

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%
Total	16.6m	15.7m	6%

- 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

OneStep I.T.

Increase in demand for audit
services matching

HKBNPL

Extend instalments service for
6,9,12 months



Asia

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

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

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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