








	2021	2022	2023	2024	2025	2026	2027
 Operating Revenues	798,979	907,703	1,245,877	1,886,382	2,790,486	5,031,391	7,899,136
 B2C	660,465	894,052	1,047,783	1,453,222	1,717,028	2,068,621	2,531,041
 B2B	-	13,651	198,094	433,160	931,909	1,605,533	2,330,013
 International				2,400	215,982	1,428,302	3,560,150
 Operating Costs	249,976	939,210	1,248,062	1,555,507	2,098,324	2,798,523	3,737,727
Income/loss from pass-throughs	-	-	65,674	247,975	85,869	90,851	96,124
 EBITDA	230,422	-35,438	63,489	330,875	692,162	2,232,869	4,161,409
Interest	15,525	35,973	36,937	53,959	58,999	64,898	71,388
Depreciation & Amort.	201,538	242,848	279,638	439,122	602,782	671,377	1,030,496
 Net Income	13,359	-314,259	-253,087	-162,206	30,381	1,496,593	3,059,525
CAPEX RO	294,769	421,545	757,246	924,842	770,211	1,106,751	1,571,433
CAPEX International	-	-	-	288,000	572,544	954,240	1,049,664
CAPEX total	294,769	421,545	757,246	1,212,842	1,342,755	2,060,991	2,621,097

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 B2C	660,465	894,052	1,047,783	1,453,222	1,717,028	2,068,621	2,531,041
Subscriptions	372,372	371,622	472,539	632,312	751,204	886,421	1,045,976
Supplier commissions	90,409	317,035	363,353	489,570	666,166	809,171	954,822
Insurance	133,666	157,963	160,708	189,980	230,800	300,040	360,048
Prepay	64,018	47,433	45,276	75,385	68,858	72,989	77,369
 B2B	-	13,651	198,094	433,160	931,909	1,605,533	2,330,013
Bills Whitelabel	-	13,651	121,761	346,168	621,710	1,103,203	1,375,320
Insurance Whitelabel	-	-	76,333	86,992	232,667	347,266	438,420
Other (top-ups, taxes)	-	-	-	-	77,532	155,064	217,090
 International	-	-	-	2,400	215,982	1,428,302	3,560,150
 Operating Costs	249,976	939,210	1,248,062	1,555,507	2,098,324	2,798,523	3,737,727
Team	170,940	364,635	717,814	936,195	1,283,685	1,844,586	2,619,055
Cloud Services + SaaS	35,837	348,741	327,984	419,183	500,001	600,001	720,002
Others	43,198	225,834	202,265	200,130	228,769	263,084	302,547
Income/loss from pass-throughs	-	-	65,674	247,975	85,869	90,851	96,124

	2021	2022	2023	2024	2025	2026	2027
 Total Assets	857,568	1,242,526	1,969,882	3,243,982	3,850,927	4,964,984	7,963,312
Intangibles (software)	517,306	756,987	1,470,308	2,203,200	2,806,149	3,691,550	4,948,697
Cash & Equivalents	293,100	121,459	295,789	797,403	742,026	913,903	2,454,215
Other Assets	47,162	364,080	203,784	243,380	302,752	359,530	560,400
 Total Liabilities	675,328	890,866	1,813,720	1,100,882	1,228,271	1,335,684	1,663,060
Long term debt (maturity > 1year)	0	537,777	228,331	181,798	708,424	531,318	318,791
 Shareholders Equity	17,665	173,317	166,808	2,143,100	2,622,655	3,629,300	6,300,252