

FY22 Half Year Results Presentation

SMARTPAY HOLDINGS LIMITED

29 November 2021

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FY22 HALF YEAR FINANCIAL RESULTS

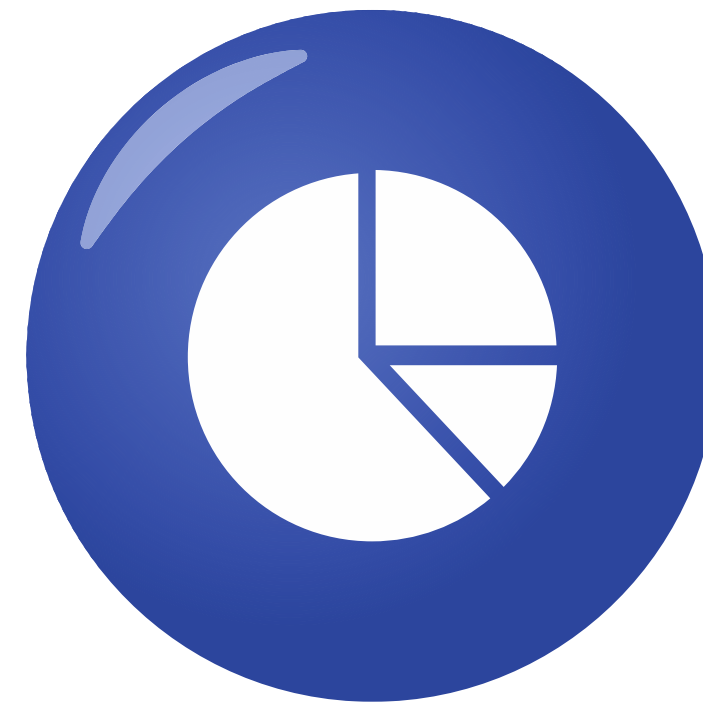
REVENUE



↑ 45%

1st Half FY22: **\$21.0m**
vs
1st Half FY21: **\$14.5m**

EBITDA*



↑ 10%

1st Half FY22: **\$3.7m**
vs
1st Half FY21: **\$3.4m**

NET PROFIT AFTER TAX



1st Half FY22: **\$0.4m**
vs
1st Half FY21: **(\$9.3m)**

NET DEBT



1st Half FY22: **(\$5.5m)**
vs
1st Half FY21: **(\$4.8m)**

*EBITDA = Earnings Before Interest, Tax, Depreciation, Amortisation, Impairments and Foreign Exchange Adjustments. EBITDA is a useful non-GAAP measure as it shows the contribution to earnings prior to finance costs and non cash items.



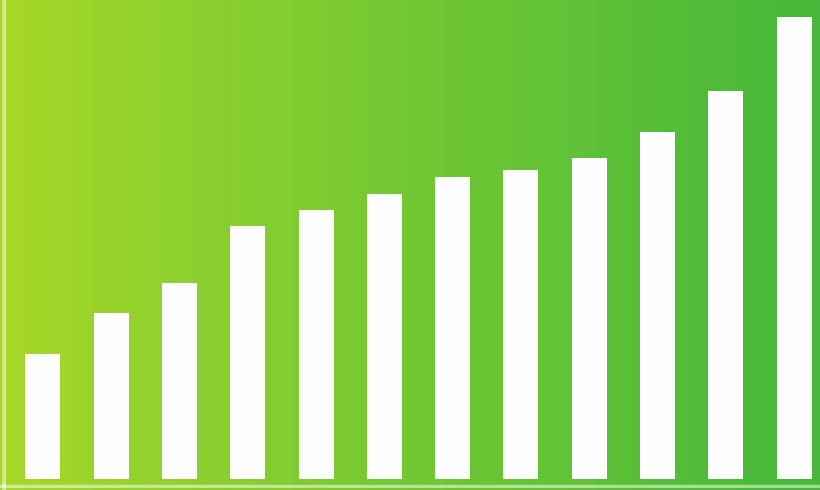
**ON-GOING
IMPROVEMENT IN
ACQUIRING
MARGIN**

After Tax Profit of
\$0.4m
versus (\$9.3m) in prior year


**Australian
transacting
terminals fleet**
6,737
end of September 2021

post “freedom day” in
NSW & VIC, increased to:
8,083
end of October 2021

**Total
Transaction
Value (TTV)**



\$1.1b
versus \$545m in prior year



Revenue
\$21.0m
Up 45% on prior year \$14.5m

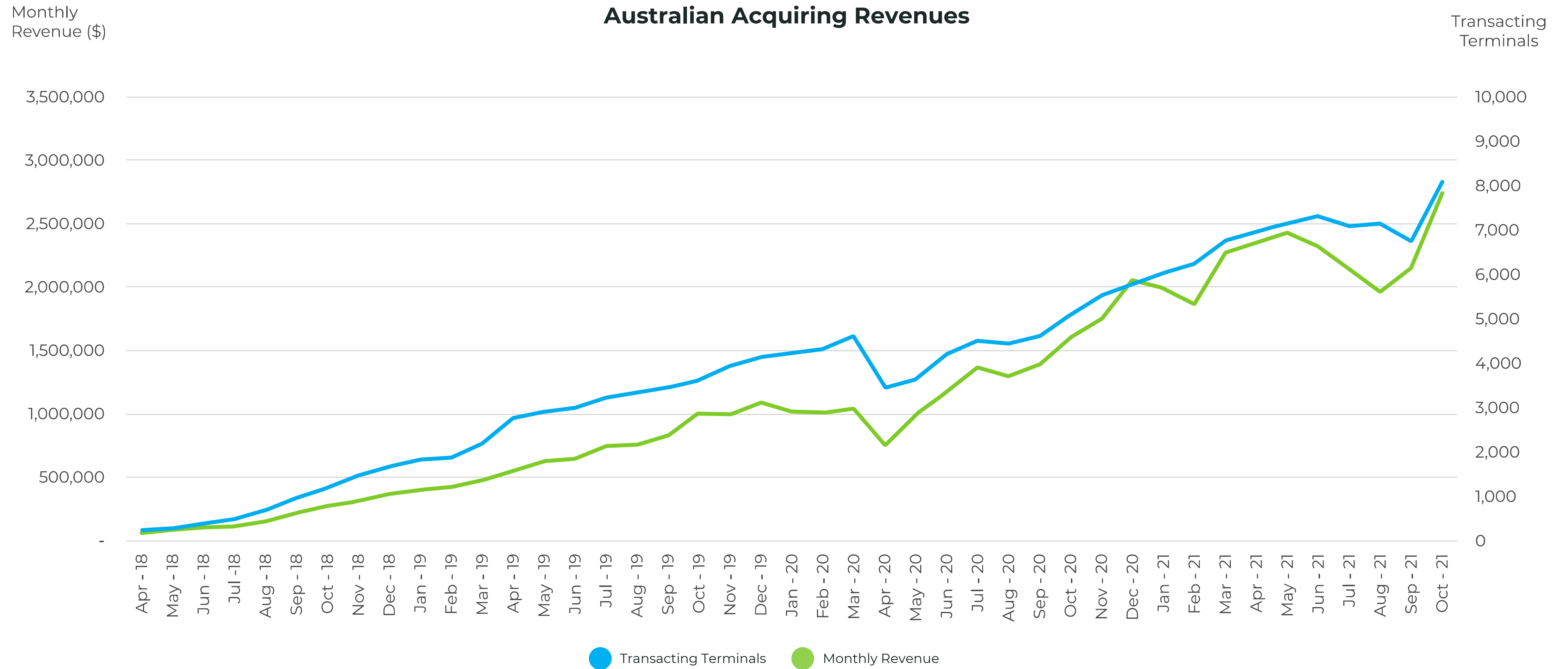
**Australian acquiring
transactional revenue**



\$12.6m
An increase on the
prior year \$6.3m

“Thanks to SmartCharge, we expect to save \$14,000 a year. I have invested some of this into social media advertising, which is helping us grow”





"We now know exactly what's going into our bank account."



We continue to see positive results from our investment in both our marketing and sales functions in Australia with ongoing momentum in lead generation and new terminal sales through the first half of FY22.

The quality of our NZ business continues to show through our resilience during the most recent nationwide COVID lockdowns and remains a strategic asset both in the NZ market and in providing operational leverage and scale support for our Australian business.

We are very pleased with the execution against our strategic objectives and overall business performance in the first half FY22 in a very challenging trading environment in both Australia and New Zealand.

With the ongoing momentum in our Australian customer acquisition through the period and a strong 'bounce back' effect seen in our Australian transacting terminal numbers and acquiring revenues in October, we look forward to improved operating leverage and a strong second half performance to the 22 financial year.



"The bank fees were killing us, it was \$800 in fees a month. Smartpay were the only one that truly don't charge fees."





Questions