

Company: Global Finance Consulting

Prepared by: Sarah Bensalem, Financial Analyst

Date: October 2025

## Quarterly Financial Report – Q3 2025

### 1. Introduction

This report presents an overview of the company's financial performance for the third quarter of 2025. It includes analysis of revenue, expenses, and overall profitability, providing insights to support future planning.

### 2. Financial Summary

- Total revenue for Q3 2025 increased by 7% compared to Q2, reaching 48.2 million DZD.
- Operating expenses rose slightly by 4%, mainly due to higher energy and transport costs.
- Net profit margin stood at 16.8%, maintaining a stable performance in line with the annual target.

The company maintained solid growth in service contracts and financial consulting projects. However, delays in two key client payments affected cash flow during September. Investment in digital tools and staff training contributed to operational efficiency gains.

### 3. Recommendations

- Enhance payment tracking to reduce client delays.
- Continue cost control measures for utilities and logistics.
- Plan a mid-year audit to evaluate expense reduction strategies.

### 4. Conclusion

Overall, Q3 2025 reflected stable performance and sustainable profit levels despite external challenges. With strategic monitoring of client payments and controlled operational costs, the company is on track to meet its year-end financial goals.

Prepared for: Chief Financial Officer, Global Finance Consulting

Signature: \_\_\_\_\_

Company: Global Finance Consulting

Prepared by: Lina Hachemi, Junior Analyst

Date: October 2025

## **Client Risk Evaluation Report**

### **1. Introduction**

This report aims to evaluate the financial risk of a new client, Al-Nour Trading Company, which has applied for a short-term credit line. The objective is to assess their ability to meet payment obligations and the potential risk for the bank.

### **2. Findings**

- The client's last three quarterly reports show irregular income flow due to market instability.
- Their current debt ratio stands at 68%, which exceeds the safe threshold of 55%.
- Communication with suppliers confirmed occasional payment delays of 15–30 days.

### **3. Conclusion and Recommendation**

The analysis indicates moderate financial risk. It is recommended to approve the credit request only under strict payment conditions and to monitor transactions monthly.

Prepared for:

Chief Financial Officer, Global Finance Consulting

Signature: \_\_\_\_\_