



We will lead the  
transformation of the  
consumer lending industry  
in Australia

## AGM PRESENTATION

26 November 2014

Presented by  
Robert Bryant, MD


money3

# Why Do We Exist?

- 4 to 5 million Australians have a default on credit history;
- 3.9 million Australians have less than 1 weeks salary in savings
- 2.65 million Australians are financially excluded;
- 1.6 million Australians cannot access \$3,000 for an emergency.

Sources: VEDA, NAB report, Core Data

[www.good4me.com.au](http://www.good4me.com.au)

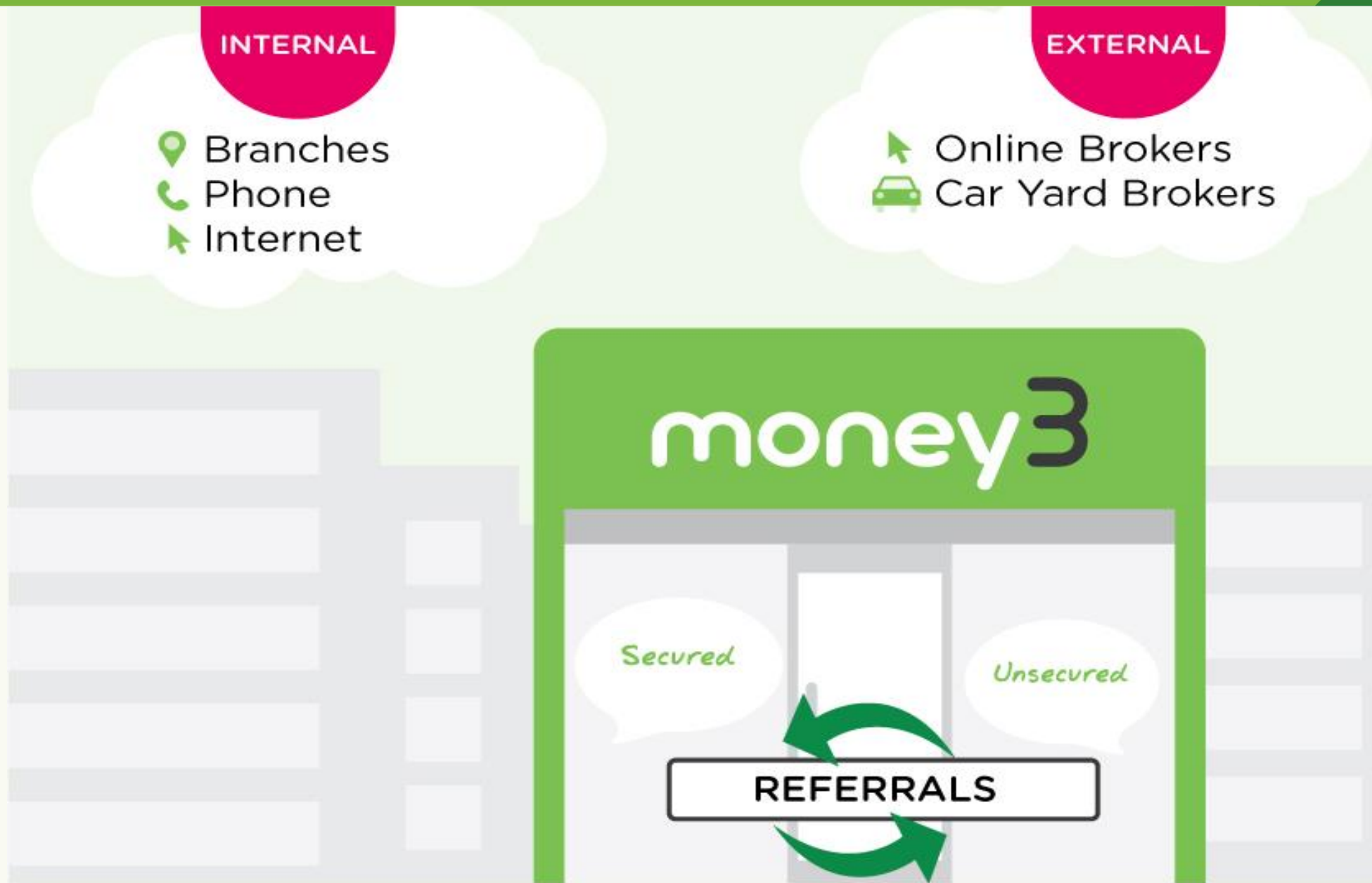


**understanding  
customers  
that traditional credit  
providers ignore**

# Financial Review – FY14

	FY14	FY13	% increase
Written Income	\$63.6M	\$34.1M	86.6%
Earned Income	\$43.5M	\$22.8M	90.9%
Profit Before Tax	\$11.0M	\$5.2M	110.0%
Gross Margin	25.3%	22.8%	11.0%
Bad debts as % of revenue	14.1%	10.7%	
Trade receivables	\$72.7M	\$32.1M	126.5%
Basic EPS	8.13 cents	6.16 cents	32.0%
DPS	4.5 cents	4.0 cents	12.5%
NTA	61.3 cents	45.8 cents	33.8%

# The Value of “Clicks and Mortar”



# Two Parts of Money3

## Need Cash?\*

Hassle Free is Good For Me!



\$	SHORT TERM LOANS	FROM	TO
		<b>\$50 - \$5,000</b>	

\*Terms and Conditions Apply  
See [www.money3.com.au/terms-and-conditions.html](http://www.money3.com.au/terms-and-conditions.html)  
All Loans are subject to our lending criteria.  
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## Get on the Road Affordable Repayments\*

- ✓ Get the Right Loan\*
- ✓ Find Your Dream Vehicle
- ✓ Hassle Free!



\$	VEHICLE FINANCE	FROM	TO
		<b>\$2,000 - \$35,000</b>	

\*Terms and Conditions Apply  
See [www.money3.com.au/terms-and-conditions.html](http://www.money3.com.au/terms-and-conditions.html)  
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# Financial Review – Secured FY14

	FY14	FY13	% increase
Written Income	\$30.8M	\$16.5M	86.7%
Earned Income	\$14.5M	\$6.2M	133.9%
Profit Before Tax	\$8.1M	\$4.8M	68.8%
Bad debts as % of revenue	7.18%	9.8%	
Trade receivables	\$50.2M	\$21.5M	133.5%
No of Loans	4,782	1,696	

# Broker Locations



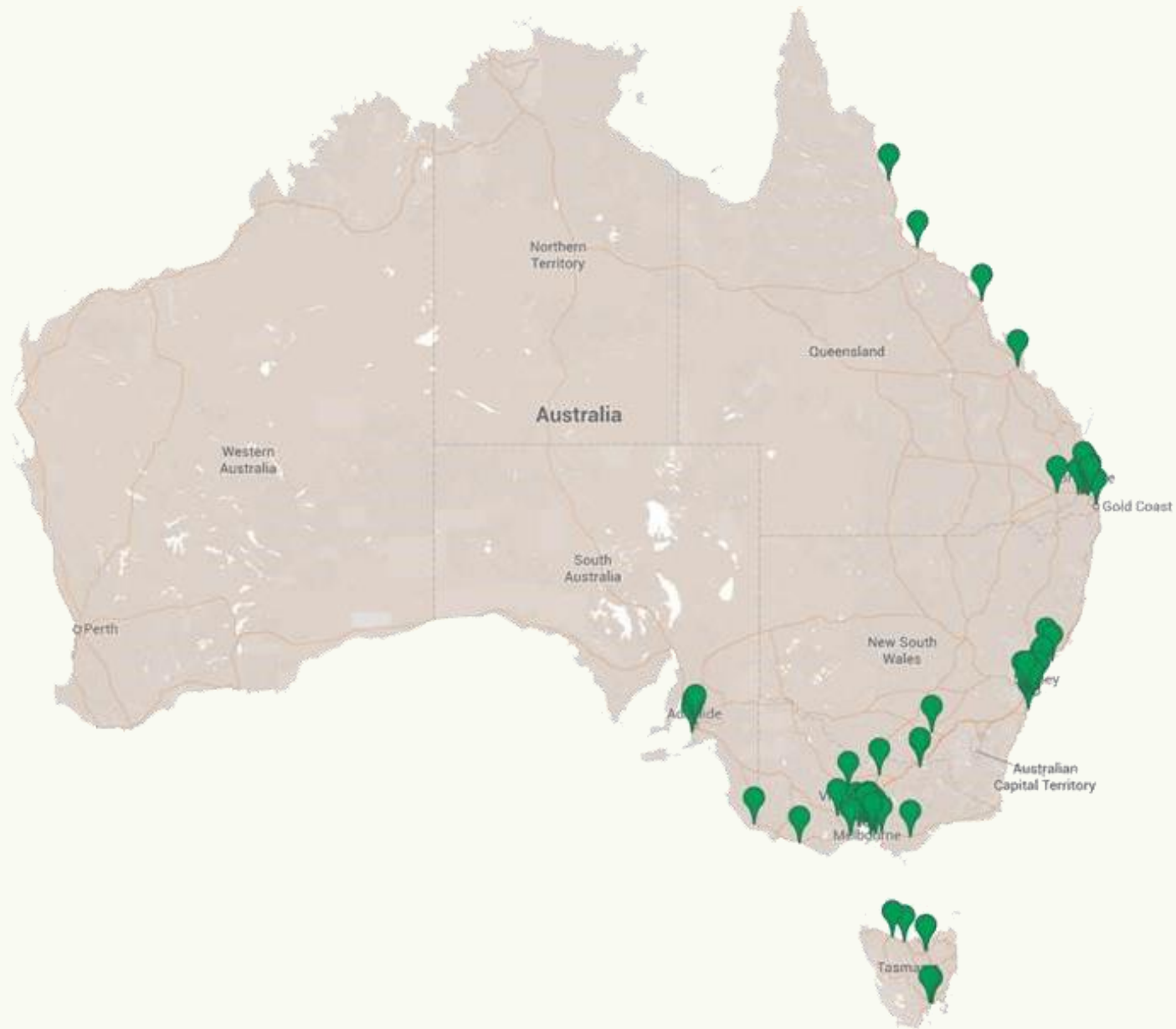


# Financial Review – Unsecured FY14

	FY14	FY13	% increase
Written Income	\$32.6M	\$17.5M	86.3%
Earned Income	\$28.8M	\$16.5M	74.5%
Profit Before Tax	\$9.1M	\$5.1M	78.4%
Bad debts as % of revenue	17.6%	13.5%	
Trade receivables	\$22.4M	\$10.6M	111.3%
No of loans	114,566	99,827	



# Branch Locations



# Financial Review – September 2014 QTR

	Sept 14 QTR	Sept 13 QTR	% increase
Written Income - Secured	\$11.8M	\$6.6M	78.8%
Written Income – Unsecured	\$9.8M	\$6.1M	60.6%
Earned Income - Secured	\$6.3M	\$2.9M	117.2%
Earned Income - Unsecured	\$8.7M	\$5.0M	74.0%
Contribution - Secured	\$3.6M	\$1.7M	111.8%
Contribution - Unsecured	\$2.7M	\$1.6M	68.7%
Corporate/Unallocated	(\$1.6M)	(\$1.1M)	45.5%
Profit before tax	\$4.7M	\$2.2M	113.6%
Interest Expense	\$0.8M	\$0.1M	
EBIT	\$5.5M	\$2.3M	139.1%

# Financial Review – September 2014 QTR

	Sept 14	June 14	% increase
Trade Receivables - Secured	\$61.2M	\$50.2M	21.9%
Trade Receivables - Unsecured	\$23.9M	\$22.4M	6.6%
Total Receivables	\$85.1M	\$72.7M	17.1%
Bad debts as % of revenue	15.4%	14.8%	
(in line with expectation due to growth of new unsecured business FY14)			
	Sept 14 QTR	Sept 13 QTR	
No of loans - Secured	1,933	1,037	86.4%
No of loans - Unsecured	33,724	20,053	68.2%

# Creating a Breakthrough Company

To enable the transformation of the consumer lending industry in Australia all stakeholders must focus on the conversation for possibility for the financially challenged.



...the best things  
come to those  
who wait...

*create*

# Why Is Money3 a good investment

good  
for  
me™

Demand  
for Product

Consistent  
growth

Good Track  
record

Major Bank  
Support

Results

# Outlook and Forecast

## Outlook

- Money3 is well placed to capitalise on the growth prospects in the consumer credit industry. With debt funding in place, the unmet demand particularly in secured lending will see strong organic growth.
- We will pursue acquisitions where they deliver sustainable value to the company.
- We will continue to source customers online, through branch and broker network.
- Money3 will remain focussed on returning business via the internal broking division and the branch network.

## Forecast

- Directors are pleased to provide the following guidance for the year ending June 2015:

	<b>FY15 (Forecast)</b>	<b>FY14 (Actual)</b>
• <b>EBIT</b>	<b>\$22.0M</b>	<b>\$11.9M</b>
• <b>Net Profit before tax</b>	<b>\$18.0M</b>	<b>\$11.0M</b>