



# Operating Revenue Report

○ Africa ● AsiaPac ○ Europe ○ NthAmerica ○ SthAmerica

Region 2014 2015 2016 2017 2018 2019

Expense Trend vs

Africa	1,155	1,089	1,011	974	910	875
AsiaPac	1,592	1,486	1,429	1,378	1,308	1,267
Europe	1,569	1,452	1,384	1,311	1,276	1,243
NthAmerica	1,749	1,672	1,590	1,534	1,469	1,417
SthAmerica	740	717	701	648	608	573
Group	6,805	6,417	6,105	5,846	5,570	5,375

Revenue Trend vs

Expense vs Revenue YOY

2014 2015 2016 2017 2018 2019



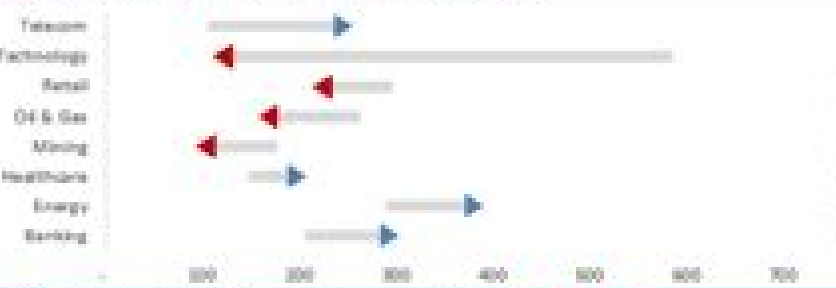
## Expenses by Region YOY



## Sales v Expenses YOY & Trend



## Operational Effectiveness by Department



## Sales Volumes Trend CY v PY



## Change in Sales Volumes FY

DOWN UP

## Sales Volumes FY Data CY v PY

Desc	Trend	PY	2014-15	2015-16	2016-17	2017-18	2018-19
Comodities	▲	▲	18.0	9.0	11.0	9.0	20.0
Corporate	▲	▲	12.0	9.0	6.0	22.0	16.0
Equity	▲	▲	12.0	8.0	7.0	12.0	6.0
FOREX	▲	▲	10.0	10.0	19.0	19.0	8.0
Insurance	▲	▲	11.0	16.0	16.0	7.0	31.0
Invntment	▲	▲	15.0	15.0	8.0	14.0	6.0



45% Increase in funding to the Gramen Bank.

45% Increase to help to fund employment in rural areas.

64% Increase in funding to fund clean air initiatives.

## Risks by Department YOY

## Teir 1 Client % CY v PY

## Community

## Social

## Environment

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## **Table of Contents Sample Dashboard Reports In Excel**

1. Understanding the eBook Sample Dashboard Reports In Excel
  - The Rise of Digital Reading Sample Dashboard Reports In Excel
  - Advantages of eBooks Over Traditional Books
2. Identifying Sample Dashboard Reports In Excel
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Sample Dashboard Reports In Excel
  - User-Friendly Interface
4. Exploring eBook Recommendations from Sample Dashboard Reports In Excel
  - Personalized Recommendations
  - Sample Dashboard Reports In Excel User Reviews and Ratings

- Sample Dashboard Reports In Excel and Bestseller Lists
- 5. Accessing Sample Dashboard Reports In Excel Free and Paid eBooks
  - Sample Dashboard Reports In Excel Public Domain eBooks
  - Sample Dashboard Reports In Excel eBook Subscription Services
  - Sample Dashboard Reports In Excel Budget-Friendly Options
- 6. Navigating Sample Dashboard Reports In Excel eBook Formats
  - ePub, PDF, MOBI, and More
  - Sample Dashboard Reports In Excel Compatibility with Devices
  - Sample Dashboard Reports In Excel Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Sample Dashboard Reports In Excel
  - Highlighting and Note-Taking Sample Dashboard Reports In Excel
  - Interactive Elements Sample Dashboard Reports In Excel
- 8. Staying Engaged with Sample Dashboard Reports In Excel
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Sample Dashboard Reports In Excel
- 9. Balancing eBooks and Physical Books Sample Dashboard Reports In Excel
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Sample Dashboard Reports In Excel
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Sample Dashboard Reports In Excel
  - Setting Reading Goals Sample Dashboard Reports In Excel
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sample Dashboard Reports In Excel
  - Fact-Checking eBook Content of Sample Dashboard Reports In Excel
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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