

Supply Chain Software, Payments and Lending

Spenda Limited (the Company)
ASX:SPX

February 2023

ASX:SPX

Disclaimer

This presentation contains certain statements that may constitute forward looking information under applicable securities laws. All statements, other than those of historical fact, which address activities, events, outcomes, results, developments, performance or achievements that Spendia anticipates or expects may or will occur in the future (in whole or in part) should be considered forward looking information. In some cases, forward looking information is identified by the use of terms and phrases such as “anticipate”, “believe”, “could”, “estimate”, “expect”, “intent”, “may”, “plan”, “predict”, “project”, “will”, “would”, and similar terms and phrases, including references to assumptions. Such information may involve, but is not limited to comments with respect to expectations, planned operations or future actions.

These forward looking statements are based on currently available information as of the date of this presentation but are subject to known and unknown risks, uncertainties and other factors that may cause actual results, performance or achievements to be materially different from those expressed or implied by such forward looking information. The forward looking information contained in this presentation is expressly qualified by this cautionary statement.

A number of risks, uncertainties and other factors could cause actual results to differ materially from the results discussed in the forward looking information, including but not limited to, the following:

- Risks associated with reliance on key personnel;
- Financial health of Spendia and its related cash flows; general industry and market conditions and growth rates; legislative and regulatory developments;
- General economic conditions and levels of economic activity;
- Global financial conditions;
- Financing risks;
- Degree of competition in the industry;
- Risks associated with the development of projects;
- Changes in employee relations; and control of costs and expenses.

The material in this presentation is general information about Spendia’s activities current as at the date of the presentation. The presentation comprises information regarding Spendia that is given in summary form and does not purport to be complete. Nothing in this presentation should be construed as a recommendation by Spendia to purchase securities, or an offer for subscription or purchase of securities. Information in this presentation should not be considered advice and does not take into account the investment objectives, financial situation or needs of a particular investor. These matters should be considered with or without professional advice when deciding if an investment is appropriate.

Forward looking information reflects Spendia’s current beliefs and is based on information currently available to Spendia and on assumptions it believes to be reasonable. The forward looking information is made as of the date of this presentation. Prospective investors should not read forward looking information as guarantees of future performance or results and should not place undue reliance on forward looking information. Nothing in this presentation is, or should be relied upon as, a promise or representation as to the future.

All references to currency are in AUD unless otherwise specified.



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

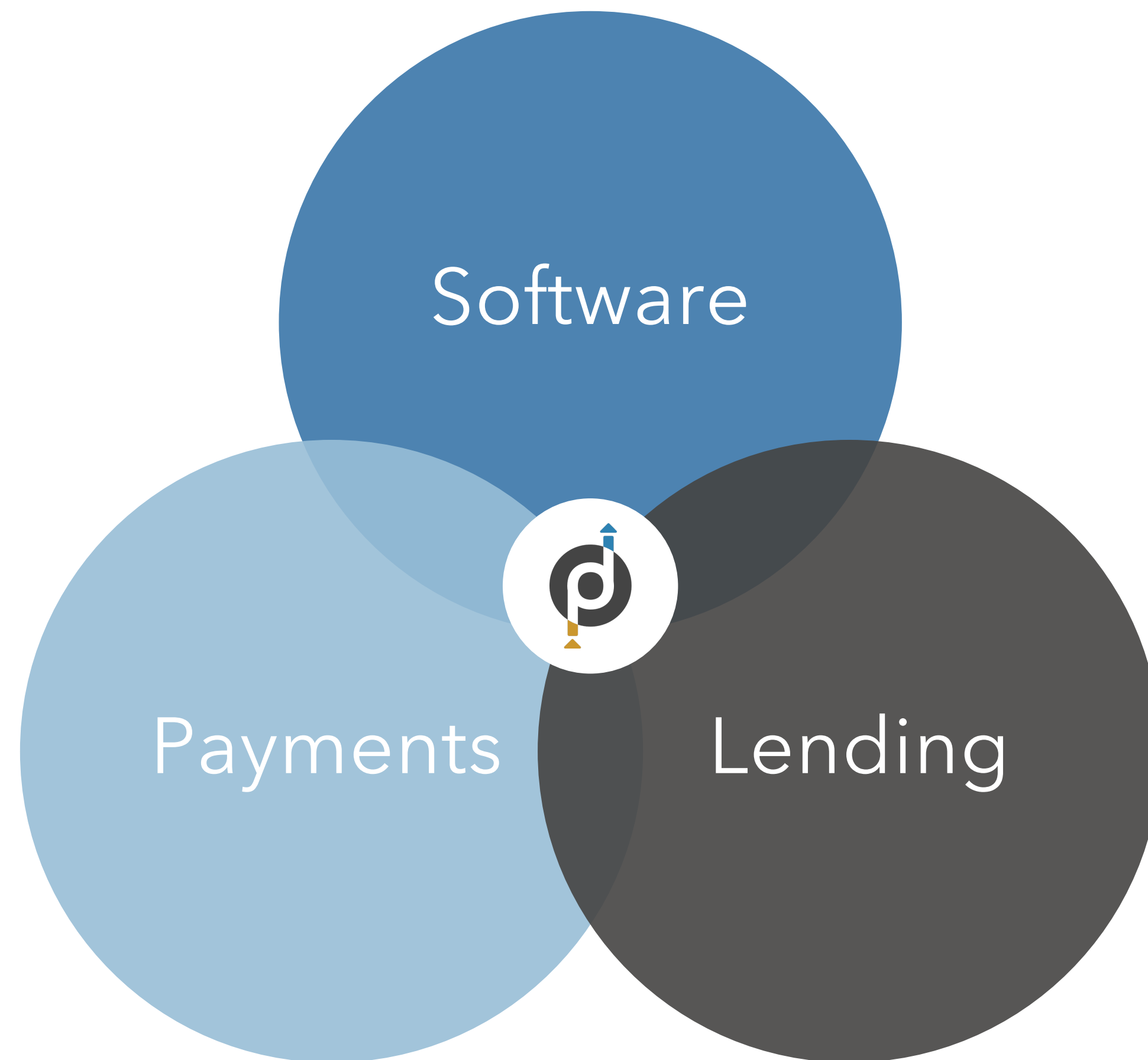
- 69% increase in transaction growth from the prior quarter.
- 41% increase in payment volume from the prior quarter.

■ 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

Cash Receipts

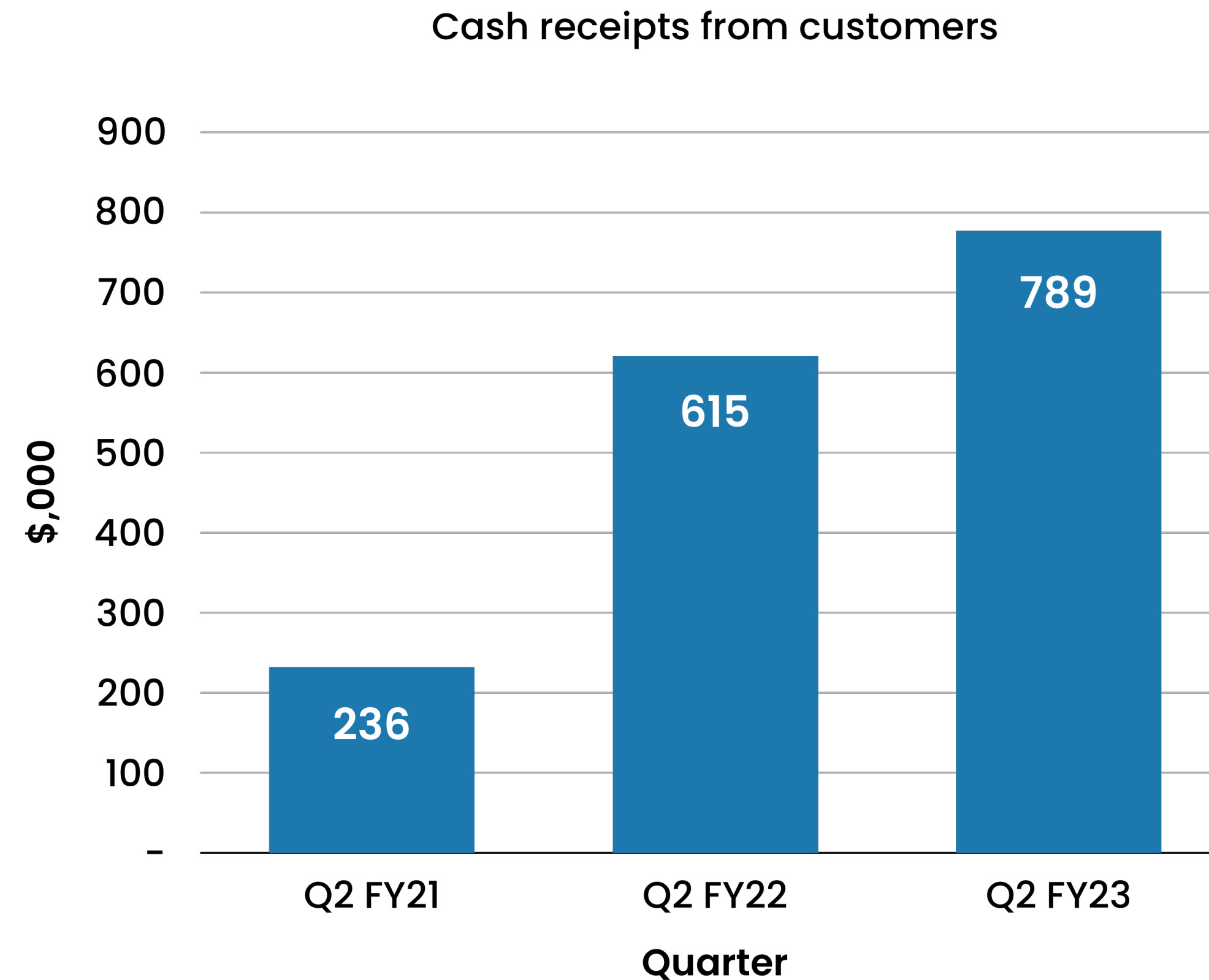
\$789k for the quarter.

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.



▲ **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.

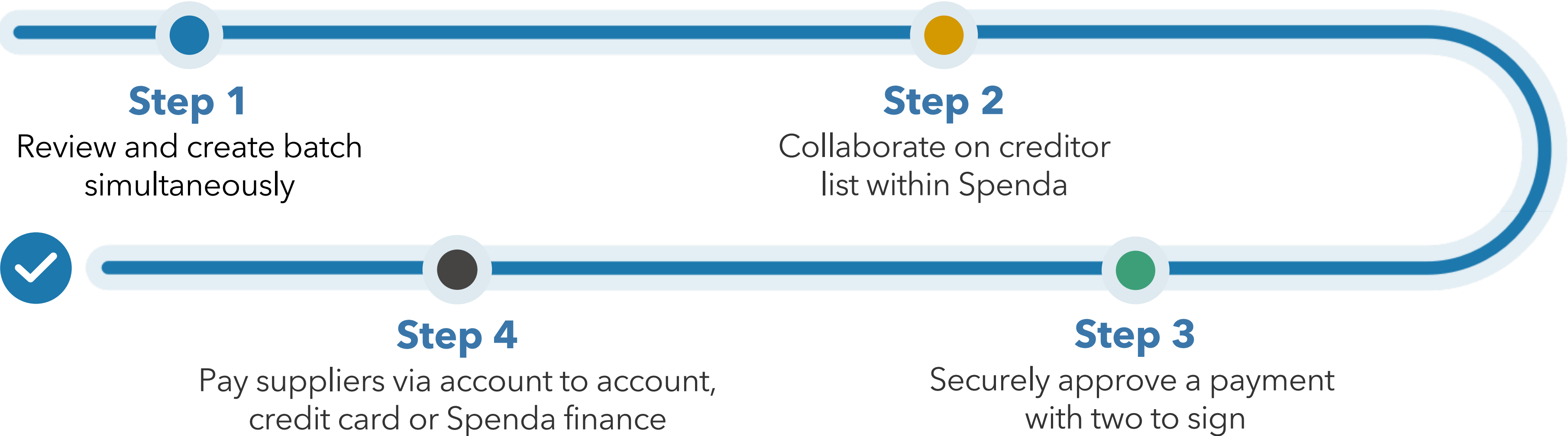


Development Update

Typical Accounts Payable workflow



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

For personal use only


Product demo

Accounts Payable + Spend Wallet (authorisation)




Create Batch

✓




Sent For Approval

✓




Approved

✓



Set Payment Date

✓



Purchasing • Pay

Jack Smith
Supplier Co

Upload Batch

Batch Review

Reports

Settings

Search Suppliers

Batch Payment - APB-000005

Discard Batch

Edit

Approve & Pay
\$29,863.35

Batch Name	Payment Date	Payment Method	Batch Amount
batch0241	19/07/2022	Mastercard - Jack Smith 0026	\$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 262921110	\$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, Rolfson 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

1:46

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

Batch Approved By: JS Jack Smith

Reject

Pay



Payment Scheduled





spenda.co

Spenda Limited

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

investors@spenda.co

ASX:SPX

Authorised by the Board of Directors