

# Supply Chain Software, Payments and Lending

Spenda Limited (the Company)  
ASX:SPX

February 2023

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# Latest Quarterly Results

Quarter ended 31 December 2022

# Leading indicators continued to perform strongly

## ■ Recurring Revenue Growth

- \$52 - 82k per month or ~\$696k - \$984k per annum.

## ■ Payments

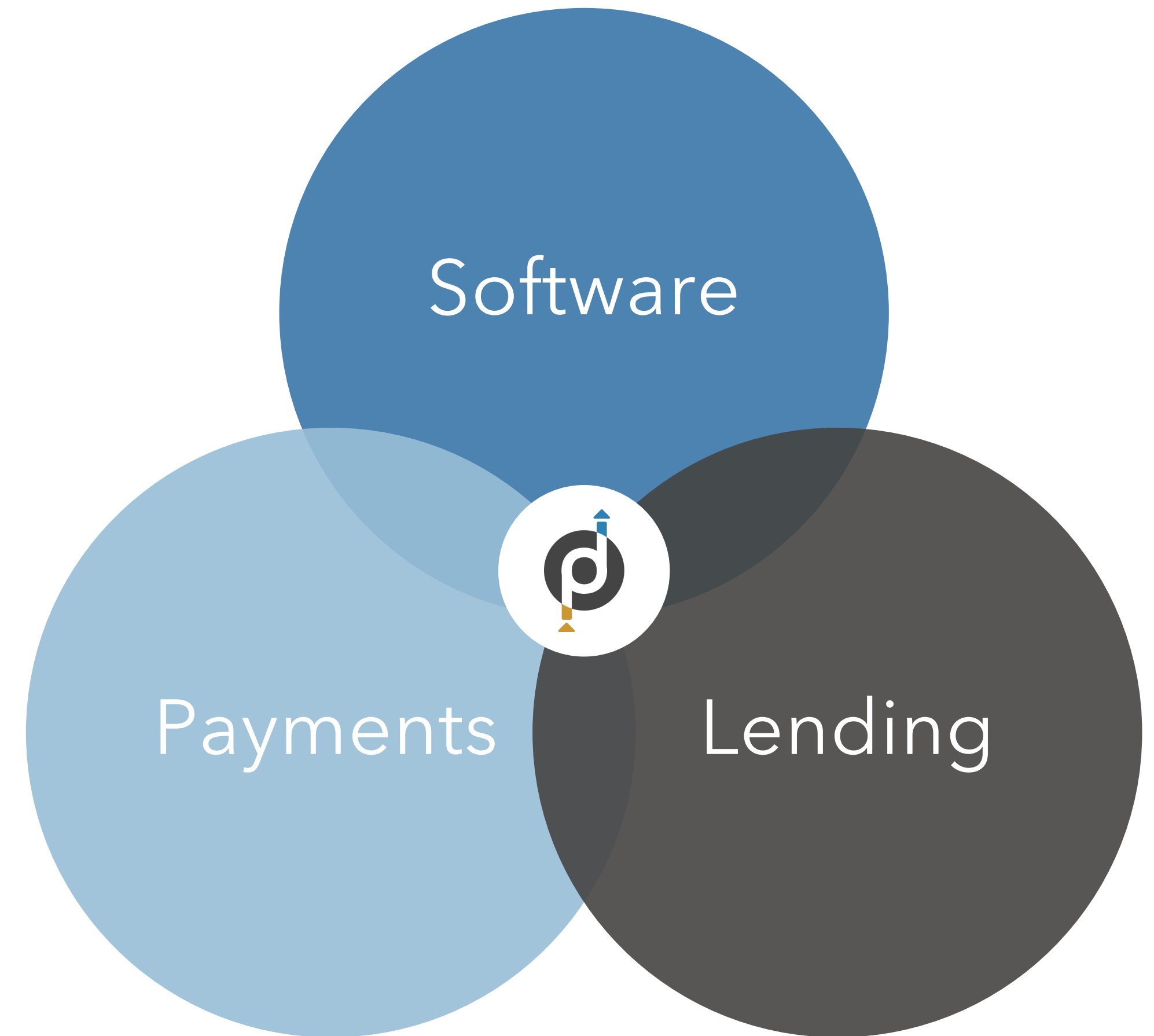
- 69% increase in transaction growth from the prior quarter.
- 41% increase in payment volume from the prior quarter.

## ■ Lending

- 9.93% growth in average lending yields to 23.34%.
- 33% growth in invoices finance loan facilities

## ■ Customer Growth

- 6% increase from the prior quarter.



# Unpacking the Key Highlights from the Quarterly

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## Cash Receipts

\$789k for the quarter.

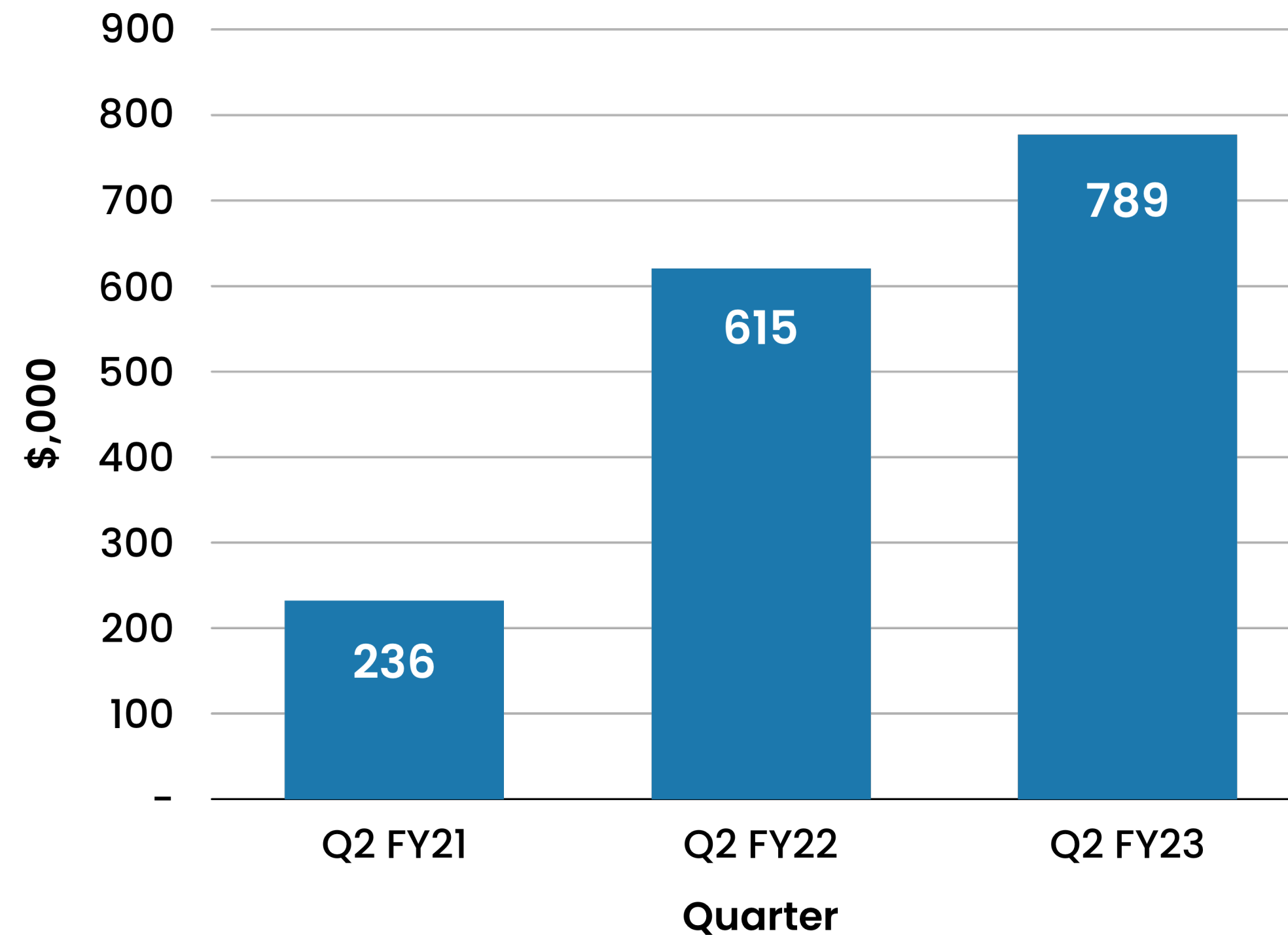
28% growth compared to Q2 FY22.

## Cash position

Closing cash position of \$4.3m as at 31 December.

Net cash position of \$8.7m as at 31 December.

Cash receipts from customers



▲ **28%**

Cash receipts growth compared with Q1, FY22

▲ **69%**

Increase in payment transaction growth from the prior quarter.

The second quarter of the 2023 financial year delivered the Company's 9th consecutive quarter of growth.

Spenda Limited and First Data Merchant Services ("Fiserv") entered into a new two-year Payment Facilitator Agreement.

The Spenda platform is being integrated into the Carpet Court standard operating environment across all 205 Carpet Court member stores.

Launch of the Spenda developer portal to provide third-party developers access to curated API's, documentation, and sample code to build integrations into the Company's software.

The Company has successfully drawn an additional \$2.5m from its debt warehouse facility, a 33% increase in funds drawn since the debt warehouse facility was established.

Completion of the development of Spenda's mobile payment authorisation app, Spenda Wallet - a companion to Spenda Accounts Payable solution.

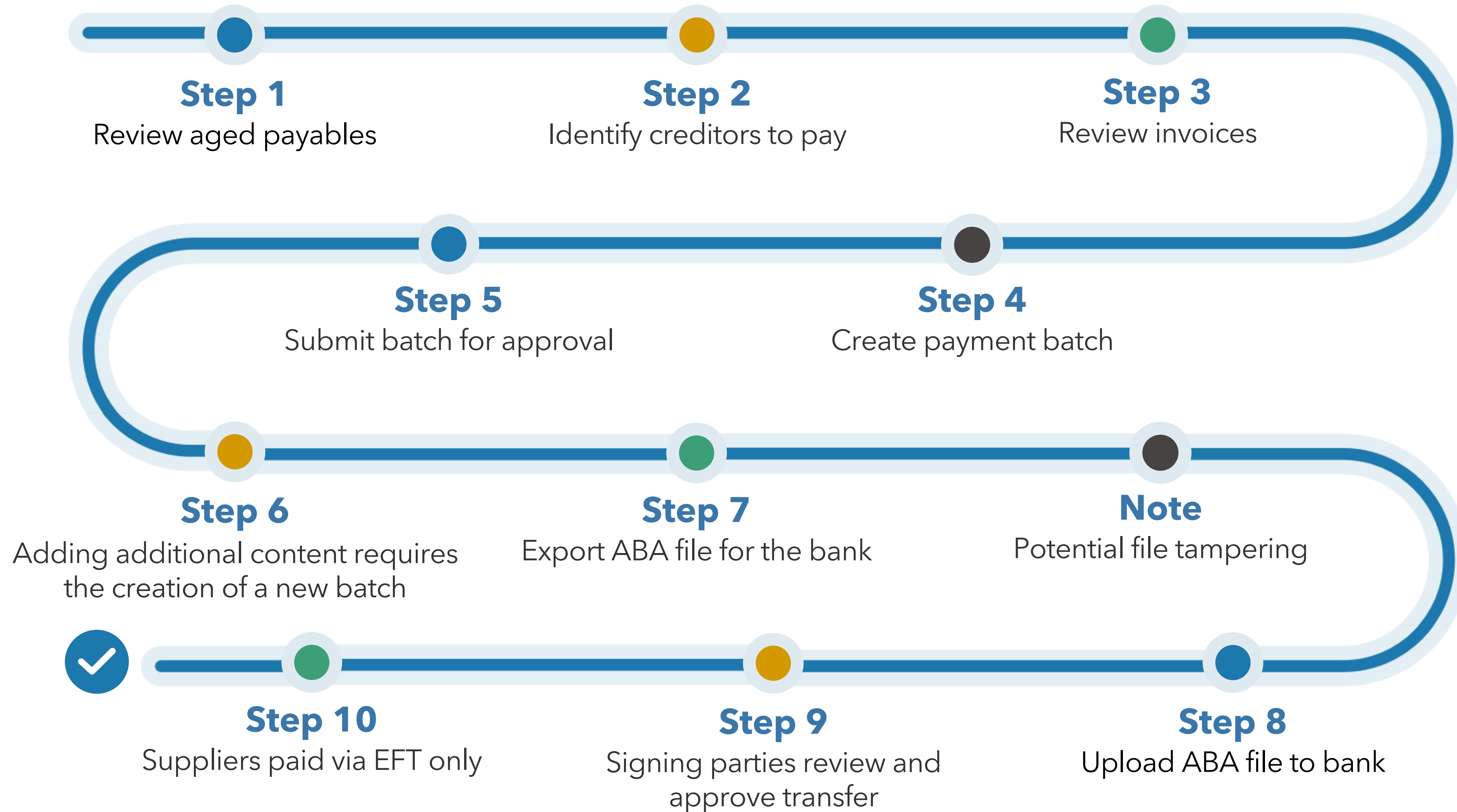
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# Development Update

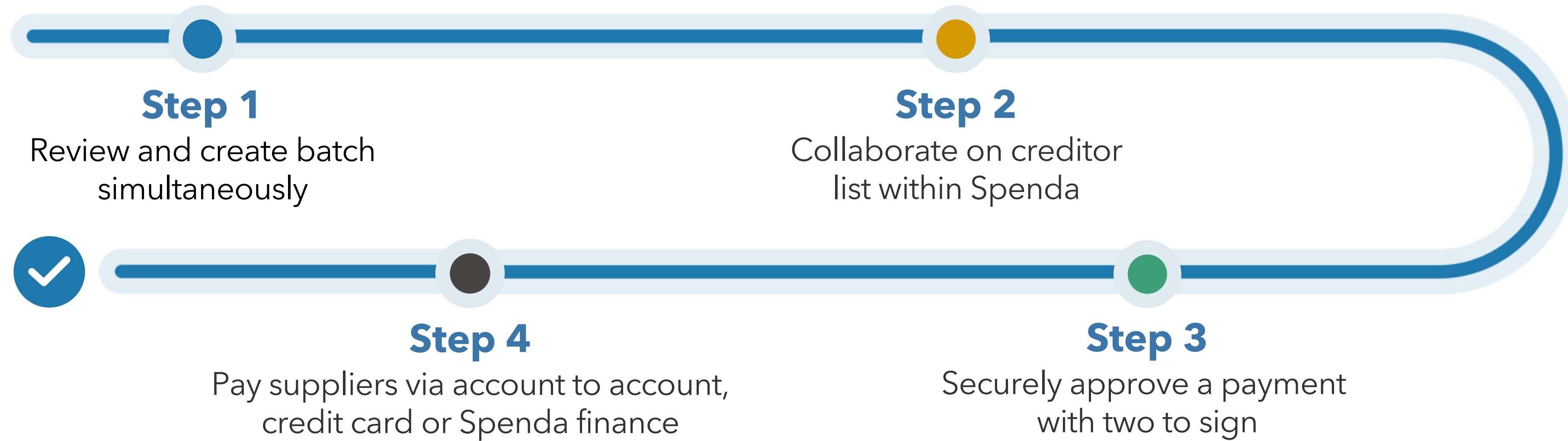
# Typical Accounts Payable workflow

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# Accounts Payable workflow with Spenda



Spenda consolidates 10 steps into four, simplifying the accounts payable workflow and delivering business efficiencies.

## Wins

✓ **Process**

✓ **Security**

✓ **Payment flexibility**

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# Product demo

## Accounts Payable + Spend Wallet (authorisation)

- Create Batch
- Sent For Approval
- Approved
- Set Payment Date

**Batch Payment - APB-000005**

Discard Batch Edit Approve & Pay \$29,863.35

Supplier	Payment Description	Bank Account	Transaction Amount
Brown and Sons	PI-18	922-031 788003	\$5,379.33
D'Amore Group	PI-12	654-000 26292110	\$2,677.19
Homenick - Will	PI-40	780-000 032199	\$3,343.18
Rempel - Torp	PI-34	840-366 621831181	\$108.71
Boyer - O'Kon	PI-25	736-000 123654	\$5,758.71
Armstrong, Reilly and Crooks	PI-7	306-089 53216169	\$3,686.43
Trantow, Rolfsen and Gleichner	PI-23	413-000 965011485	\$1,430.20
Hegmann and Sons	PI-35	700-310 62103681	\$1,506.14
Rodriguez and Sons	PI-32	800-300 14648136	\$5,973.46

**Recent Modification**

- Create Batch
- Sent for Approval
- Approved
- Paid

**Batch - BID1295**

Authorise a payment for: **\$1,685.00**

Batch name: ABC-022  
Payment Date: Today 8:00 AM  
Payment Method: Account 123456789  
Recipients: Multiple (2 records)

Batch Created By: JS Jack Smith Today 12:20 PM  
Batch Approved By: JS Jack Smith Today 12:20 PM

Reject Pay

Payment Scheduled



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[spenda.co](https://spenda.co)

**Spenda Limited**

605, 275 Alfred Street  
North Sydney, NSW 2060  
1300 682 108

[investors@spenda.co](mailto:investors@spenda.co)

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