

# Credit Intelligence Limited (ASX:CI1)

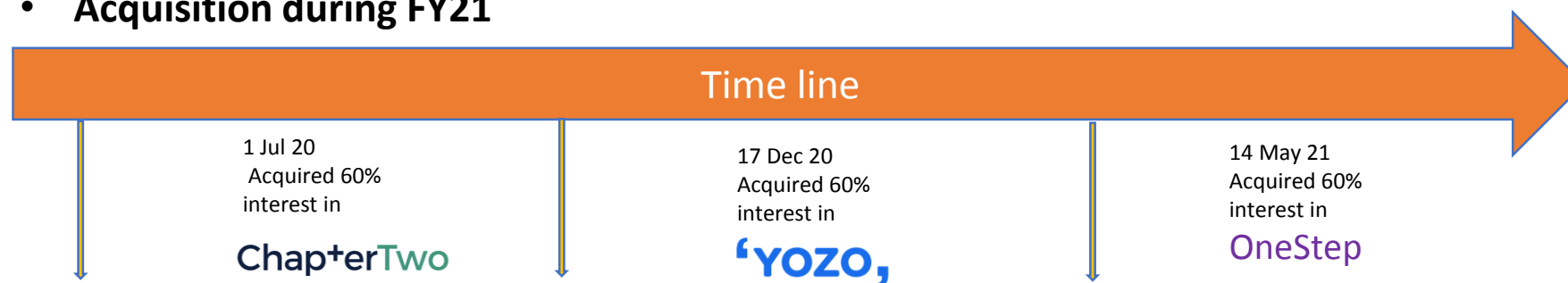
A Conglomerate Fintech Financial Servicing Group

## FY21 results presentation

# Group Overview

## FY2021 Highlights:

- Acquisition during FY21



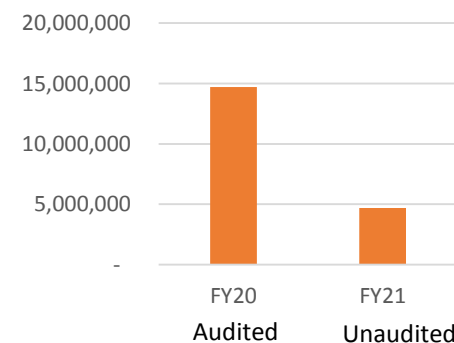
-> One-off expenses, non recurring expenses in nature, relating to the above acquisitions and business development  
 \* *Normalised Profit* remains strong AUD1.9m

- Significant improvement in financial position

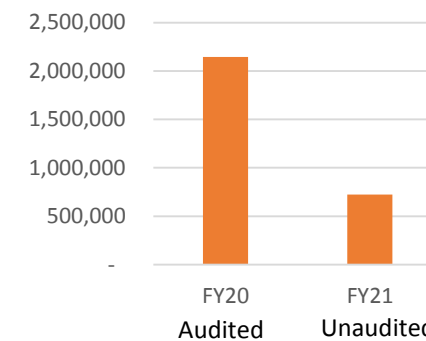
-> Decrease in current and non-current liabilities  
 \* current ratio improved significantly from 1.1 to 2.6

	FY20 (AUD)	FY21 (AUD)
Current liabilities	14.7m	4.6m
Non-current liabilities	2.1m	0.7m

**Current liabilities**



**Non-current liabilities**



# Our Businesses



Australia

## YOZO Finance

YOZO Pay launched for SME BNPL

## ChapterTwo

Mobile app launch in September 2021

## OneStep I.T.

Brand new SMEs BNPL & loan platform  
'OneFlexi to be launched in October  
2021

## HKBNPL

Personal BNPL platform to be launched  
in September 2021



Asia

## Personal Insolvency

Over 1000 new cases appointed

## Credit Funding

Profits remain strong

# YOZO,

## YOZO Pay

Designed and Launched its very own BNPL Solution targeting SME market

## YOZO Health Engine

Pilot study started with the team at Data Science & Machine Intelligence Lab at UTS

## Acquisition

Completed on 17 December 2020

## University of Technology Sydney

Developed in collaboration with the team at Artificial Intelligence Institute

## Green Energy

MOU signed with Shinehub which with 15 years experience in the industry and expanding into commercial space of solar equipment

# ChapterTwo

## Acquisition

Completed on 1<sup>st</sup> July  
2020

## New Mobile App

- FIRST in Australia
- Launch at the beginning of September 2021
- Expect to grow significant revenue after the launch (AUD487k in FY21)

## Main Functions

- Clients to have all their debts in one place
- Only one repayment to disburse to all creditors
- Check Payment History
- Access to Credit File

# OneStep I.T.

## Acquisition

Completed on 17<sup>th</sup>  
May 2021

## OneFlexi

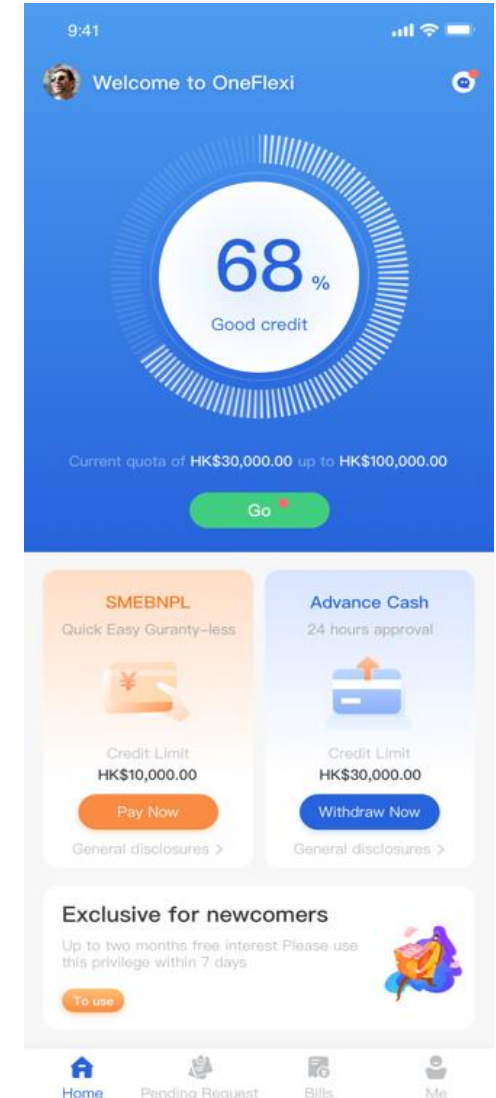
Brand-new SMEs BNPL & Loan platform  
launch in October 2021

## Credit Rating System

Based on clients' background  
information, spending patterns, bills, and  
settlement historical records

20,000+

Clients from initial  
database have  
direct access to  
OneFlexi



# HKBNPL

## Personal BNPL

Collaborate with QBS System, SME Hero and marketing experts in Hong Kong with over 1,500 suppliers database

## Website

Launch in September  
2021

## Mobile App

- Under Development
- Will be launched in 3-6 months

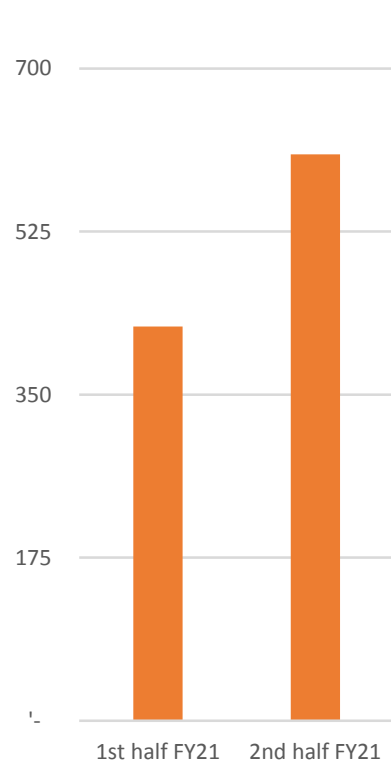
# Personal Insolvency Management

**1,000+**  
FY21 Appointed  
Cases

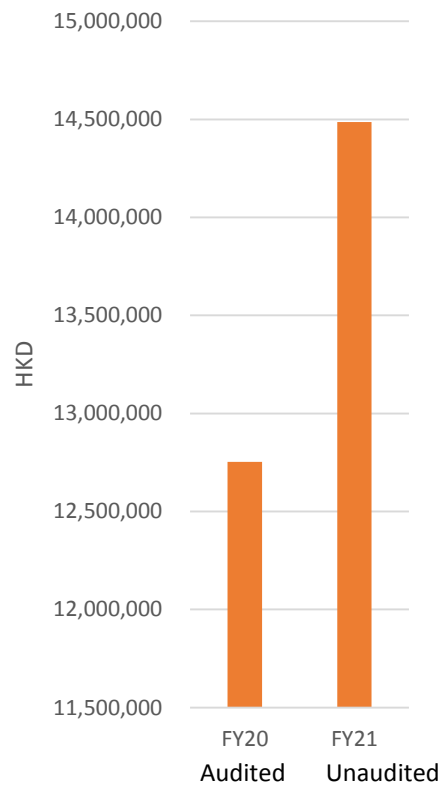
**14,000+**  
Accumulate  
Appointed Cases

**Revenue**  
AUD6.5m  
(HKD38m)

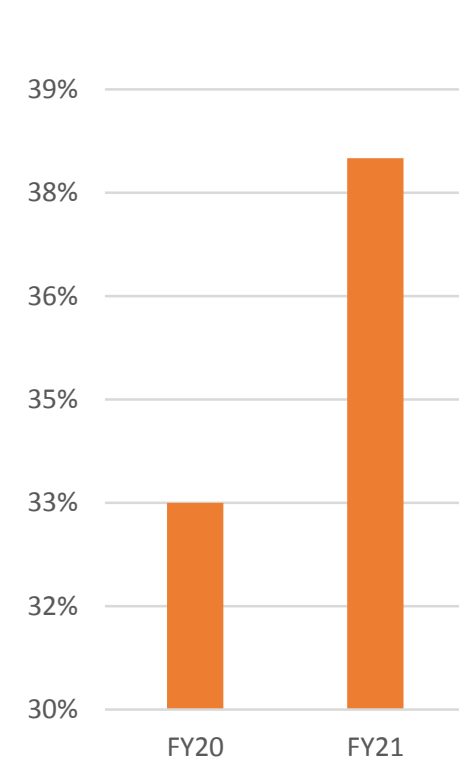
**Case appointed**



**Profit after tax**



**Net profit margin**

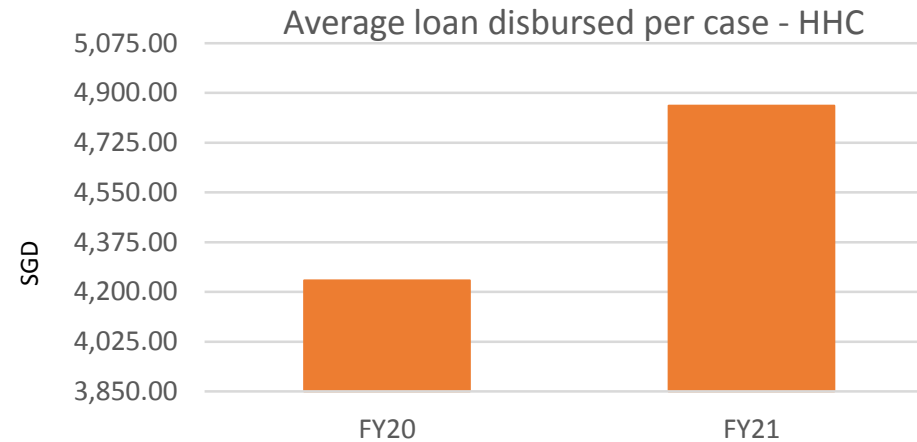






## Performance

- Demand for personal and SMEs credit funding remains strong
- Positive result for both companies given deep impact of COVID-19
- Non-aggressive approach to mitigate credit risk exposure due to economic turndown
- Revenue AUD5.5m contributed from HHC & ICS in aggregate in FY21



The average loan disburses per case of HHC increased by 14.62% year on year

