

# FinTech Chain Limited

AGM FY2023  
2023财年年度股东大会

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Shareholder Update

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## Acknowledgement 致谢

- ▶ Markets in China continued to be impacted and challenged by the COVID-19 pandemic during FY2023. Board and Senior Management of FTC are grateful for the continuing support of shareholders and cooperative partners. Special thanks to the staff of FTC headed by President Mr. Xiong Qiang who have all worked diligently to overcome market constraints while making significant contribution to FTC.

在过去一年，中国市场继续受到新冠疫情的影响和挑战，FTC董事会和高级管理层感谢股东和合作伙伴的持续支持。 特别感谢，FTC公司以总裁熊强先生为首的团队的每一位同仁都勤奋努力，克服困难，为公司的经营做出了重大贡献。

- ▶ Furthermore, we offer our sincere thanks to the Chinese Government for its long-term policy support and encouragement of innovative technology companies which serve to provide FTC a favourable and sustainable development space.

此外，我们非常感谢国家长期以来对创新科技企业的政策支持和鼓励，为FTC提供了有利和可持续的发展空间。

## Revenue snapshot 收入快照

FTC annual revenue (in RMB)  
FTC 年度收入 (人民币)



## Positive Gross Profit 正向毛利润

Annual Revenue  
全年收入  
(year on year; 按年同比)

↓ 9%

Annual Gross Profit  
全年毛利润  
(year on year; 按年同比)

↑ 11%

9% decline in annual revenue in FY2023 was principally due to reduced payments activity as a result of the continuing COVID-19 impact on bank and merchant partners.

2023财年年度收入下降9%，主要是由于新冠肺炎对银行和商户合作伙伴的持续影响导致支付活动减少

In contrast, purchasing cost of hardware and IoT decreased compared to last year.

另一方面，硬件和物联网的采购成本与去年相比有所下降

In summary, though annual revenue decreased in FY2023, FTC increased operating gross profit.

总的来说，尽管2023财年的年收入有所下降，FTC仍增加了营业毛利润

# Business Overview 业务概述

4 major interconnected services of Bank Middleware 银行中台四大互联服务

- 1. Payment SaaS Infrastructure for banks and merchants  
面向银行和商家的支付 SaaS 基础设施
- 2. Payment Digital Transformation SaaS service  
(merchant solutions/industry applications)  
支付数字化转型SaaS服务 (行业应用)

SaaS Cloud Service  
SaaS 云服务

SaaS for Hardware & IoT  
SaaS 硬件IoT

T-Linx™ SaaS infrastructure, merchant solutions SaaS service drives the connectivity and upgrade of hardware  
基于T-Linx™ SaaS基础架构·行业应用解决方案  
SaaS服务驱动硬件连接升级

**T-Linx™**  
**SaaS**  
**Bank Middleware**

One-stop SaaS marketing management  
一站式营销管理SaaS

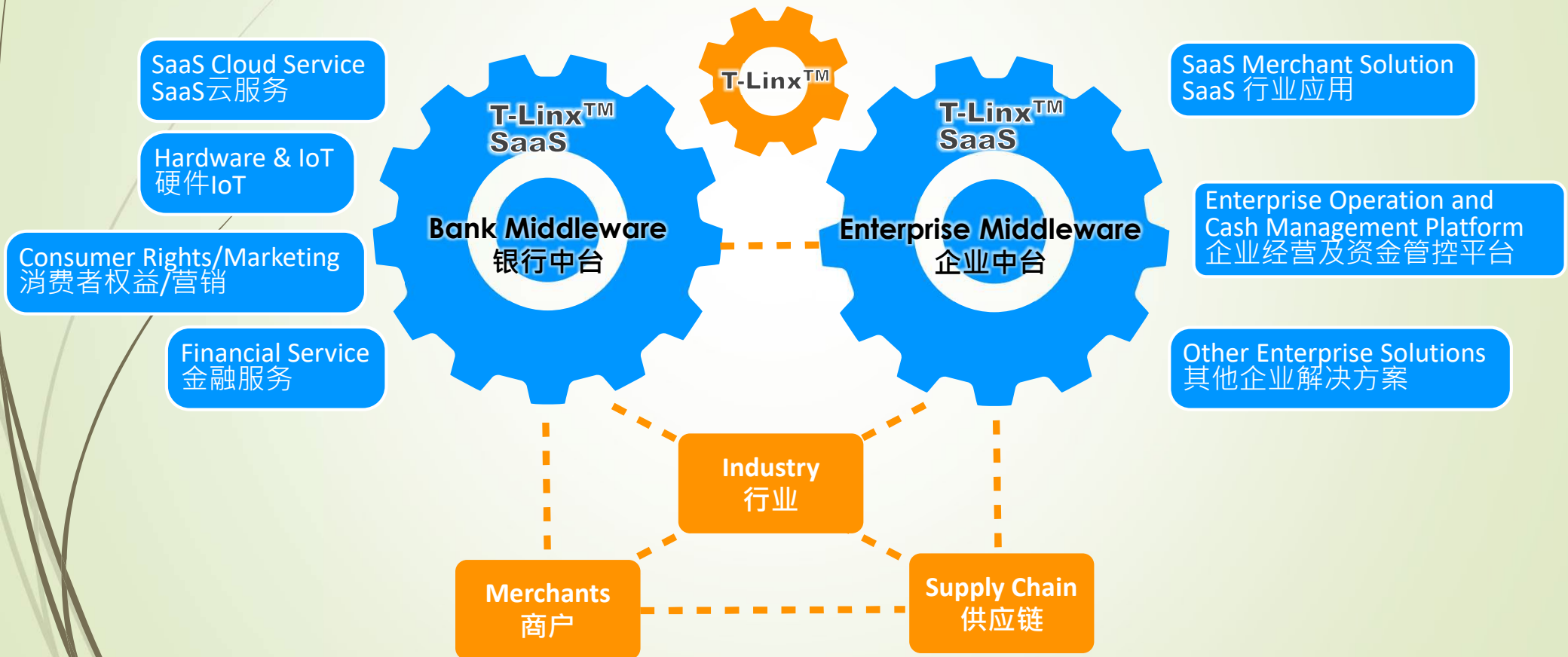
SaaS for Consumer Rights/  
Marketing  
SaaS 消费者权益/营销

SaaS Financial Service  
SaaS 金融服务

Increasing upsell and cross-sell opportunities for various partners e.g. Buy Now, Pay Later (BNPL) service.  
为各种合作伙伴增加追加销售和交叉销售的机会  
例如 先享后付 (BNPL) 服务等

# Business Overview 业务概述

Two-wheel-drive development strategy 双轮驱动发展战略



## FY 2023 & Recent Winning Bids/Partner Contract 2023财年及最近的中标/合作伙伴合同

- ▶ Shangrao Bank Aggregated Payment System Upgrade and Marketing System Construction Project Contract  
上饶银行聚合支付系统升级和营销系统建设项目合同
- ▶ Contract for the Unified Fund Collection and Payment Management Platform Project of the Second-hand Car Market of Ganzhou Bank Changnan Branch and Jiangxi International Plaza Second-hand Car Car Trading Market Co., Ltd  
赣州银行昌南支行及江西国际广场二手车交易市场有限公司之二手车市场资金统一收付管理平台项目合同
- ▶ Contract for the Aggregated Payment Function Expansion Project of Jiangxi Rural Credit Union  
江西省农村信用社联合社聚合支付功能拓展项目合同
- ▶ Weifang Rural Commercial Bank Big Data Monitoring Platform Special Technical Development Service Contract  
潍坊农村商业银行大数据监测平台专项技术开发服务
- ▶ Xinjiang Uygur Autonomous Region Rural Credit Union Technical Outsourcing Contract  
新疆维吾尔自治区农村信用社联合社技术外包合同
- ▶ Marketing Cooperation Agreement of China Post Group Co., Ltd. Inner Mongolia Autonomous Branch Company  
中国邮政集团有限公司内蒙古自治区分公司营销合作协议



## Leading Competition and Our Advantage 领先的竞争和我们的优势

Leading competition: In the payment acquiring business, banks have the ultimate advantage given their size and market penetration, however leading third-party payment companies and fourth-party payment service providers are aligning their services with banks, however

FTC remains in a strong market position with competitive advantages including:

- 1) Professional focus on payment acquiring systems for banks for more than ten years.
- 2) Demonstrated professional and comprehensive one stop services to high marketshare banking network.
- 3) Quality marketing and reputational attributes with long-term well established relationship with banks and enterprises.
- 4) Mature, evolving and interconnected SaaS (with own intellectual properties) as leading benchmark in the industry.

竞争分析：在支付收单业务中，考虑到银行的规模和市场渗透率，银行具有最终优势，更多的第三方支付公司和第四方支付服务商进入FTC的业务领域。但是，

FTC 凭借以下竞争优势保持强大的市场地位：

- 1) 超过十年专业专注于银行支付收单系统。
- 2) 为高市场份额的银行网络提供专业和全面的一站式服务。
- 3) 与银行及企业建立长期良好关系的高质量营销和声誉属性。
- 4) 成熟、不断发展、互联互通的SaaS（拥有自主知识产权）作为行业领先的标杆。

## 5 Year Financial Summary 五年财务摘要



	31/3/2019	31/3/2020	31/3/2021	31/3/2022	31/3/2023
	RMB	RMB	RMB	RMB	RMB
<b>Revenue 收入</b>	44,185,839	35,637,780	54,770,769	64,447,596	<b>58,383,220</b>
<b>Gross profit 毛利</b>	28,640,520	19,447,880	27,872,427	22,610,280	<b>26,957,411</b>
<b>Profit / (loss) for the year 年度利润 / (亏损)</b>	2,894,168	3,210,740	9,871,329	1,140,664	<b>(5,125,846)</b>
<b>Total assets 总资产</b>	18,971,049	27,695,784	38,693,530	50,387,799	<b>32,102,897</b>
<b>Total liabilities 总负债</b>	(37,470,550)	(42,367,442)	(42,257,947)	(52,139,407)	<b>(38,980,351)</b>
<b>Non-controlling interests 非控制性权益</b>	1,094,830	1,168,226	1,584,793	2,014,363	<b>2,448,146</b>
<b>Equity attributable to owners of the Company 本公司拥有人应占权益</b>	(17,404,671)	(13,503,432)	(1,979,624)	262,755	<b>(4,429,308)</b>
<b>Basic profit / (loss) per share</b>	0.0047	0.0054	0.0158	0.0024	<b>(0.0072)</b>

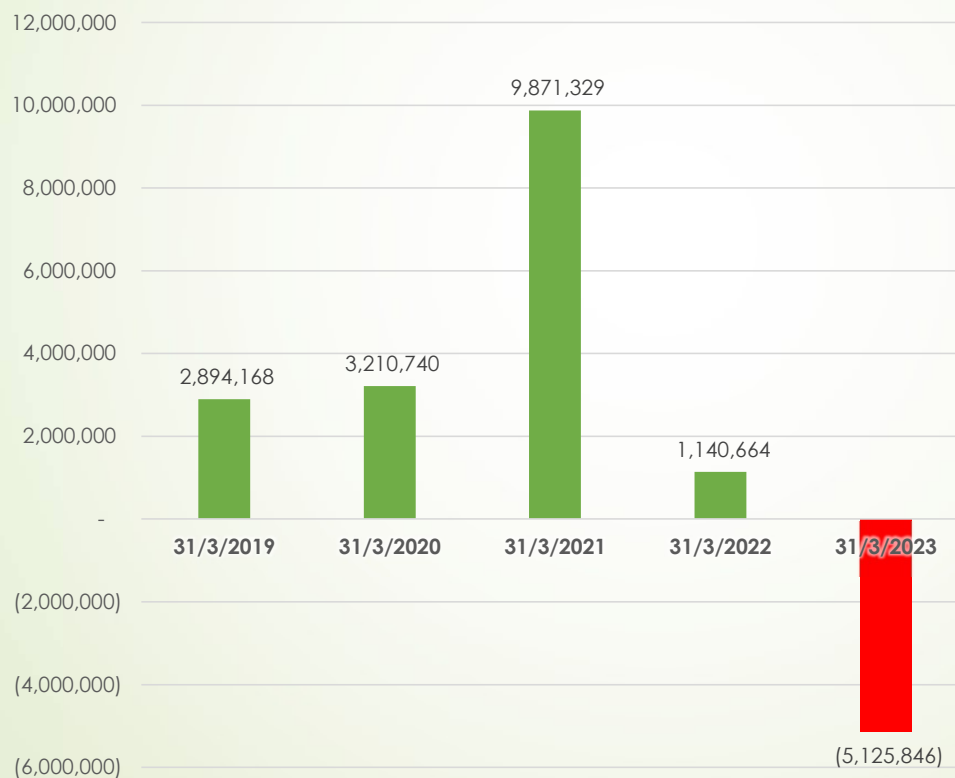
Although the COVID-19 induced a 9% reduction in revenue from FY 2022 to FY 2023 gross margin (profit) improved markedly from 35% to 46% in FY2023. The quality and profitability of client contracts has been earned.

意見：与新冠肺炎导致的2022财年至2023财年相比，收入减少9%，毛利润从35%显著提高到2023财年的46%。客户合同的质量和盈利能力得到了提高。

## 5 Year Financial Summary 五年财务摘要



FTC 年度利润 (人民币)  
FTC profit for year (in RMB)



FTC was exposed during the FY2023 to a misappropriation in funds of RMB13.2 million (AUD2.86 million). Under IFRS the entire sum was expensed which has resulted in an annual loss after income tax of RMB5.1 million (A\$1.1 million). Had the embezzlement not occurred FTC would have derived a profit of RMB8.1 million (A\$1.7 million). Any funds recovered will be returned as income in future accounting periods.

正如向澳交所宣布，FTC在2023财年被挪用了1320万元人民币（286万澳元）的资金。根据《国际财务报告准则》，全部款项已支出，导致所得税后年度亏损510万元人民币（110万澳元）。如果没有发生此事，FTC会将获得810万元人民币（170万澳元）的利润。收回的任何资金将在未来会计期间作为收入返还。

## Business Outlook 业务展望

### Innovation of payment scene products 支付场景产品创新

To realise non-inductive small-amount and password-free payment products based on biometric identifications  
实现基于生物识别的无感应小额免密码支付产品。

### Big data governance of payment services 支付服务的大数据监测

Convenient for banks to carry out automated real-time data statistics and intelligent decision support  
方便银行进行自动化实时数据统计和智能决策支持

### Extension of FTC's enterprise fund receipt and payment management 企业资金收付管理的延伸

Enterprise-level payment and fund management product  
企业级支付与资金管理产品

### Payment ecosystem construction and merchant valuation 支付商圈生态建设与商户价值评估

Gradual iteration of ULPOS financial electronic certificate products to 3.0  
ULPOS金融电子证书产品逐步迭代到3.0

## Board profile 董事会简介



**Mr XIONG Qiang**  
President &  
Chief Executive Officer

Mr Xiong graduated from Jiangxi University of Finance and Economics.

Mr Xiong is a successful entrepreneur in the field of China mobile internet applications. He has been awarded the "Top 10 Outstanding Entrepreneurs in Brand Building in China". He has also driven Shenzhen e-commerce (communications and wireless internet applications) businesses through which he has substantially gained a wealth of experience in this industry. Mr Xiong is responsible for the formulation of FTC's strategic direction, expansion plans, and the management of FTC's overall business development.



**Ms Gao Qiuju**  
Vice-President &  
Deputy Chief Executive Officer

Ms Gao graduated from Hubei University. She is a co-founder of FTC. She has worked as the General Manager of FTC's Science and Innovation Center for the past 13 years.

She specialises in the Internet industry and has been responsible for leading the company's products and business innovation. She has led development of the Company's main products from market demand planning to product development to clients, while continuously promoting FTC's product innovation and improvement.



**Mr RYAN, Christopher John**  
Independent Chairman &  
Non-Executive Director

Chris specialises in corporate finance and advisory.

Chris has industry diverse experience and expertise in mergers and acquisitions together with initial public offerings.

Chris has advised on ASX listings since 1986.

Chris's qualifications include holding a Bachelor of Financial Administration, University of New England, fellowship of the Chartered Accountants Australia and New Zealand and membership of the Australian Institute of Company Directors.



**Mr HONG Yupeng**  
Independent  
Non-Executive Director

Mr Hong is currently the General Manager of Longling Investment Co., Ltd, an angel investment company focusing on internet industry in China.

Mr Hong graduated from Xiamen University Law School with a Master of Laws. He is a lawyer in China for 7 years in the areas of civil law practice and company legal services and most recently working in the key role of Chief Executive Officer at Longling Capital across internet investment affairs.

Released with the authority of the Board

Thank You Very Much!  
感谢