351	£159,631	41%	265	234	31	682.18	£3,527	
JUNE2023	£570,154	£83,535	£83,535	£205,689	£298,341	£122,153	£176,188	41%	291	248	43	710.43	£2,841	
JULY2023	£652,146	£91,981	£91,981	£236,400	£328,505	£144,419	£184,085	44%	314	279	35	659.80	£4,126	
AUGUST2023	£472,654	£66,643	£66,643	£126,744	£238,011	£60,101	£177,910	25%	224	186	38	956.50	£1,582	
SEPT2023	£501,624	£64,631	£64,631	£126,640	£230,824	£62,010	£168,814	27%	213	188	25	897.95	£2,480	
OCTOBER2023	£699,646	£86,188	£86,188	£138,882	£307,815	£52,693	£255,122	17%	282	255	27	1,000.48	£1,952	
NOV2023	£470,737	£59,471	£59,471	£88,575	£212,396	£29,104	£183,291	14%	196	172	24	1,065.65	£1,213	
DEC2023_01	£334,547	£48,776	£48,776	£70,515	£174,200	£21,739	£152,461	12%	130	123	7	1,239.52	£3,106	
DEC2023_02	£340,952	£52,528	£52,303	£52,303	£187,600	£0	£187,600	0%	140	119	21	1,576.47	£0	
DEC2023_03	£274,471	£42,773	£40,352	£40,352	£152,760	£0	£152,760	0%	114	95	19	1,608.00	£0	
JAN2024_01	£223,972	£36,770	£36,770	£39,858	£131,320	£3,088	£128,232	2%	98	81	17	1,583.11	£182	
JAN2024_02	£338,040	£48,401	£48,401	£53,932	£172,860	£5,532	£167,328	3%	129	121	8	1,382.88	£691	
FEB2024_01	£465,157	£64,910	£63,352	£63,352	£231,820	£0	£231,820	0%	173	161	12	1,439.88	£0	
FEB2024_02	£493,402	£70,913	£70,913	£71,040	£253,260	£128	£253,132	0%	189	170	19	1,489.01	£7	
FEB2024_03	£630,979	£85,546	£79,864	£79,864	£305,520	£0	£305,520	0%	228	214	14	1,427.66	£0	
FEB2024_04	£325,185	£44,274	£40,410	£40,410	£158,120	£0	£158,120	0%	118	110	8	1,437.45	£0	
MARCH2024_01	£1,006,881	£137,323	£126,539	£126,539	£490,440	£0	£490,440	0%	366	342	24	1,434.04	£0	
MARCH2024_02	£650,025	£87,422	£87,422	£89,010	£312,220	£1,588	£310,632	1%	233	218	15	1,424.92	£106	
MARCH2024_03	£611,522	£82,544	£66,293	£66,293	£294,800	£0	£294,800	0%	220	205	15	1,438.05	£0	
APRIL2024_00	£446,125	£59,282	£55,738	£55,738	£211,720	£0	£211,720	0%	158	151	7	1,402.12	£0	
APRIL2024_01	£731,124	£94,550	£72,623	£72,623	£337,680	£0	£337,680	0%	252	242	10	1,395.37	£0	
APRIL2024_02	£682,962	£85,546	£68,669	£68,669	£305,520	£0	£305,520	0%	228	225	3	1,357.87	£0	
APRIL2024_03	£545,553	£67,901	£43,660	£43,660	£242,504	£0	£242,504	0%	181	176	5	1,377.86	£0	
APRIL2024_04	£536,872	£67,901	£52,704	£52,704	£242,504	£0	£242,504	0%	181	177	4	1,370.08	£0	
MAY2024_01	£694,626	£87,797	£59,793	£59,793	£313,560	£0	£313,560	0%	234	227	7	1,381.32	£0	
MAY2024_02	£415,727	£52,528	£38,395	£38,395	£187,600	£0	£187,600	0%	140	137	3	1,369.34	£0	
MAY2024_03	£640,591	£78,042	£38,601	£38,601	£278,720	£0	£278,720	0%	208	205	3	1,359.61	£0	
MAY2024_04	£695,158	£84,045	£56,818	£56,818	£300,160	£0	£300,160	0%	224	223	1	1,346.01	£0	
MAY2024_05	£388,334	£46,150	£24,541	£24,541	£164,820	£0	£164,820	0%	123	122	1	1,350.98	£0	
JUNE2024_01	£981,104	£120,064	£63,625	£63,625	£428,800	£0	£428,800	0%	320	317	3	1,352.68	£0	
JUNE2024_02	£395,447	£48,026	£27,064	£27,064	£171,520	£0	£171,520	0%	128	128	0	1,340.00	£0	
JUNE2024_03	£410,289	£49,526	£24,639	£24,639	£176,880	£0	£176,880	0%	132	132	0	1,340.00	£0	
JUNE2024_04	£686,348	£81,794	£31,219	£31,219	£292,120	£0	£292,120	0%	218	217	1	1,346.18	£0	
JULY2024_01	£643,519	£77,666	£35,504	£35,504	£277,380	£0	£277,380	0%	207	204	3	1,359.71	£0	
JULY2024_02	£591,196	£70,162	£23,440	£23,440	£250,580	£0	£250,580	0%	187	184	3	1,361.85	£0	
JULY2024_03	£677,850	£80,293	£21,592	£21,592	£286,760	£0	£286,760	0%	214	210	4	1,365.52	£0	
JULY2024_04	£670,249	£77,666	£17,395	£17,395	£277,380	£0	£277,380	0%	207	207	0	1,340.00	£0	
JULY2024_05	£364,647	£42,773	£10,300	£10,300	£152,760	£0	£152,760	0%	114	114	0	1,340.00	£0	
AUGUST2024_01	£990,698	£115,186	£31,939	£31,939	£411,380	£0	£411,380	0%	307	306	1	1,344.38	£0	
ACG_OCTOBER_01	£234,235	£26,264	£48	£48	£93,800	£0	£93,800	0%	70	70	0	1,340.00	£0	
ACG_OCTOBER_02	£153,286	£17,259	£214	£214	£61,640	£0	£61,640	0%	46	46	0	1,340.00	£0	
ACG_OCTOBER_03	£185,563	£21,011	£749	£749	£75,040	£0	£75,040	0%	56	56	0	1,340.00	£0	
ACG_OCTOBER_04	£46,314	£5,253	£586	£586	£18,760	£0	£18,760	0%	14	14	0	1,340.00	£0	
ACG_NOVEMBER_01	£169,489	£19,135	£0	£0	£68,340	£0	£68,340	0%	51	51	0	1,340.00	£0	
ACG_NOVEMBER_02	£153,752	£17,259	£184	£184	£61,640	£0	£61,640	0%	46	46	0	1,340.00	£0	
ACG_NOVEMBER_03	£150,206	£16,884	£75	£75	£60,300	£0	£60,300	0%	45	45	0	1,340.00	£0	
ACG_NOVEMBER_04	£147,205	£16,509	£0	£0	£58,960	£0	£58,960	0%	44	44	0	1,340.00	£0	
ACG_DECEMBER_01	£194,735	£21,762	£0	£0	£77,720	£0	£77,720	0%	58	58	0	1,340.00	£0	
ACG_DECEMBER_02	£133,640	£15,008	£0	£0	£53,600	£0	£53,600	0%	40	40	0	1,340.00	£0	
ACG_DECEMBER_03	£170,877		£0	£0		£0			52	52	0		£0	

Financial Summary

Facility 1 Drawdown Summary

DD 1	DD 2	DD 3	DD 4	DD 5	DD 6	DD 7	DD 8	Facility 1
28 November 2023 3,274 Total IVAs £3,272,923 Drawdown Value £9,917,948 Expected Recovered	04 December 2023 130 Total IVAs £174,200 Drawdown Value £427,923 Expected Recovered	18 December 2023 140 Total IVAs £187,600 Drawdown Value £465,849 Expected Recovered	02 January 2024 114 Total IVAs £152,760 Drawdown Value £380,120 Expected Recovered	15 January 2024 98 Total IVAs £131,320 Drawdown Value £325,430 Expected Recovered	29 January 2024 129 Total IVAs £172,860 Drawdown Value £421,244 Expected Recovered	05 February 2024 173 Total IVAs £231,820 Drawdown Value £571,917 Expected Recovered	12 February 2024 189 Total IVAs £253,260 Drawdown Value £631,915 Expected Recovered	10,654 Total IVAs £13,162,123 Drawdown Value £34,691,037 Expected Recovered
DD 9	DD 10	DD 11	DD 12	DD 13	DD 14	DD 15	DD 16	
19 February 2024 228 Total IVAs £305,520 Drawdown Value £763,124 Expected Recovered	22 February 2024 118 Total IVAs £158,120 Drawdown Value £394,715 Expected Recovered	04 March 2024 366 Total IVAs £490,440 Drawdown Value £1,223,370 Expected Recovered	11 March 2024 233 Total IVAs £312,220 Drawdown Value £792,420 Expected Recovered	18 March 2024 220 Total IVAs £294,800 Drawdown Value £736,155 Expected Recovered	22 March 2024 158 Total IVAs £211,720 Drawdown Value £529,899 Expected Recovered	02 April 2024 252 Total IVAs £337,680 Drawdown Value £843,460 Expected Recovered	08 April 2024 228 Total IVAs £305,520 Drawdown Value £767,899 Expected Recovered	
DD 17	DD 18	DD 19	DD 20	DD 21	DD 22	DD 23	DD 24	
15 April 2024 181 Total IVAs £242,540 Drawdown Value £614,004 Expected Recovered	23 April 2024 181 Total IVAs £242,540 Drawdown Value £607,549 Expected Recovered	01 May 2024 234 Total IVAs £313,560 Drawdown Value £784,594 Expected Recovered	07 May 2024 140 Total IVAs £187,600 Drawdown Value £468,198 Expected Recovered	13 May 2024 208 Total IVAs £278,720 Drawdown Value £695,955 Expected Recovered	20 May 2024 224 Total IVAs £300,160 Drawdown Value £763,227 Expected Recovered	23 May 2024 123 Total IVAs £164,820 Drawdown Value £420,332 Expected Recovered	03 June 2024 320 Total IVAs £428,800 Drawdown Value £1,074,385 Expected Recovered	
DD 25	DD 26	DD 27	DD 28	DD 29	DD 30	DD 31	DD 32	
10 June 2024 128 Total IVAs £171,520 Drawdown Value £428,345 Expected Recovered	17 June 2024 132 Total IVAs £176,880 Drawdown Value £441,225 Expected Recovered	24 June 2024 218 Total IVAs £292,120 Drawdown Value £730,575 Expected Recovered	01 July 2024 207 Total IVAs £277,380 Drawdown Value £706,808 Expected Recovered	08 July 2024 187 Total IVAs £250,580 Drawdown Value £631,062 Expected Recovered	15 July 2024 214 Total IVAs £286,760 Drawdown Value £719,471 Expected Recovered	22 July 2024 208 Total IVAs £278,720 Drawdown Value £697,254 Expected Recovered	24 July 2024 114 Total IVAs £152,760 Drawdown Value £381,120 Expected Recovered	
DD 33	DD 34	DD 35	DD 36	DD 37	DD 38	DD 39	DD 40	
05 August 2024 307 Total IVAs £411,380 Drawdown Value £1,036,901 Expected Recovered	12 August 2024 197 Total IVAs £263,980 Drawdown Value £659,505 Expected Recovered	14 October 2024 46 Total IVAs £61,640 Drawdown Value £154,100 Expected Recovered	21 October 2024 56 Total IVAs £75,040 Drawdown Value £187,600 Expected Recovered	23 October 2024 14 Total IVAs £18,760 Drawdown Value £46,900 Expected Recovered	04 November 2024 51 Total IVAs £68,340 Drawdown Value £170,590 Expected Recovered	11 November 2024 46 Total IVAs £61,640 Drawdown Value £154,746 Expected Recovered	18 November 2024 45 Total IVAs £60,300 Drawdown Value £150,685 Expected Recovered	
DD 41	DD 42	DD 43	DD 44	DD 45	DD 46	DD 47	DD 48	
21 November 2024 44 Total IVAs £58,960 Drawdown Value £147,205 Expected Recovered	02 December 2024 58 Total IVAs £77,720 Drawdown Value £194,735 Expected Recovered	09 December 2024 40 Total IVAs £53,600 Drawdown Value £133,675 Expected Recovered	16 December 2024 63 Total IVAs £84,420 Drawdown Value £212,452 Expected Recovered	19 December 2024 25 Total IVAs £33,500 Drawdown Value £86,643 Expected Recovered	02 January 2025 82 Total IVAs £109,880 Drawdown Value £277,972 Expected Recovered	13 January 2025 31 Total IVAs £41,540 Drawdown Value £103,850 Expected Recovered	21 January 2025 22 Total IVAs £29,480 Drawdown Value £73,700 Expected Recovered	
DD 49	DD 50	DD 51	DD 52	DD 53	DD 54	DD 55	DD 56	
24 January 2025 23 Total IVAs £30,820 Drawdown Value £77,050 Expected Recovered	03 February 2025 49 Total IVAs £65,660 Drawdown Value £164,150 Expected Recovered	10 February 2025 31 Total IVAs £41,540 Drawdown Value £103,850 Expected Recovered	17 February 2025 53 Total IVAs £71,020 Drawdown Value £177,550 Expected Recovered	21 February 2025 28 Total IVAs £37,520 Drawdown Value £93,804 Expected Recovered	03 March 2025 30 Total IVAs £40,200 Drawdown Value £100,531 Expected Recovered	10 March 2025 38 Total IVAs £50,920 Drawdown Value £132,041 Expected Recovered	17 March 2025 38 Total IVAs £50,920 Drawdown Value £127,300 Expected Recovered	
DD 57	DD 58	DD 59	DD 60	DD 61				
24 March 2025 38 Total IVAs £50,920 Drawdown Value £127,300 Expected Recovered	01 April 2025 40 Total IVAs £53,600 Drawdown Value £134,000 Expected Recovered	07 April 2025 32 Total IVAs £42,880 Drawdown Value £108,637 Expected Recovered	14 April 2025 21 Total IVAs £28,140 Drawdown Value £71,574 Expected Recovered	22 April 2025 37 Total IVAs £49,580 Drawdown Value £124,501 Expected Recovered				