



BUILDING MODELS AS APPS

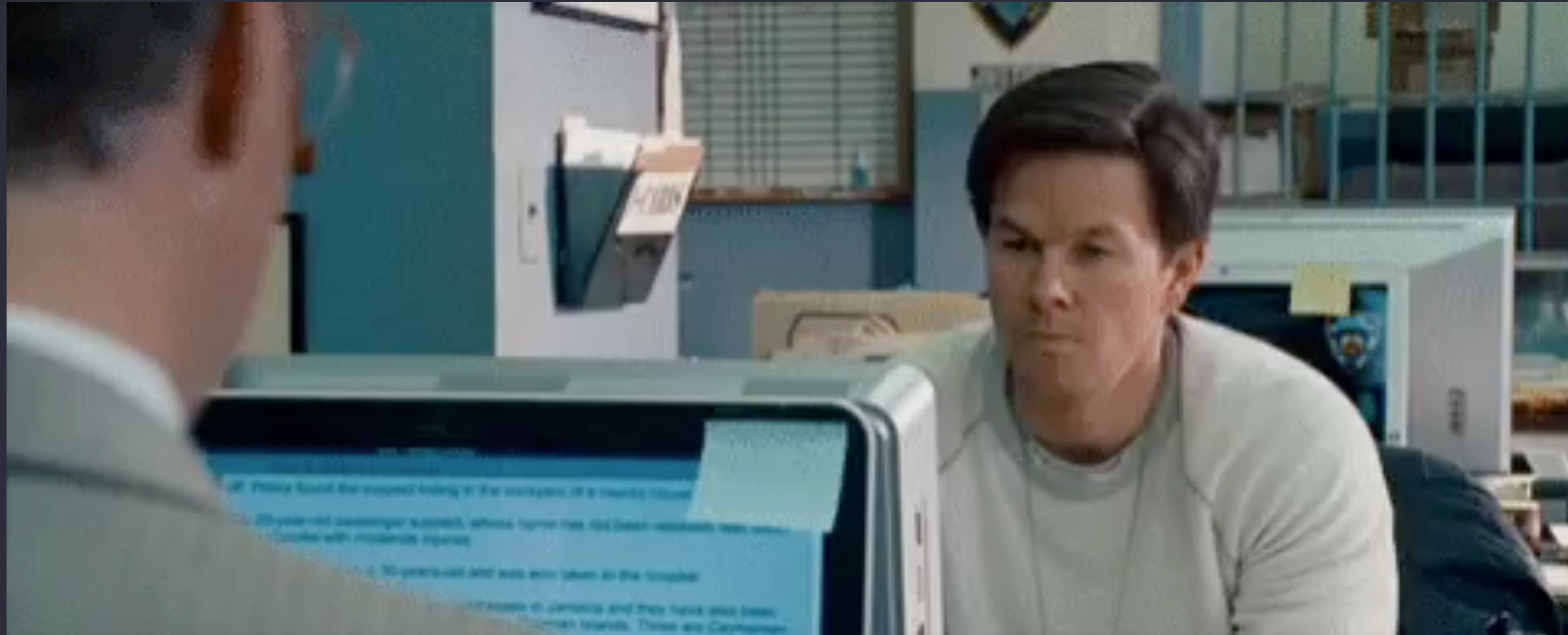
CAPE TOWN 2018

NAAS VAN HEERDEN

CEO AND CO-FOUNDER

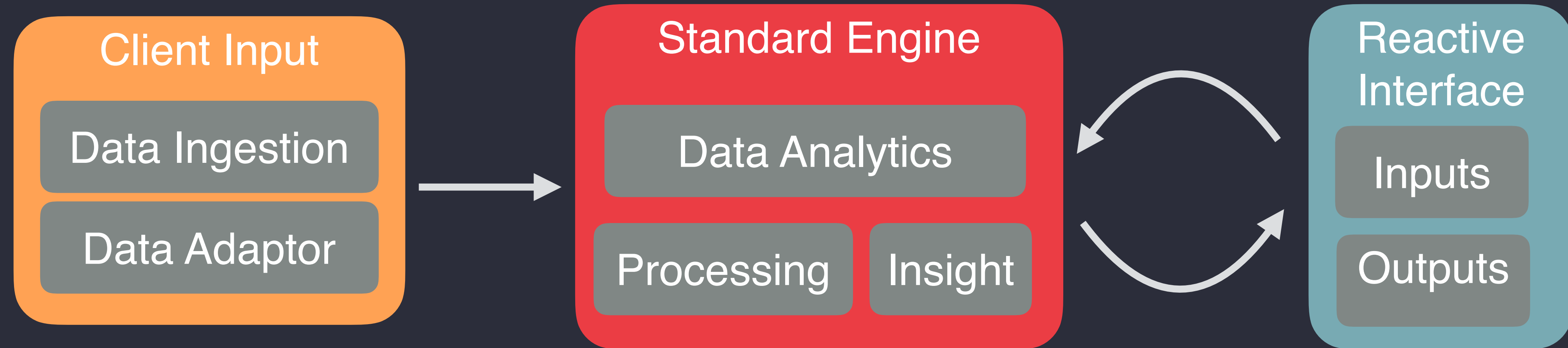


THE PROBLEM

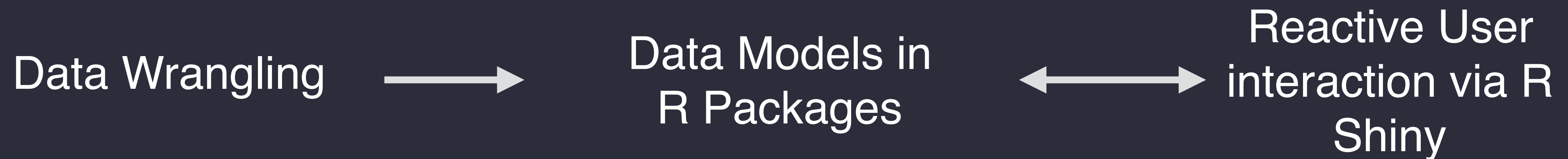


THE SOLUTION

Business/App Logic



R Dev layer



R TO THE RESCUE



THE SOLUTION IN ACTION

NPV Calculator

Overview

Income

Costs

Probabilities

Cost of Capital

Demo

TT

THE PROFIT

TABLE

Loan Type:

Mortgage

Loan Amount (R):

10000

Loan Term (Months):

24

360

Specific Fees & Interest

Repo: 7 %

Interest Rate (%):

7

19

Service fee (Excl VAT) (R):

60

Initiation fee as per NCA (Excl VAT) (R):

1100

☐ Include credit life

Grouped

Stacked

principal

interest

monthly_fee

credit_life

Amortization (R)

600

500

400

300

200

100

0

Credit Reporting

Overview

Origination

On Book

Help

Demo Application

Monthly Installment

0

Credit Reporting

Overview

Origination

On Book

Help

Demo Application

Main segmentation by:

Portfolio View

Weighting variable:

Contract Count

☒ Compare View

Early Arrears Warning

% in arrears status

10

8

6

4

2

0

Jan 2011

Jan 2012

Jan 2013

Jan 2014

Jan 2015

Jan 2016

Jan 2017

First Pay Date Month

% in arrears status

10

8

6

4

2

0

Jan 2011

Jan 2012

Origination

On Book

\$ SALES

SALES (ZAR)

957 750 100

16.54 %

More Detail

▲ RISK

DEFAULT RATE

11.5%

8.22 %

More Detail

\$ SALES

NET ADVANCE BOOK SIZE (ZAR)

8 202 290 482

1.53 %

More Detail

▲ RISK

ROLLING PD

21.28%

4.97 %

More Detail



CHEATSHEET



TheProfitTable



@naasvanheerden

Moonshot goal! RExcel



theprofittable.com



naas@theprofittable.com

