

Supply Chain Software, Payments and Lending

Spenda Limited (the Company)
ASX:SPX

February 2023

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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

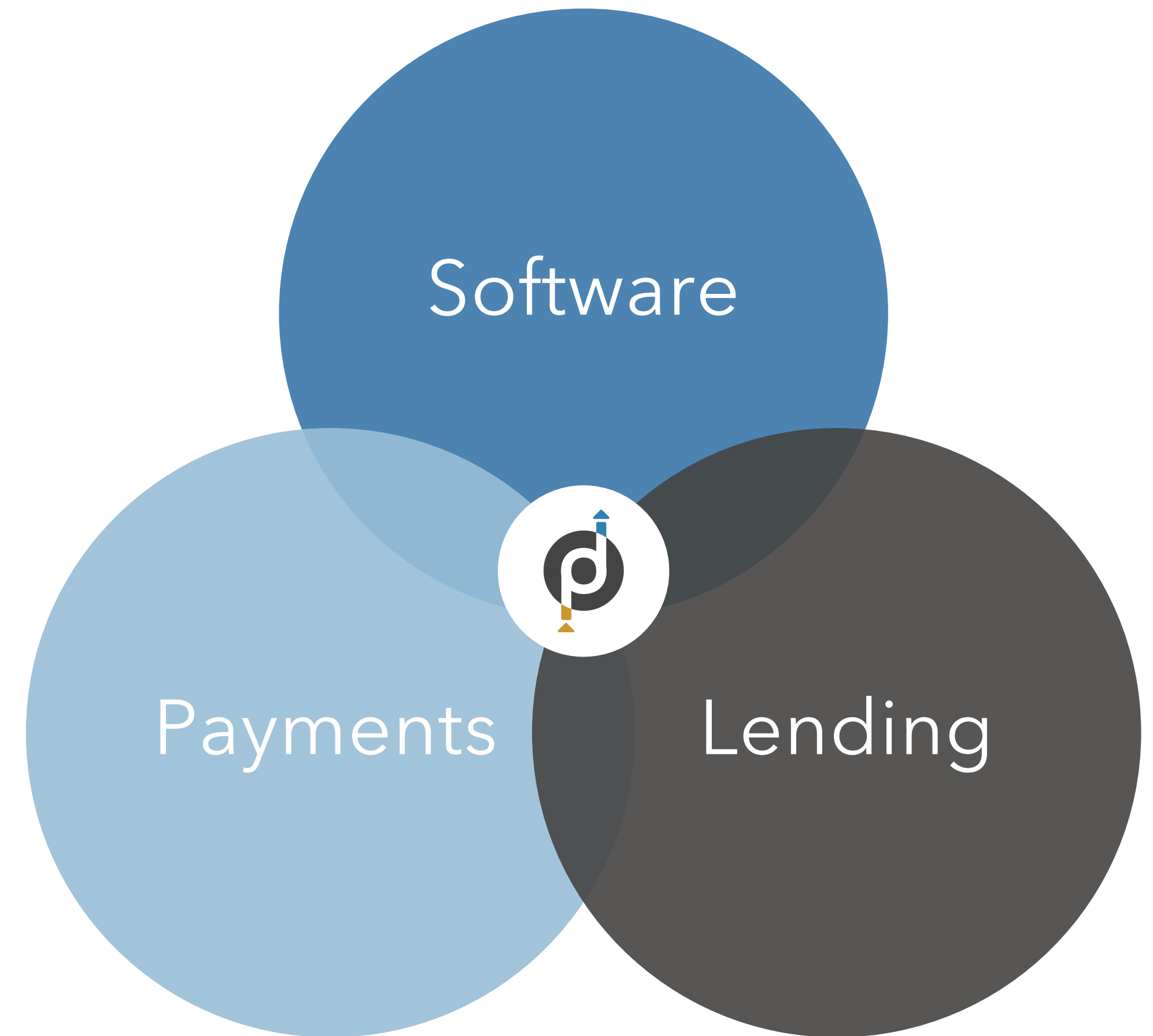
- 69% increase in transaction growth from the prior quarter.
- 41% increase in payment volume from the prior quarter.

■ 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

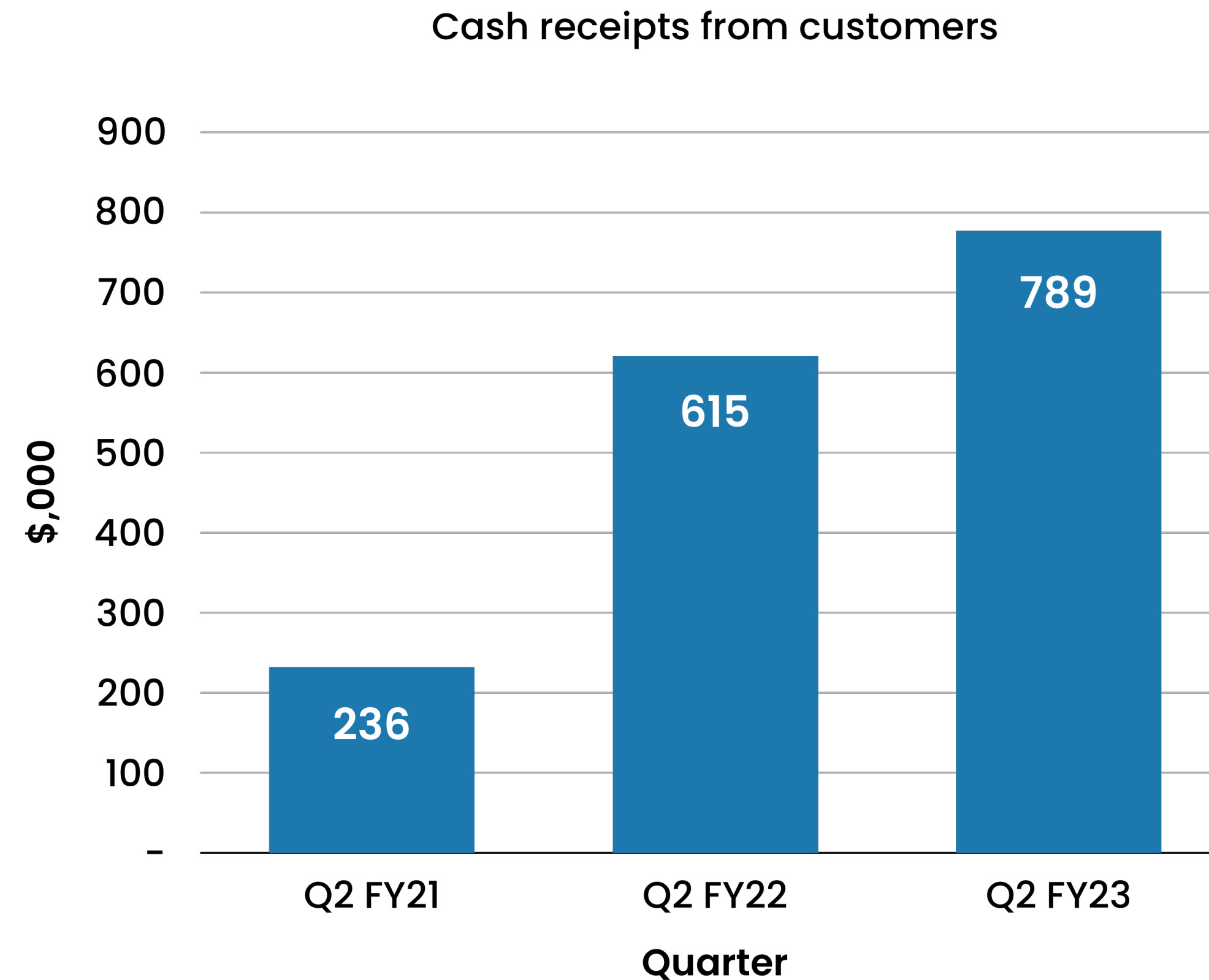
\$789k for the quarter.

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.

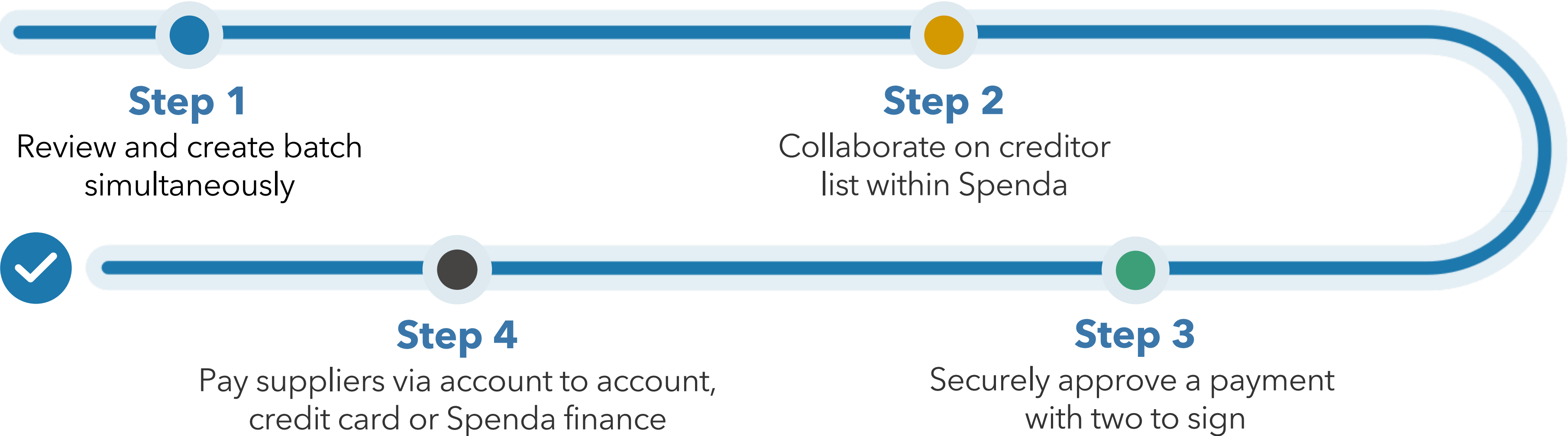


Development Update

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


Today 12:20 PM

Batch Approved By: JS Jack Smith

Today 12:20 PM

Reject

Pay



Payment Scheduled





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Authorised by the Board of Directors