



ASX: SPX

Investor Presentation

**Every Payment.
Every Process.
One Platform.**

July 2025



Our Vision

Deliver a **single,**
integrated platform that
streamlines business
across the **entire supply**
chain, driving liquidity
and payment.



Our Mission

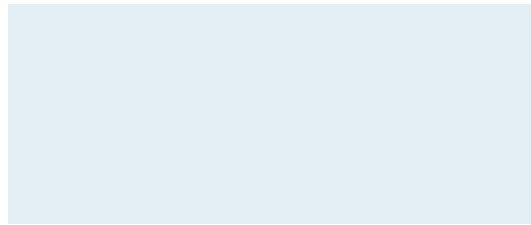
Transform the way
businesses **trade and**
get paid by:

- ✓ Automating workflows processes between and within a business.
- ✓ Improving organisational visibility, efficiency, and cash flow.

The problem



- ✗ Disconnected financial systems
- ✗ High manual processing time (~520 hours/year)
- ✗ Late invoice payments (>50%)
- ✗ Poor cash flow for SMEs
- ✗ Lack of real-time financial visibility across supply chains



The Spenda solution

01

End-to-end digital workflow

Quote → Invoice → Payment → Reconciliation.

02

Seamless data sync

Real-time ledger-to-ledger integration.

03

Flexible finance options

Embedded payment and credit choices.

04

SwiftStatement

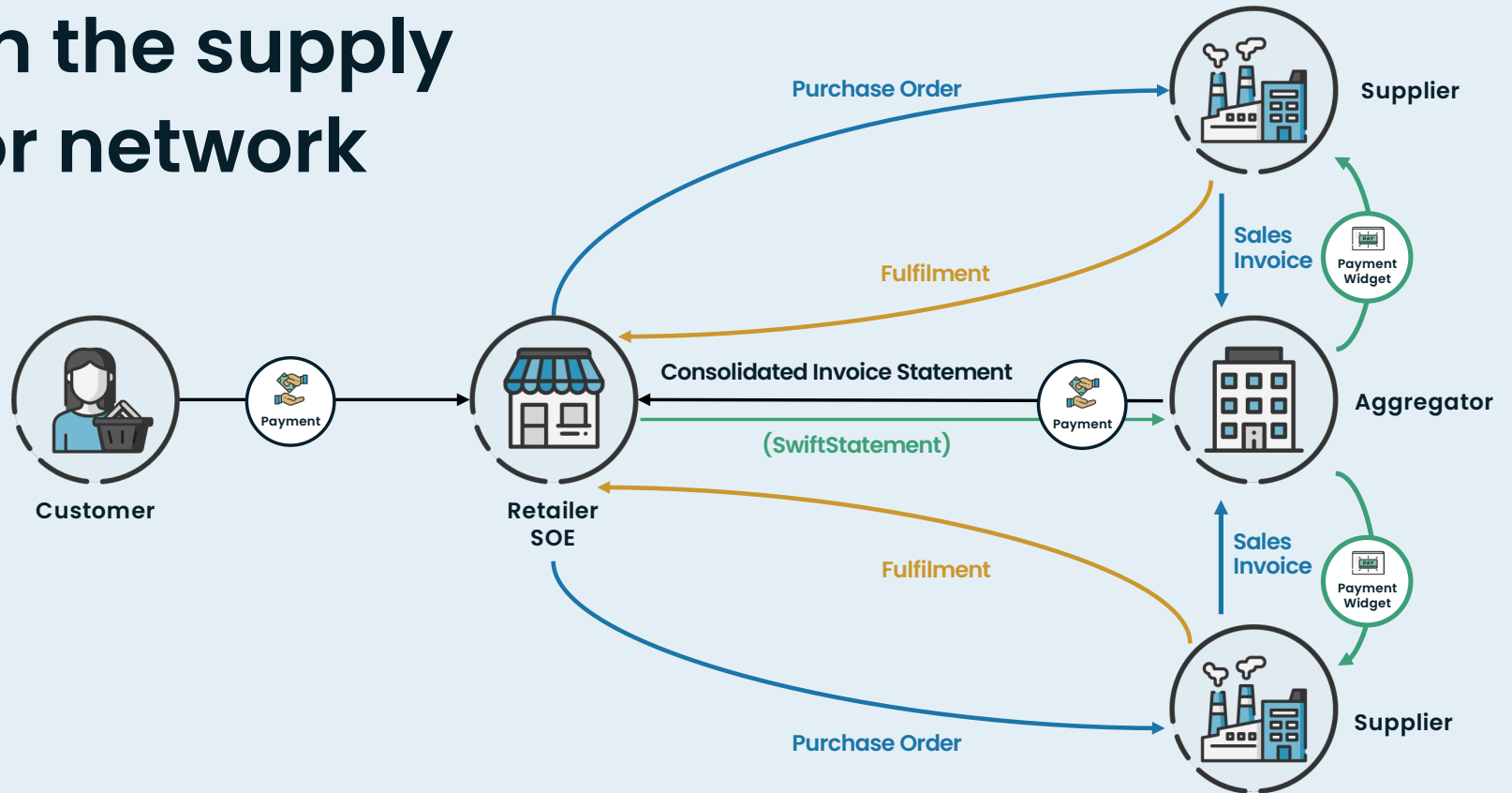
Invoice delivery, reconciliation, and payment in one.

Core value proposition

- ✓ Faster payment flows
- ✓ Reduced operational and admin costs
- ✓ Automated invoicing and reconciliation
- ✓ Enhanced cash flow and financial insights



Spenda's products through the supply chain or network



Key differentiators

1.

Holistic platform

SaaS + Payments + Lending

2.

Node-to-Spoke strategy

Target franchisors, expand to suppliers/retailers

3.

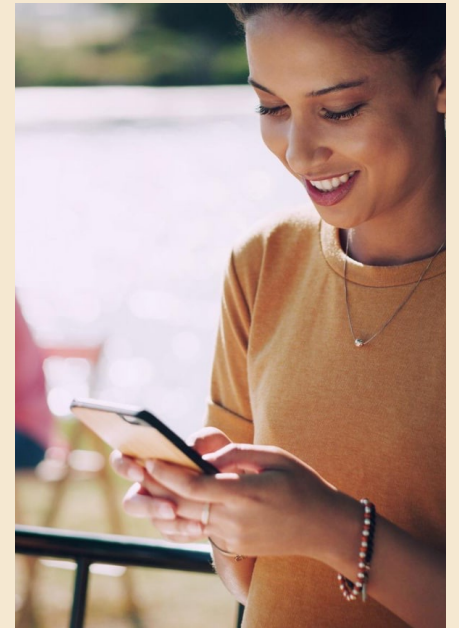
SwiftStatement

A bridge between the buyer and seller

4.

Embedded finance

Portfolio-based credit programs and card solutions



Business model



SaaS

Tiered software subscription



Transaction Fees

Percentage fee on transaction



Credit Revenue

Percentage on facility utilisation



Implementation

License and implementation fees



Market opportunity

\$36.1B+

Australian B2B
payments market

(2024)

1.2B

B2B invoices generated
yearly in Australia

1,200+

Franchise groups

7.6%

APAC B2B payment CAGR

(2021–2028)

Current opportunity

\$10B+

B2B payments

+35,000

Business customers in contracted channels

\$12B+

B2C payments

CARPET COURT
DREAM IT. STYLE IT. LIVE IT.

 **APG Pay**

STRONGER WITH
CAPRICORN

Recent growth

\$363M

Q3 FY25 Payment Volume

(101% YoY growth)

\$8.5M

FY25 YTD Cash Receipts

+100%

Targeting Annual Growth

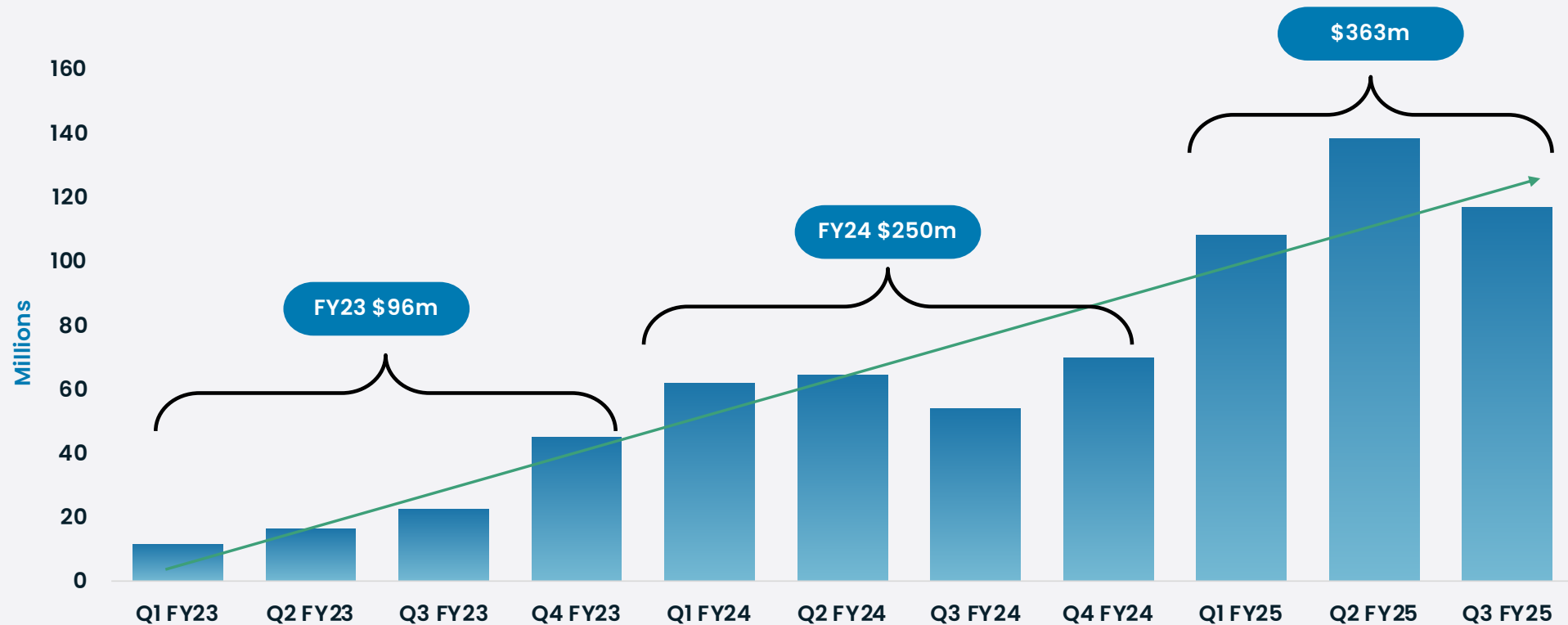
Key Customer Channels

STRONGER WITH
CAPRICORN

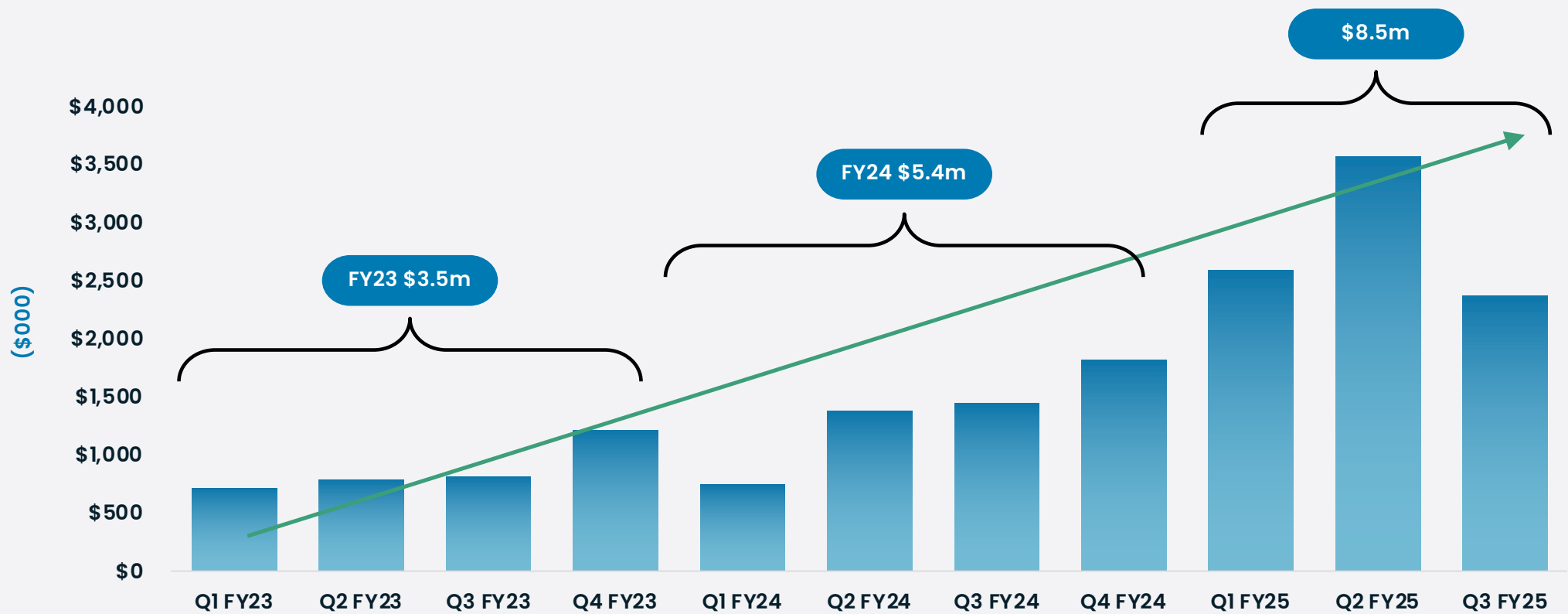
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DREAM IT. STYLE IT. LIVE IT.

 **APG Pay**

Consistent quarterly growth in payments volume



Consistent growth in cash receipts



Corporate snapshot



Shares

4.6b

Share Price

\$0.006

Mkt Cap

\$27.7m

Cash

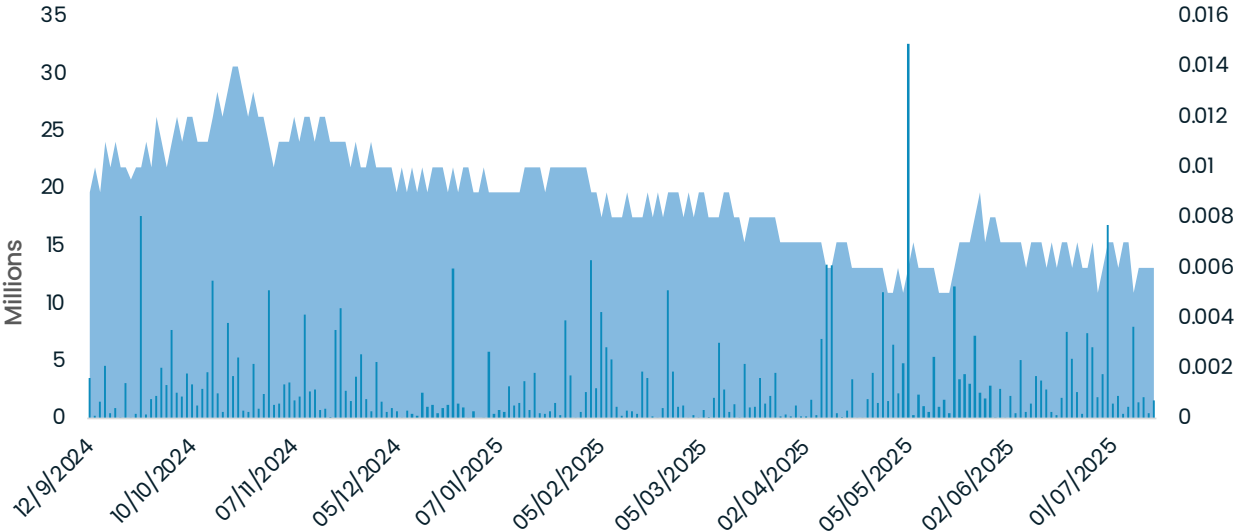
~\$1.25m

Debt

\$3m

EV

\$29.45m



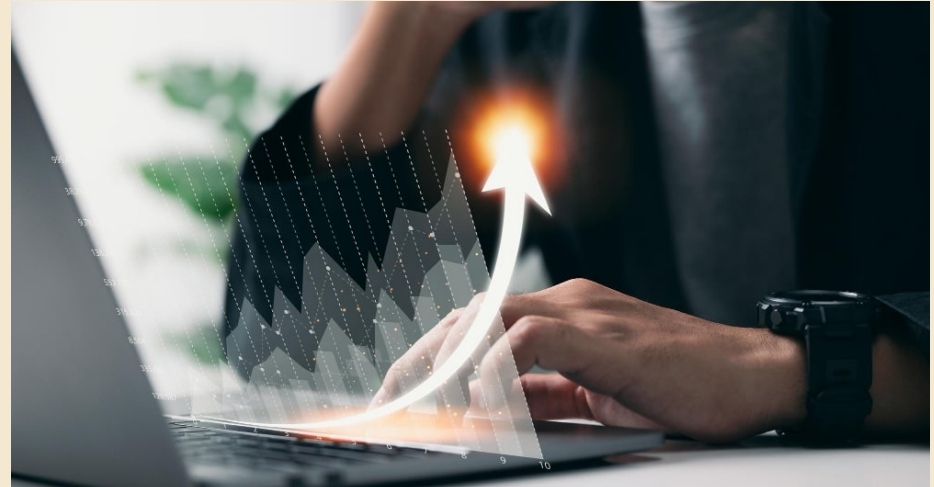
Top 5 holders

Position	Holder name	Holding	% IC
1	INVIA CUSTODIAN PTY LIMITED <CAPRICORN SOCIETY LIMITED>	626,575,206	13.6%
2	ADRIAN FLOATE & ASSOCIATED ENTITIES	307,110,077	6.7%
3	RPM SUPER PTY LTD <RPM SUPER FUND A/C> & ASSOCIATED ENTITIES	97,055,038	2.1%
4	DAVY CORP PTY LTD <DAVY INVESTMENT A/C>	75,676,998	1.7%
5	A RAZAK GROUP PTY LTD <A RAZAK GROUP FAMILY A/C>	74,746,310	1.6%

Directors' shareholdings

Name	Holding	% IC
Adrian Floate	307,110,077	6.7%
Peter Richards	56,956,121	1.3%
Stephen Dale	1,694,444	0.04%
Total	365,760,642	8.0%

Investment highlights



- **Functional, scalable platform**
- **Strong recurring revenue model**
- **Large and growing contracted TAM**
- **Leadership team with deep domain expertise**
- **Strategic partnerships:
APG, Visa, Mastercard, Fiserv, Worldpay**

Thank you.

Authorised by the Board of Directors



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