



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

## WILSON HTM PRESENTATION

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# 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**

# Company History

- June 2000 Purchased Franchise
- December 2000 Terminated Franchise
- Profitable every year since 2001
- October 2006 listed on ASX with 9 branches
- September 2013 number of outlets increased from 39 to 68
- December 2014 acquired strong digital systems and brand
- Australia wide network of 150+ Broker locations



# 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

# Company Financial Review

	9 mths to March 15 (unaudited)	9 mths to March 14	% increase
Written Income	\$76.8M	\$46.1M	67%
Earned Income	\$49.8M	\$29.6M	68%
EBIT	\$17.8M	\$7.2M	147%
NPAT	\$10.6M	\$4.8M	121%
Gross Margin	30.3%	23.4%	
Bad debts as % of revenue	13.9%	14.2%	
	March 15	June 14	
Trade receivables	\$119.8M	\$72.7M	
Borrowings	\$36.6M	\$30.0M	
Net Assets	\$123.1M	\$81.1M	

# Secured Loan Division - Financial Review

	9 mths to March 15 (unaudited)	9 mths to March 14	% increase
Written Income	\$39.5M	\$21.8M	81%
Earned Income	\$20.0M	\$10.7M	87%
Contribution Before Tax	\$11.5M	\$5.4M	113%
Contribution Before Interest	\$14.2M	\$5.7M	149%
Trade receivables (comparison figures are June 14)	\$84.6M	\$50.2M	69%
No of Loans	6,496	3,235	101%
Cash Advanced	\$58.1M	\$29.8M	95%
Average Loan size	\$8,944	\$9,212	

# Unsecured Loan Division - Financial Review

	9 mths to March 15 (unaudited)	9 mths to March 14	% increase
Written Income	\$37.3M	\$24.3M	54%
Earned Income	\$29.8M	\$18.9M	58%
Contribution Before Interest	\$8.9M	\$6.0M	48%
Trade receivables (comparison figures are June 14)	\$35.2M	\$22.4M	57%
No of loans	133,939	84,569	
Cash Advanced	\$79.6M	\$49.3M	
Average Loan Size	\$592	\$583	

# Loan Range Analysis

Loan Range (\$)	No of Loans	% of No of Loans	Cash Advanced	% of Cash Advanced	Written Income	% of Income
0-500	62,476	44%	\$11.8M	9%	\$3.3M	5%
501-1000	51,485	36%	\$30.3M	22%	\$11.1M	16%
1001-2000	10,643	8%	\$12.4M	9%	\$5.9M	8%
2001-3000	6,416	5%	\$14.1M	10%	\$6.1M	8%
3000+	9,415	7%	\$69.1M	50%	\$44.4M	63%
	140,435		\$137.7M		\$70.8M	



- Strong Balance Sheet with \$10M Securitized funding undrawn
- 15M options @\$1.30 in the money and exercisable and expiry on 16<sup>th</sup> May 2018
- Strong business growth is continuing and board considering funding options going forward to meet this growth

- The parliament of Australia determines the laws governing consumer credit under the National Consumer Credit Protection Act(NCCP). Sometime after July1st 2015 they will review the Credit Enhancement(2011)Act that came into existence on the 1<sup>st</sup> March 2013, with regard specifically to loans under \$2000. Money3 expects minor improvements to this relatively new credit regime in this highly regulated market.
- ASIC monitors compliance under the NCCP Act and like all stakeholders will give feedback to government on its findings.
- Money3 has worked closely with ASIC and in the 2 years since inception has regularly reviewed its product range and where necessary has made adjustments.
- The industry has consolidated with 280 small independent operators falling to 30.
- Caps on allowable fees and protection mechanisms prevent debt spiral and excessive charges.

## Re-confirm forecast for FY15

- EBIT of \$24.0M
- NPBT of \$20.0M