



ZAVTRA BANK
Together we build today and Tomo

Linkeldin: Zavtra Bank
Site web: <https://zavtrabank.com>
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ZAVTRA BANK
QUARTERLY INTERNATIONAL BANKING
ACTIVITY REPORT:JUNE- AUGUST

INTRODUCTION

March 20, 2022 is a memorable date for Zavtra Bank Ltd. Indeed, it is the day on which the money transfer service which is part of our International Banking product was launched. Since then, we have continuously combined quality and speed of service that has attracted many customers. After the first three months the figures show us positive and encouraging trend of this activity.

SUMMARY OF MONTHLY TRANSACTIONS

It was with great dynamism and determination that we engaged the second quarter of our activities. And we are pleased to see our efforts rewarded as we have more than doubled the figures of the first quarter by making \$36,503 or 24,128,684.5 XAF all transactions included.

MONTH	TRANSACTION AMOUNT	EURO (1E=655FCFA)	RUBLE (1R= 10,74 F)	DOLLAR (1D = 661 F)
JUNE	7 859 100,0 CFA	11 998,6 €	843 251,1 ₣	\$11 889,7
JULY	4 383 091,0 CFA	6 691,7 €	470 288,7 ₣	\$6 631,0
AUGUST	11 886 494,5 CFA	18 147,3 €	1 275 374,9 ₣	\$17 982,6
Total	24 128 685,5 CFA	36 837,7 €	2 246 703,68 ₣	\$36 503,3



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EVOLUTION OF TRANSACTION





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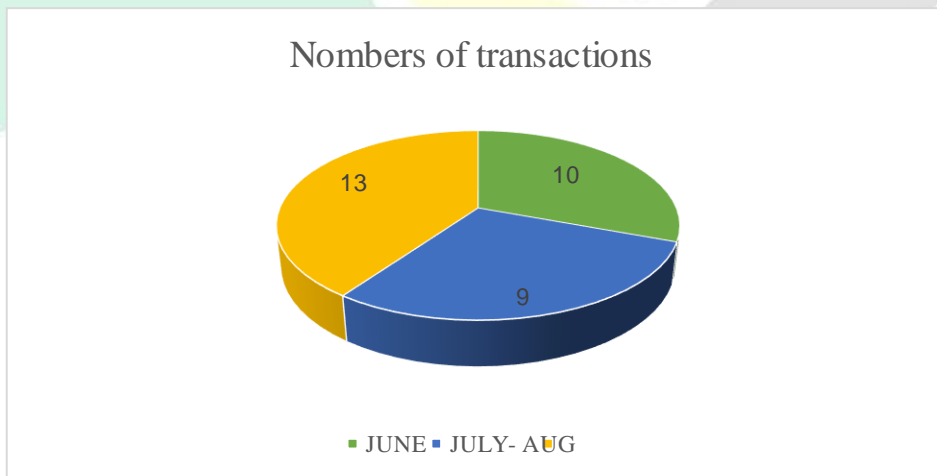
According to the graph above, we experienced a decrease in activity in July with a total transaction of **6631 \$ soit 4 383 091 Xaf.**

August was marked by an increase in transactions; and it was also the most productive month with **\$17,982, or 11,886,494.5 Xaf.** This can be explained by the New Academic Year resumption

NUMBER OF TRANSACTIONS

Right from the launch, we immediately had customers, who expressed their satisfaction, especially with the speed and cost of services. they didn't hesitate to come back and recommend us

Month	Numbers of transactions
JUNE	103
JULY	98
AUGUST	135
Total	336,0



BENEFICES

The profits of our business are palpable. Because we earn on average between 8% and 16% of the amount of the transaction. This depends on the traffic on the stock exchanges.

The table below shows that we made \$5,840 in profit in this second quarter.



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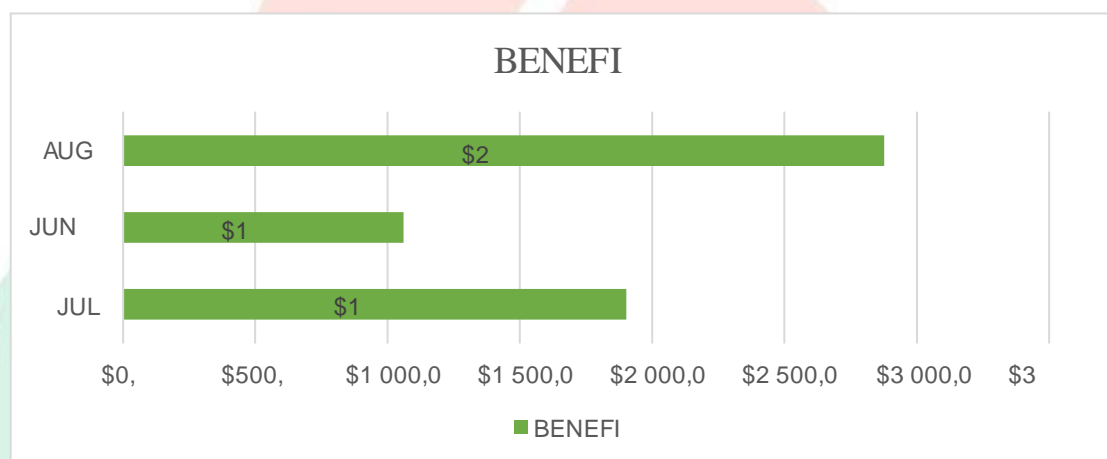
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Mois	Nombre of transactions	Amount transactions	En Dollar (1D = 661 FCFA)	BENEFICE
JUNE	103	7 859 100,0 CFA	\$11 889,7	\$1 902,4
JULY	98	4 383 091,0 CFA	\$6 631,0	\$1 061,0
AUGUST	135	11 886 494,5 CFA	\$17 982,6	\$2 877,2
Total	336,0	24 128 685,5 CFA	\$36 503,3	\$5 840,5



Profits at the moment allow us to reinvest in the Zavtra Bank working capital and pay the employees

RECONCILIATION WITH THE FIRST HALF OF THE YEAR

It should be noted that most transactions take place between Cameroon and Eastern Europe (Russia, Ukraine and CIS countries) but we are expanding the scope of activity. We are seeing an increase in our transactions and transfer amounts.

The table below highlights the evolution of our activities between Q1 and Q2.

After six months of activity, we are proud to see that 470 people have already trusted us by allowing us to transfer \$51,682, or 34,162,055 XAF

Trimester	Nombre de transactions	Amount transactions	En euro (1E=655FCFA)	En Rouble (1R= 10.74 FCFA)	En Dollar (1D = 661 FCFA)	BENEFICE
TRIM 1	134	10 033 370,0 CFA	15 318,1 €	1 076 541,8 ₰	\$15 179,1	\$2 428,7
TRIM 2	336	24 128 685,5 CFA	36 837,7 €	2 588 914,8 ₰	\$36 503,3	\$5 840,5
Total	470,0	34 162 055,5 CFA	52 155,8 €	3 180 826,53 ₰	\$51 682,4	\$8 269,2



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EVOLUTION of QUATERLY TRANSACTIONS



CLIENTS DU TRIMESTRE

MOIS	CLIENTS	MONTANT TRANSFERE
JUN	L M	2 035 000
	S M	1 000 000
JULY	V S	470 000
	E A	700 000
AUG	M O	2 263 000
	L H	500 000
	M E	2 567 000

CONCLUSION

The International Banking activities at ZAVTRAK BANK are on the right track. The ratio between the first and the second half of the year allows us to say that the curve of evolution is 200.40%. We owe this to our friendly customers who constantly renew their confidence in us and recommend us, also to the hard work of our team all accros the globe

ZAVTRAK BANK: together we build today and tomorrow !

CEO

Frank Yossa

Head of Global Banking

Valentine Sonfack