

Profit and Loss

	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	January 2026
Income												
Interest Income	268,289	306,378	307,000	334,829	545,848	338,856	347,086	341,676	355,285	345,355	356,110	363,844
Other Income	20,230	28,293	40,668	37,020	24,278	23,243	17,983	43,350	29,583	16,563	10,453	71,295
	288,519	334,670	347,668	371,849	570,125	362,099	365,069	385,026	384,868	361,918	366,563	435,139
Cost of Funding												
Interest Expense	(209,801)	(238,719)	(233,576)	(248,550)	(233,729)	(245,819)	(228,741)	(223,398)	(230,165)	(278,403)	(246,681)	(253,431)
	(209,801)	(238,719)	(233,576)	(248,550)	(233,729)	(245,819)	(228,741)	(223,398)	(230,165)	(278,403)	(246,681)	(253,431)
GROSS PROFIT												
	78,718	95,951	114,092	123,298	336,396	116,280	136,327	161,628	154,703	83,514	119,882	181,707
NET PROFIT / (LOSS)												
	(46,745)	(34,702)	(21,078)	(9,080)	204,738	(19,196)	1,808,596	67,147	59,618	(19,973)	32,032	42,081
Fixed Assets												
Tangibles	1,590	1,414	1,292	1,170	1,048	925	803	890	866	842	45,873	44,562
Investments	400	400	400	400	400	400	400	400	400	400	400	400
	1,990	1,814	1,692	1,570	1,448	1,325	1,203	1,290	1,266	1,242	46,273	44,962
TOTAL FIXED ASSETS												
	1,990	1,814	1,692	1,570	1,448	1,325	1,203	1,290	1,266	1,242	46,273	44,962
Current Assets												
Loans	19,571,163	20,157,530	20,981,568	21,801,003	21,607,011	22,102,021	22,662,416	22,982,857	23,421,139	23,726,600	24,129,076	24,042,265
Trade Debtors, Prepayments & Accrued Income	104,805	101,686	107,295	99,904	99,013	98,121	100,659	69,603	22,587	24,756	21,675	26,444
Other debtors										(7,504)		
Clearing a/c's	644,800	644,800	644,800	639,488	(11,562)	(9,190)	(118,777)	(39,407)	(106,173)	(0)	(139,039)	(74,618)
Loan	227,935	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000
	20,548,703	21,134,016	21,963,663	22,770,395	21,924,461	22,420,953	22,874,298	23,243,053	23,567,553	23,973,852	24,241,712	24,224,092
Cash at bank	2,658	4,966	107,822	84,241	139,676	47,420	124,198	56,082	152,049	45,581	168,817	91,284
TOTAL CURRENT ASSETS												
	20,551,361	21,138,982	22,071,485	22,854,636	22,064,137	22,468,373	22,998,496	23,299,135	23,719,602	24,019,433	24,410,529	24,315,375
Liabilities												
Trade Creditors & Accruals	2,088,718	2,189,424	2,267,450	2,329,402	2,412,914	2,428,843	715,229	721,943	741,097	791,731	874,518	1,090,303
Loan - Shareholder	71,850	71,850	71,850	71,850	71,850	71,850	62,850	62,850	12,850	12,850	12,850	12,850
Loan - Perspective (non-trading)	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000
Other Creditors	171,193	173,927	171,399	168,399	165,044	170,450	172,421	146,912	156,024	146,163	144,212	147,637
Loans	19,474,823	19,993,532	20,871,492	21,604,649	20,529,133	20,931,106	21,373,156	21,625,529	22,008,088	22,287,094	22,610,354	22,476,353
	22,611,585	23,233,733	24,187,192	24,979,300	23,983,941	24,407,250	23,128,655	23,362,234	23,723,059	24,042,839	24,446,934	24,532,144
TOTAL LIABILITIES												
	22,611,585	23,233,733	24,187,192	24,979,300	23,983,941	24,407,250	23,128,655	23,362,234	23,723,059	24,042,839	24,446,934	24,532,144
NET ASSETS/(LIABILITIES)												
	(2,058,234)	(2,092,936)	(2,114,015)	(2,123,094)	(1,918,356)	(1,937,552)	(128,956)	(61,809)	(2,191)	(22,164)	9,868	(171,806)
Capital and Reserves												
Current year earnings	(46,745)	(81,447)	(102,526)	(111,605)	93,133	73,937	1,882,533	1,949,680	2,009,298	1,989,325	2,021,357	2,063,439
Retained earnings	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)
Prior Year Adjustment – FRs 102 Transition												(223,756)
Share capital	2	2	2	2	2	2	2	2	2	2	2	2
Share premium	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442
	(2,058,234)	(2,092,936)	(2,114,015)	(2,123,094)	(1,918,356)	(1,937,552)	(128,956)	(61,809)	(2,191)	(22,164)	9,868	(171,806)
SHAREHOLDERS FUNDS												

Balance Sheet

	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	January 2026
Fixed Assets												
Tangibles	1,590	1,414	1,292	1,170	1,048	925	803	890	866	842	45,873	44,562
Investments	400	400	400	400	400	400	400	400	400	400	400	400
	1,990	1,814	1,692	1,570	1,448	1,325	1,203	1,290	1,266	1,242	46,273	44,962
TOTAL FIXED ASSETS												
	1,990	1,814	1,692	1,570	1,448	1,325	1,203	1,290	1,266	1,242	46,273	44,962
Current Assets												
Loans	19,571,163	20,157,530	20,981,568	21,801,003	21,607,011	22,102,021	22,662,416	22,982,857	23,421,139	23,726,600	24,129,076	24,042,265
Trade Debtors, Prepayments & Accrued Income	104,805	101,686	107,295	99,904	99,013	98,121	100,659	69,603	22,587	24,756	21,675	26,444
Other debtors										(7,504)		
Clearing a/c's	644,800	644,800	644,800	639,488	(11,562)	(9,190)	(118,777)	(39,407)	(106,173)	(0)	(139,039)	(74,618)
Loan	227,935	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000
	20,548,703	21,134,016	21,963,663	22,770,395	21,924,461	22,420,953	22,874,298	23,243,053	23,567,553	23,973,852	24,241,712	24,224,092
Cash at bank	2,658	4,966	107,822	84,241	139,676	47,420	124,198	56,082	152,049	45,581	168,817	91,284
TOTAL CURRENT ASSETS												
	20,551,361	21,138,982	22,071,485	22,854,636	22,064,137	22,468,373	22,998,496	23,299,135	23,719,602	24,019,433	24,410,529	24,315,375
Liabilities												
Trade Creditors & Accruals	2,088,718	2,189,424	2,267,450	2,329,402	2,412,914	2,428,843	715,229	721,943	741,097	791,731	874,518	1,090,303
Loan - Shareholder	71,850	71,850	71,850	71,850	71,850	71,850	62,850	62,850	12,850	12,850	12,850	12,850
Loan - Perspective (non-trading)	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000
Other Creditors	171,193	173,927	171,399	168,399	165,044	170,450	172,421	146,912	156,024	146,163	144,212	147,637
Loans	19,474,823	19,993,532	20,871,492	21,604,649	20,529,133	20,931,106	21,373,156	21,625,529	22,008,088	22,287,094	22,610,354	22,476,353
	22,611,585	23,233,733	24,187,192	24,979,300	23,983,941	24,407,250	23,128,655	23,362,234	23,723,059	24,042,839	24,446,934	24,532,144
TOTAL LIABILITIES												
	22,611,585	23,233,733	24,187,192	24,979,300	23,983,941	24,407,250	23,128,655	23,362,234	23,723,059	24,042,839	24,446,934	24,532,144
NET ASSETS/(LIABILITIES)												
	(2,058,234)	(2,092,936)	(2,114,015)	(2,123,094)	(1,918,356)	(1,937,552)	(128,956)	(61,809)	(2,191)	(22,164)	9,868	(171,806)
Capital and Reserves												
Current year earnings	(46,745)	(81,447)	(102,526)	(111,605)	93,133	73,937	1,882,533	1,949,680	2,009,298	1,989,325	2,021,357	2,063,439
Retained earnings	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)	(3,306,933)
Prior Year Adjustment – FRs 102 Transition												(223,756)
Share capital	2	2	2	2	2	2	2	2	2	2	2	2
Share premium	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442
	(2,058,234)	(2,092,936)	(2,114,015)	(2,123,094)	(1,918,356)	(1,937,552)	(128,956)	(61,809)	(2,191)	(22,164)	9,868	(171,806)
SHAREHOLDERS FUNDS												

Total
4,210,557
362,955
4,573,512
(2,871,015)
(2,871,015)
1,702,497
(998,390)
2,971
(8,060)
366,000
162,940
3,666
109,932