



Consolidated Hallmark Holdings Plc RC 1901273

266, Ikorodu Road, Obanikoro, Lagos

4th Quarter Earning Forecast for the Period Ending December 31, 2025

	Group	
	31-Dec-25	31-Dec-24
	=N=	=N= (Actual)
Gross Revenue	43,125,260,157	33,522,227,198
Net fair value gain/(loss)	(1,817,818,137)	16,205,580,867
Net realised gain/Loss on foreign currency	(146,037,524)	3,529,542,313
Operating Expenses	(33,565,942,335)	(25,894,902,790)
Management expenses	(2,585,070,538)	(3,596,875,458)
Finance Costs	(539,067,386)	(477,713,774)
Total Net Expenses	(38,653,935,921)	(10,234,368,842)
Profit before tax	4,471,324,237	23,287,858,356
Tax Provision	(1,094,891,134)	(662,375,366)
Profit after tax	3,376,433,102	22,625,482,990
Net Income Attributable to:		
Non-controlling interests	-	-
Owners of Parent Company	3,376,433,102	22,625,482,990

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDING 31 DEC, 2025 (FORECAST)

	31-Dec-25	31-Dec-24
	=N=	=N= (Actual)
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>		
NET CASH FROM OPERATIONS	31,274,253,998	34,385,736,166
COMMISSION RECEIVED	1,552,775,356	1,250,936,568
COMMISSION PAID	(7,541,112,294)	(7,581,082,124)
CASH PAID TO EMPLOYEES	(1,795,573,126)	(1,249,380,914)
OTHER OPERATING CASH PAYMENTS	(15,966,305,226)	(20,000,572,843)
COMPANIES INCOME TAX PAID	(535,757,271)	(252,996,477)
NET CASH PROVIDED BY OPERATING ACTIVITIES	6,988,281,437	6,552,640,376
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>		
PURCHASE OF PROPERTY, PLANT & EQUIPMENT	(735,358,855)	(401,020,060)
DISPOSAL/(ACQUISITION) OF INVESTMENTS	(3,502,885,800)	(5,138,144,988)
INVESTMENT INCOME RECEIVED	4,755,446,515	3,328,185,502
OTHER INCOME RECEIVED	19,041,667	69,343,890
NET CASH PROVIDED BY INVESTING ACTIVITIES	536,243,527	- 2,141,635,656
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>		
INTEREST PAYMENT	-	-
DIVIDEND PAYMENT	(1,084,000,200)	(542,000,100)
PROCEEDS FROM BORROWING	1,208,269,686	1,783,781,408
PAYMENT ON BORROWING (PRINCIPAL+INTEREST)	-	(1,889,082,705)
NET CASH PROVIDED BY FINANCING ACTIVITIES	124,269,486	- 647,301,397
NET INCREASE/DECREASE IN CASH AND CASH EQUIVALENT	7,648,794,450	3,763,703,323
CASH AND CASH EQUIVALENT AS AT BEGINNING	3,763,703,323	-
CASH AND CASH EQUIVALENT AT THE END	11,412,497,773	3,763,703,323



Babatunde Daramola
Group Chief Finance Officer



Eddie A. Efekoha
Group Chief Executive Officer