



Investor Presentation

*We will lead the transformation of the
consumer lending industry in Australia*

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November 2013

The Company

- Small listed finance company focused on servicing customers the main stream banking sector doesn't want to deal with.
- We take the time to understand our customers and not treat everybody the same. Understanding our customers helps us provide the appropriate product.

Financial Review

	2012/13	2011/12	% increase
Written Income	\$34.0M	\$18.0M	88.8%
Earned Income	\$22.8M	\$15.5M	47.1%
Profit Before Tax	\$5.2M	\$3.6M	44.4%
Net Profit after Tax	\$3.6M	\$2.5M	44.0%
Bad debts as % of revenue	10.7%	9.8%	
EPS (cents)	6.16	5.87	4.9%
DPS (cents)	4.00	4.00	-

Financial Review

	June 2013	June 2012	% increase
Trade receivables	\$32.1M	\$17.0M	88.8%
Borrowings	\$3.0M	\$1.6M	87.5%
Net Assets	\$51.2M	\$33.4M	53.3%
No of shares	78.2M	48.8M	

Current Trading (1st Qtr ending Sept 13)

	2013/14	2012/13	% increase
Written Income - Secured	\$6.3M	\$2.8M	125.0%
Written Income - Unsecured	\$6.4M	\$3.9M	64.1%
Earned Income - Secured	\$2.6M	\$1.1M	136.4%
Earned Income - Unsecured	\$5.2M	\$3.5M	48.5%
Contribution – Secured	\$1.5M	\$0.7M	114.3%
Contribution - Unsecured	\$1.4M	\$1.1M	27.3%
Corporate/Unallocated	(\$1.0M)	(\$0.7)	42.8%
Profit Before Tax	\$1.9M	\$1.1M	72.7%
	Sept 2013	June 2013	% increase
Trade receivables - secured	\$28.1M	\$21.9M	28.3%
Trade receivables - unsecured	\$13.8M	\$10.2M	35.3%
Borrowings	\$3.2M	\$3.0M	

Cash Store Acquisition Summary

- Money3 have secured the rights to 41 stores across the east coast of Australia from the administrators of The Cash Store Pty Ltd (Cash Store) . Consideration was \$250,000.
- Money3 has secured a deal with Assistive Finance Australia Pty Ltd (Assistive) to collect the outstanding loan book.
- Money3 has gained the Cash Store and Assistive customer database that has in excess of 30,000 customers of which 16,000 have loans introduced by Cash Store.

	No of branches before Cash Store	No of Cash Store branches	Expected No of branches
Victoria	20	11	26
NSW	6	12	17
QLD	1	16	15
Tasmania	8	0	7
SA	4	2	5
Total	39	41	70

Cash Store Performance (First 7 weeks)

Indicators

- Written income increased from an average of \$1,656 per store to \$4,560. Our initial target (to be achieved in the fourth quarter 2013/14 FY) is \$6,000 per branch per week (Existing Money3 branches target is \$10,000).
- Customer numbers are up 30% since taking over and are sitting at an average of 21 customers per week. Our initial target is 40 customers per branch per week (Existing Money3 branches target is 50 customers).
- Debtor book for Cash Store branches is \$1.65m. We have advanced \$1.649M in cash, received \$0.638M in repayments and have fees and interest of \$0.581M.

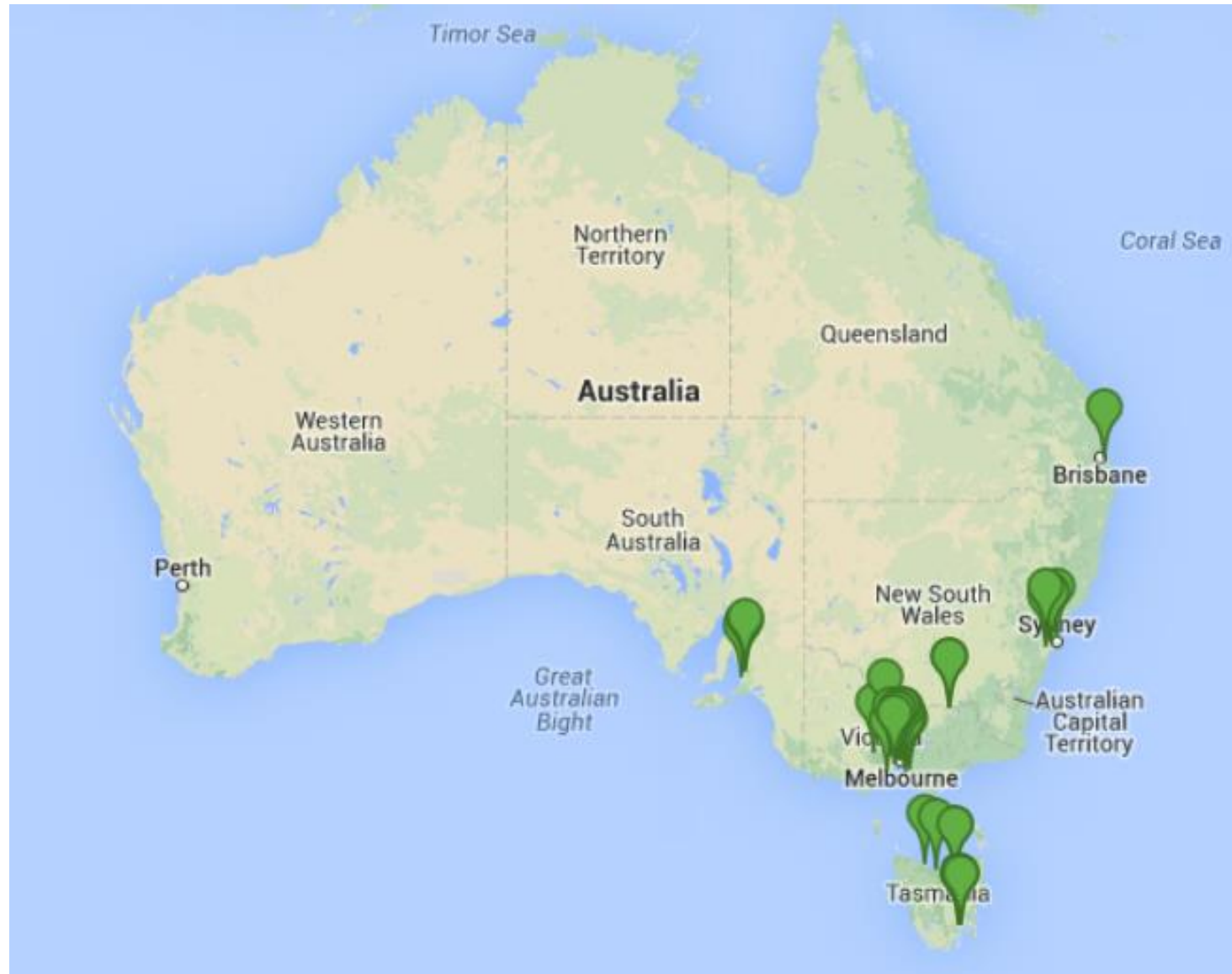
Assistive Loan Book Collection

- Collected \$850k in first 7 weeks of which Money3 receives 50%.
- Collection of outstanding loan book going forward will slow and we anticipate another \$200 to \$300k before it becomes uneconomical to collect.

Branches

- We have closed or merged 8 of the 41 stores since taking on the branches. There is still 5 branches that we are considering closing or relocating.

Branch map prior to Cash Store



Branch map post Cash Store



The next 12 months?

Auto Division

- Continue to develop relationships with brokers
- Expand our internal referral division to focus on repeat customers and direct business (Money3 is the largest single referrer to the auto division)
- Funding from Westpac will enable the division to further expand

Micro Motors

- Roll the product out to more brokers and promote to our branch network

Branch Network

- Focus is to roll out our products to the new branches
- Focus is to make every new branch profitable by the 4th quarter of the 2013/14 financial year

Corporate

- Source a debt facility to compliment the Westpac facility

Forecast

- ***Money3 has upgraded its forecasted normalised Profit before tax to \$8.5M from \$8.0M for the year ending June 2014***

Questions?