

# Credit Intelligence Limited (ASX:CI1)

A Conglomerate Fintech Financial Servicing Group

AGM Presentation

October 2022

Executive Chairman and Founder, Jimmie Wong

# Group Overview

## FY2022 Highlights:

### Revenue increased by

	2022 \$	2021 \$	Change
Australia	2.2m	0.5m	340%
Hong Kong	7.2m	6.6m	9%
Singapore	6.2m	5.5m	12%
<b>Total</b>	<b>15.7m</b>	<b>12.6m</b>	<b>23%</b>

**Normalised profit of 2.2m**

(excluding the non-recurring impairment loss of \$3.1m)

- Australia business benefited from new mobile app
- Consistent performance in Hong Kong and Singapore businesses
- Positive operating cash inflow of \$2.7m
- The carrying amount of assets > recoverable amount of assets, impairment loss of \$3.1m was recognised.

# Our Businesses



Australia

## YOZO Finance

YOZO Pay launched for SME BNPL

## ChapterTwo

Mobile app launched in July 2021

## OneStep I.T.

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

## HKBNPL

Personal BNPL platform launched in  
October 2021



Asia

## Personal Insolvency

Positive result

## Credit Funding

ICS & HHC

# 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

Zero default rate

Minimum operating cost

# ChapterTwo

## New Mobile App

- FIRST in Australia
- Launched in July 2021
- Robust growth in revenue

## Main Functions

- Clients to have all their debts in one place
- Easy payment management of debts
- Monthly credit scores
- Repayment history

## OneStep I.T.

### OneFlexi

Brand-new SMEs BNPL & Loan platform  
launched 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 marketing experts in  
Hong Kong with over 1,500 suppliers  
database

### Website

Launched in October 2021

### Mobile App

- Operating both online and in-store

## Personal Insolvency Management

700+

FY22 appointed cases

15,000+

Accumulate appointed cases

Positive result

### Performance

- Demand for personal and SMEs credit funding remains strong
- Positive result for both companies

# Group Financials (FY ended 30 June)

Financial Overview	FY2022 ('000) Audited	FY2021 ('000) Audited	% Change
Revenue	15,732	12,698	+23%
Profit before tax	622	2,306	-73%
(Loss)/Profit after tax attributable to members	(842)	736	-214%
Basic EPS (Loss)/Earnings per share	(0.0105)	0.0111	-194%
Equity attributable to members	23,055	22,383	+3%

# Credit Intelligence: Experienced Board



## **Jimmie Wong – Executive Chairman**

Founder of Credit Intelligence, with over 20 years experience as a leading Hong Kong insolvency lawyer. He has provided legal advice in relation to cross-border takeovers and mergers, corporate finance, IPOs and foreign direct investment.

Trustee in bankruptcy in Hong Kong since 2004, He was a lawyer in Hong Kong admitted in 1989 and Singapore in 1995.



## **King Wong – Executive Director**

Joined Credit Intelligence in 2002, holds a Bachelor of Laws degree (Honours) from the City University of Hong Kong. A Trustee in Bankruptcy and a practising solicitor.

Trustee in bankruptcy in Hong Kong since 2004 and a practising solicitor.



## **Mark Ng – Executive Director**

A member of CPA Australia with over 20 years of experience in the financial services sector across Asia and in the management and governance of listed companies. He has been involved in a number of IPOs and M&A activity on major stock exchanges

# Credit Intelligence: Experienced Board



## **Michael Pixley – Non-Executive Director**

Has 35 years merchant banking experience in Australia and Asian regions across a broad range of industries. Michael is a Non-executive director of Eneco Fresh Ltd (ASX:ERG) and is a founding director of Story-I Ltd (ASX:SRY). He has a Bachelor of Business Management, Curtin University, Perth, Western Australia.



## **Vincent Lai – Non-Executive Director**

Over 30 years' experience in international banking and corporate finance. He is an executive director & CEO of Reliance Global Holdings Limited which is listed at Hong Kong Stock Exchange. He also worked in several Hong Kong and Singapore listed companies at the positions of chairman, CEO, executive director and independent non-executive director.



## **Russell Goodman – Non-Executive Director**

Has 30 years' experience in stock broking and equity investments, including over 10 years as the Head of Institutional Australian Equities Dealing Desk for Credit Suisse First Boston. Goodman was also a fund manager at ANZ Funds Management and K2 Investment Management. Mr Goodman was also previously Director/Chairman of Vmoto Limited.



**Mr Jimmie Wong | Chairman**  
jimmiewong@ci1.com.au

**Mr Nicholas Ong | Company Secretary**  
info@ci1.com.au



**CREDIT  
INTELLIGENCE**  
LIMITED

# Legal Disclaimer

- This Investor Presentation (“Investor Presentation” or the “Document”) has been prepared by Credit Intelligence Limited (“CI1” or the “Company”) and is general background information about the Company’s activities as at the date of this Presentation. This Document is prepared for the benefit and internal use of the recipient (the “Recipient”). It is provided on a confidential basis and the Recipient cannot reproduce in whole or in part any information provided in this Investor Presentation or communicate the information of this Investor Presentation to any third party without the prior written consent of CI1. This document has been prepared on the basis of publicly available information and certain confidential information. CI1 has relied upon and assumed, without independent verification, the accuracy and completeness of all such information, including forecasts. It contains selected information and does not purport to be all inclusive or to contain all of the information that may be relevant to the document. The recipient acknowledges that circumstances may change and that this document may become out dated as a result. CI1 is under no obligation to update or correct this document. The Company, its affiliates, officers, directors, employees and agents do not accept responsibility or liability for this Investor Presentation or its contents (except to the extent that such liability cannot be excluded by law). No representation or warranty is made as to the Investor Presentation’s accuracy or completeness and CI1 assume no obligation to update the Investor Presentation’s information contained herein. Any requests for information in connection with this document should be addressed directly to CI1 and to no other party.
- This Investor Presentation may contain forward-looking statements that involve risks, uncertainties and other factors concerning, among other things, the Company’s expected financial performance and strategic operational plans. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties, assumptions and other important factors, many of which are beyond the control of CI1. The Company’s actual results could differ materially from the results expressed or implied by such forward-looking statements, and reported results should not be considered as an indication of future performance. It is not possible to accurately predict the future revenues or profitability of the Company or whether any revenues or profitability will eventuate. The business of the Company is dependent upon a number of factors and many of these factors are outside the control of the Company.
- Nothing in this Investor Presentation constitutes the provision of financial or legal advice. The Recipient should consider its own financial situation, objectives and needs, and conduct its own independent investigation and assessment of the contents of this document, including obtaining investment, legal, tax, accounting and such other advice as it considers necessary or appropriate. Further, nothing in this Investor Presentation constitutes an offer for the sale of securities. This Investor Presentation does not constitute an offer or invitation in any place in which, or to any person to whom, it would not be lawful to make such an offer or invitation. The distribution of this Investor Presentation (including in electronic form) outside Australia may be restricted by law and persons who come into possession of this Investor Presentation outside Australia should seek advice on and observe any such restrictions. Any failure to comply with such restrictions may constitute a violation of applicable securities laws.

# Proxy Summary



## Proxies received for the Resolutions

Resolution	For	Against	Abstain	Open
1 ADOPTION OF REMUNERATION REPORT	6,542,646	4,422,274		131,159
2 RE-ELECTION OF MR MARK NG AS A DIRECTOR	22,111,721	3,198,272	9,795	85,409
3 RE-ELECTION OF MR MICHAEL PIXLEY AS A DIRECTOR	21,735,039	3,584,749		85,409
4 RE-ELECTION OF MR RUSSELL GOODMAN AS A DIRECTOR	22,840,216	2,479,572		85,409
5 RE-ELECTION OF MR VINCENT LAI AS A DIRECTOR	21,940,238	3,369,755	9,795	85,409
6 RE-ELECTION OF MR KING WONG AS A DIRECTOR	22,111,721	3,198,272	9,795	85,409
7 RATIFICATION OF PRIOR ISSUE OF 3,362,140 SHARES	19,150,446	2,805,702	1,500	85,409
8 APPROVAL OF 10% PLACEMENT CAPACITY	21,566,091	3,139,791	613,906	85,409