

# Credit Intelligence Limited (ASX:CI1)

A Conglomerate Fintech Financial Servicing Group

AGM Presentation

October 2023

# Group Overview

## FY2023 Highlights:

### Total Revenue increased by

	2023	2022	
	\$	\$	change
Australia	3.6m	2.2m	+140%
Hong Kong	7m	7.2m	-3%
Singapore	6m	6.2m	-3%
<b>Total</b>	<b>16.6m</b>	<b>15.7m</b>	<b>6%</b>

- Australia business benefited from increase in demand for debt restructuring service
- Consistent performance in Hong Kong and Singapore businesses
- Positive operating cash inflow of \$4.1m
- The carrying amount of assets > recoverable amount of assets, impairment loss of \$5.2m was recognised.

# Our Businesses



Australia

**YOZO Finance**  
YOZO Pay for SMEs BNPL

**ChapterTwo**  
Debt restructuring services



Asia

**OneStep I.T.**  
OneFlexi SMEs BNPL & loan platform

**HKBNPL**  
Personal BNPL platform & 6,9,12  
instalments for "Flexi-pay"

**Personal Insolvency**  
Debt management services

**Credit Funding**  
For SMEs & personal

# Our operation highlights



Australia

## YOZO Finance

Zero default rate  
Minimum operation cost

## ChapterTwo

Robust growth in revenue  
Increase in demand for debt  
restructuring services



Asia

## OneStep I.T.

Increase in demand for audit  
services matching

## HKBNPL

Extend instalments service for  
6,9,12 months

## Personal Insolvency

16,000 appointed cases  
Positive result

## Credit Funding

Positive result

# Group Financials (ended 30 June)

Financial Overview	FY2023 ('000) Audited	FY2022 ('000) Audited	% Change
Revenue	16,630	15,714	+6%
(Loss)/profit before tax	(4,157)	622	-768%
Loss after tax attributable to members	(5,775)	(842)	-586%
Basic & diluted loss per share	(0.0697)	(0.0105)	-564%
Equity attributable to members	18,919	23,055	-18%

# 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 and practising CPA in Hong Kong 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.

# 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.



## **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.



## **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.



**Mr Jimmie Wong | Chairman**

[jimmiewong@ci1.com.au](mailto:jimmiewong@ci1.com.au)

**Mr Nicholas Ong | Company Secretary**

[info@ci1.com.au](mailto:info@ci1.com.au)



**CREDIT  
INTELLIGENCE**  
LIMITED

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# Proxy Summary



## Proxies received for the Resolutions

Resolution	For	Against	Abstain	Open
1 ADOPTION OF REMUNERATION REPORT	1,225,162	18,764,882	2,136,550	56,810
2 RE-ELECTION OF MR MARK NG AS A DIRECTOR	16,517,579	15,310,686	5,237,637	66,605
3 RE-ELECTION OF MR MICHAEL PIXLEY AS A DIRECTOR	28,055,874	6,712,572	2,297,456	66,605
4 RE-ELECTION OF MR RUSSELL GOODMAN AS A DIRECTOR	22,056,202	12,712,244	2,297,456	66,605
5 RE-ELECTION OF MR VINCENT LAI AS A DIRECTOR	16,528,975	18,239,471	2,297,456	66,605
6 RE-ELECTION OF MR KING WONG AS A DIRECTOR	16,275,433	18,452,342	2,130,995	66,605
7 RATIFICATION OF PRIOR ISSUE OF 4,546,051 SHARES	16,727,108	10,628,316	9,692,678	84,405
8 APPROVAL OF 10% PLACEMENT CAPACITY	23,417,227	7,323,100	6,332,570	59,610
9 CONDITIONAL BOARD SPILL MEETING RESOLUTION	12,714,858	7,212,219	2,196,717	59,610