

Smart Billment for growth

Stefan Kempf
CEO and founder



Mission

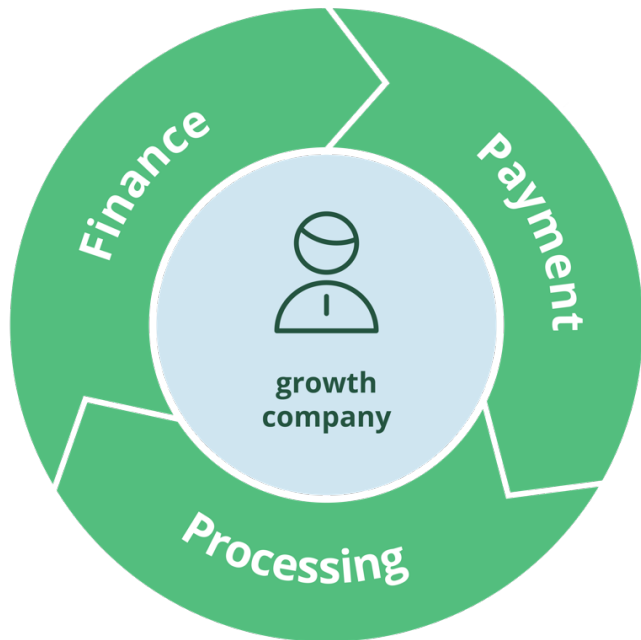
„We want to enable entrepreneurs to focus on their business and be more successful by supporting with fast, smooth and intelligent financial solutions.“

aifinyo at a glance



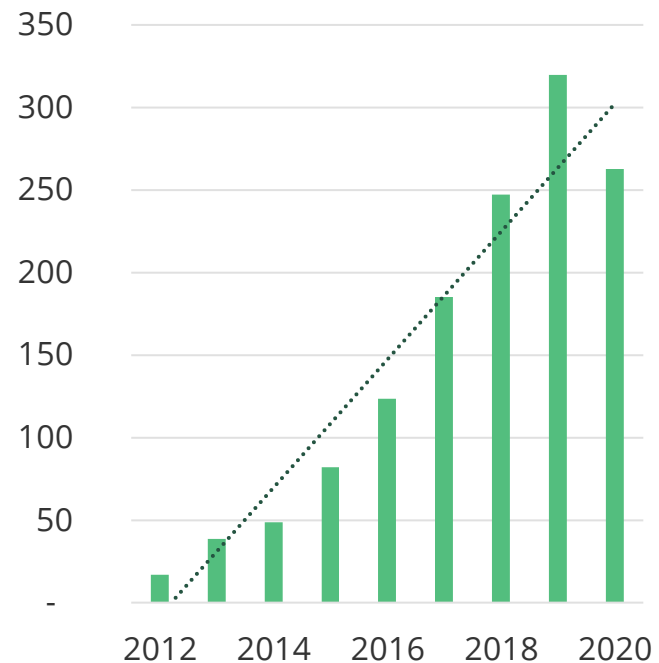
B2B ecosystem

For entrepreneurs to focus on business growth, we process, finance and pay their bills.



transaction volume in EUR m

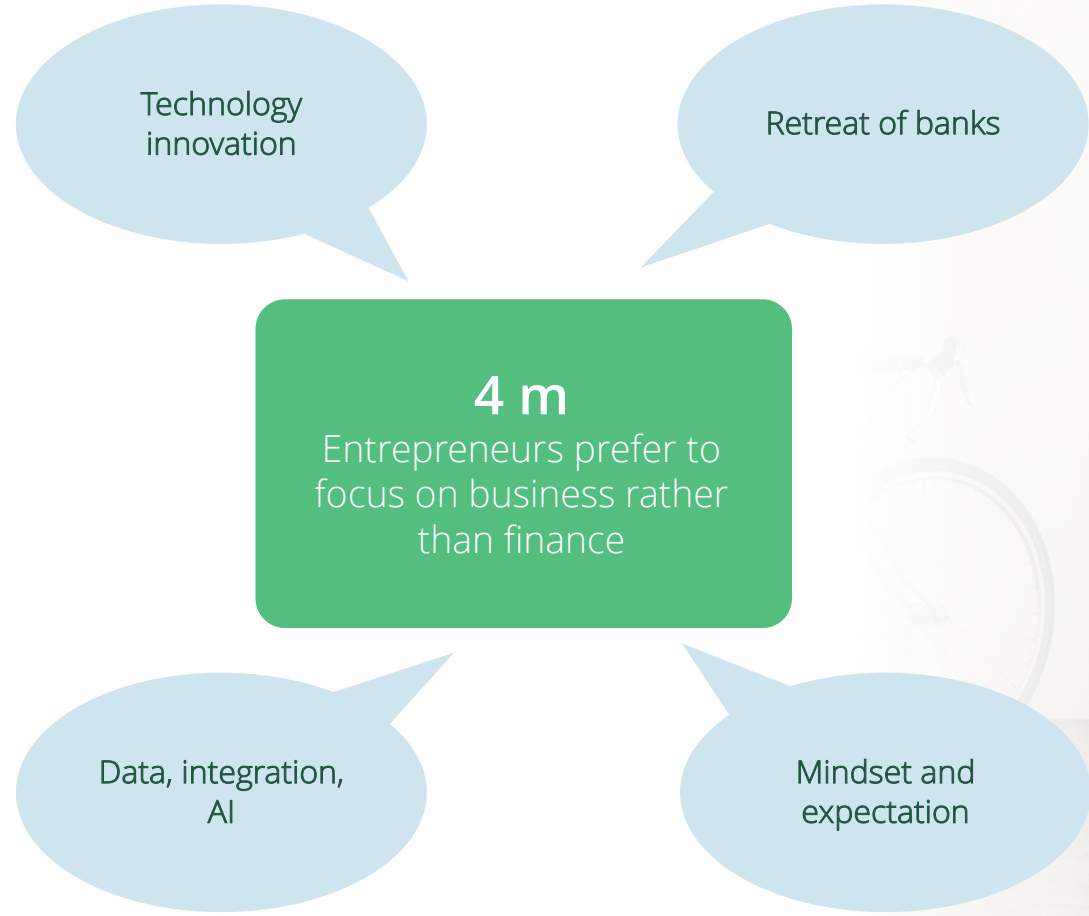
Track record of long term extraordinary growth.



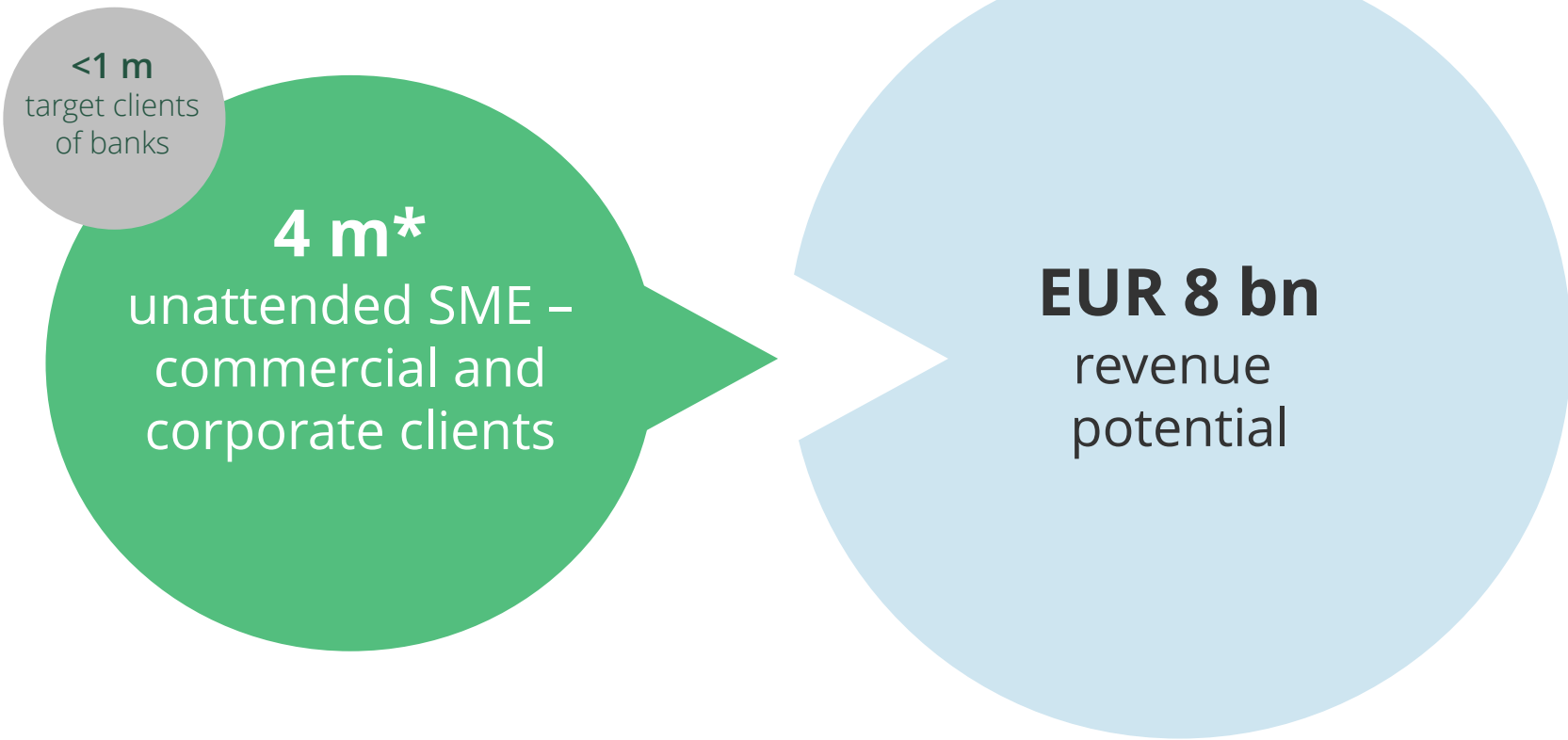
milestones

- 2012** start receivables financing
- 2014** first freelancer factoring solution
- 2015** Introducing SME trade financing
- 2015** entering leasing market
- 2016** adding debt collection service
- 2017** small ticket finetrading (e-com)
- 2018** stock listing m:access
- 2019** rebranding to aifinyo
- 2020** merger with Decimo and Pagido
- 2021** liquidity tool & payment license (tba)

market opportunity driven by megatrends

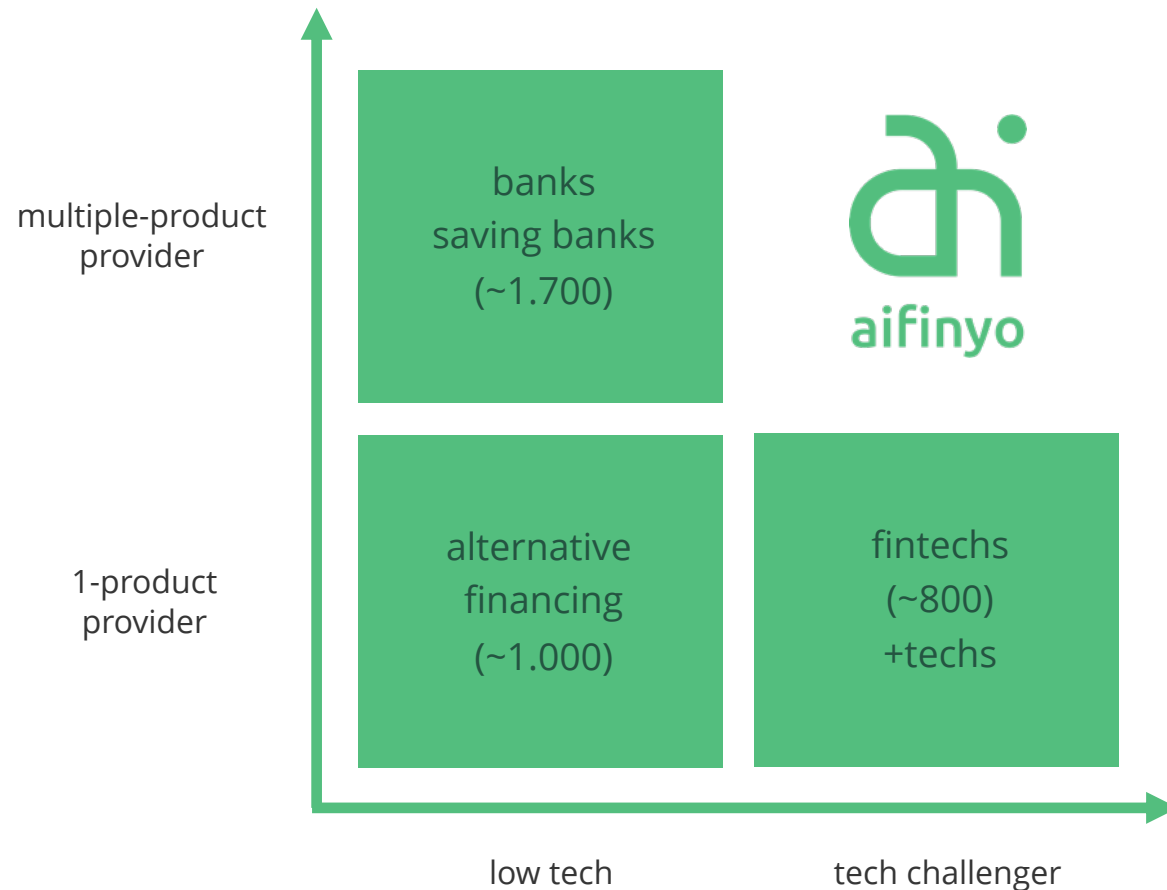


revenue potential commercial clients Germany



*European market is about 5-times the size

current market with unique opportunities

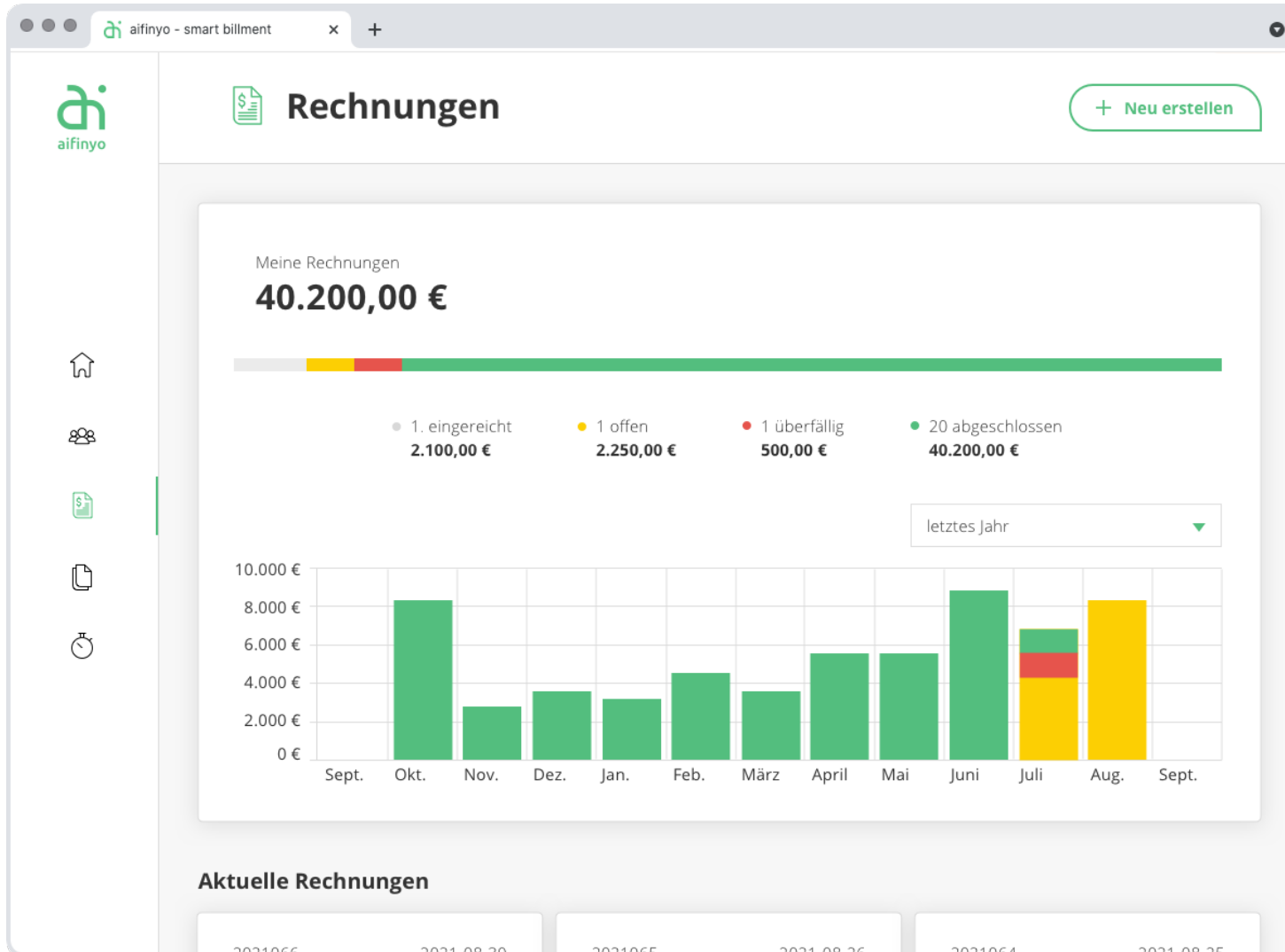


- finance and tech markets are converging
- currently high lucrative situation for consolidation
- aifinyo is well positioned, due to product range, size and tech focus
- successful merger with Decimo + Pagido

- highly fragmented market, huge number of competitors
- banks lack technology and focus, regulatory burden
- alternative financing competitors lack product range and small ticket expertise
- fintechs are mainly too small for platform cost and lack product range

“aifinyo will define the new category Smart Billment by creating an ecosystem for processing, finance and payment of invoices in the B2B market.”

one ecosystem for one purpose

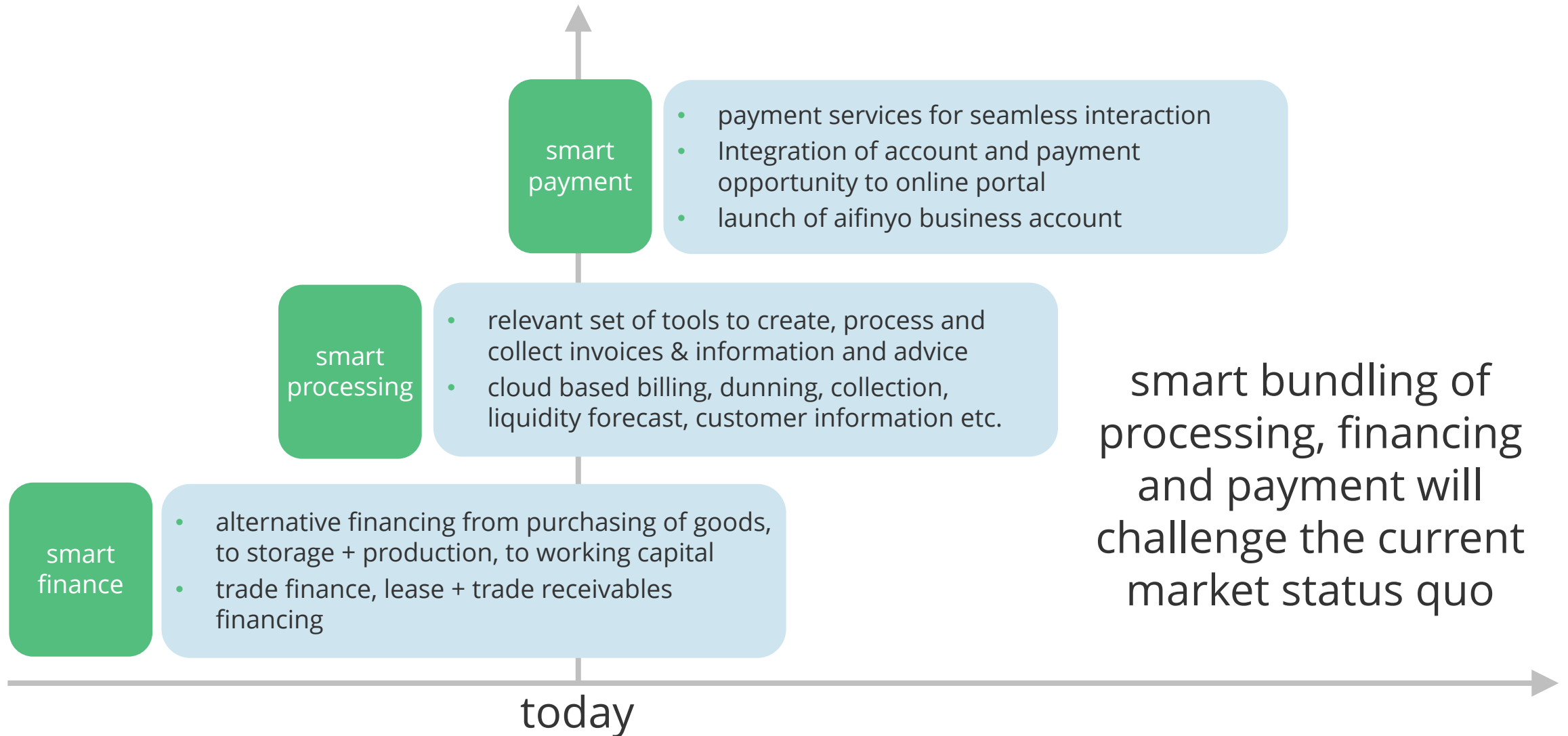


aifinyo offers growth companies a single entry to process, finance and pay invoices

currently available solutions:

- manage contacts
- time tracking
- create invoices
- overview of invoices
- financing of invoices
- dunning / debt collection

roadmap to leading ecosystem in Smart Billment



benefit of bundles



client perspective

- one solution for one set of needs
- less systems / SaaS solutions / interfaces
- more time efficient, easier to use
- seamless interactions between related tasks

aifinyo perspective

- increasing touch points & customer lifetime
- more data for better/new services
- ability to create smart new services
- unique set of products increases barriers to entry

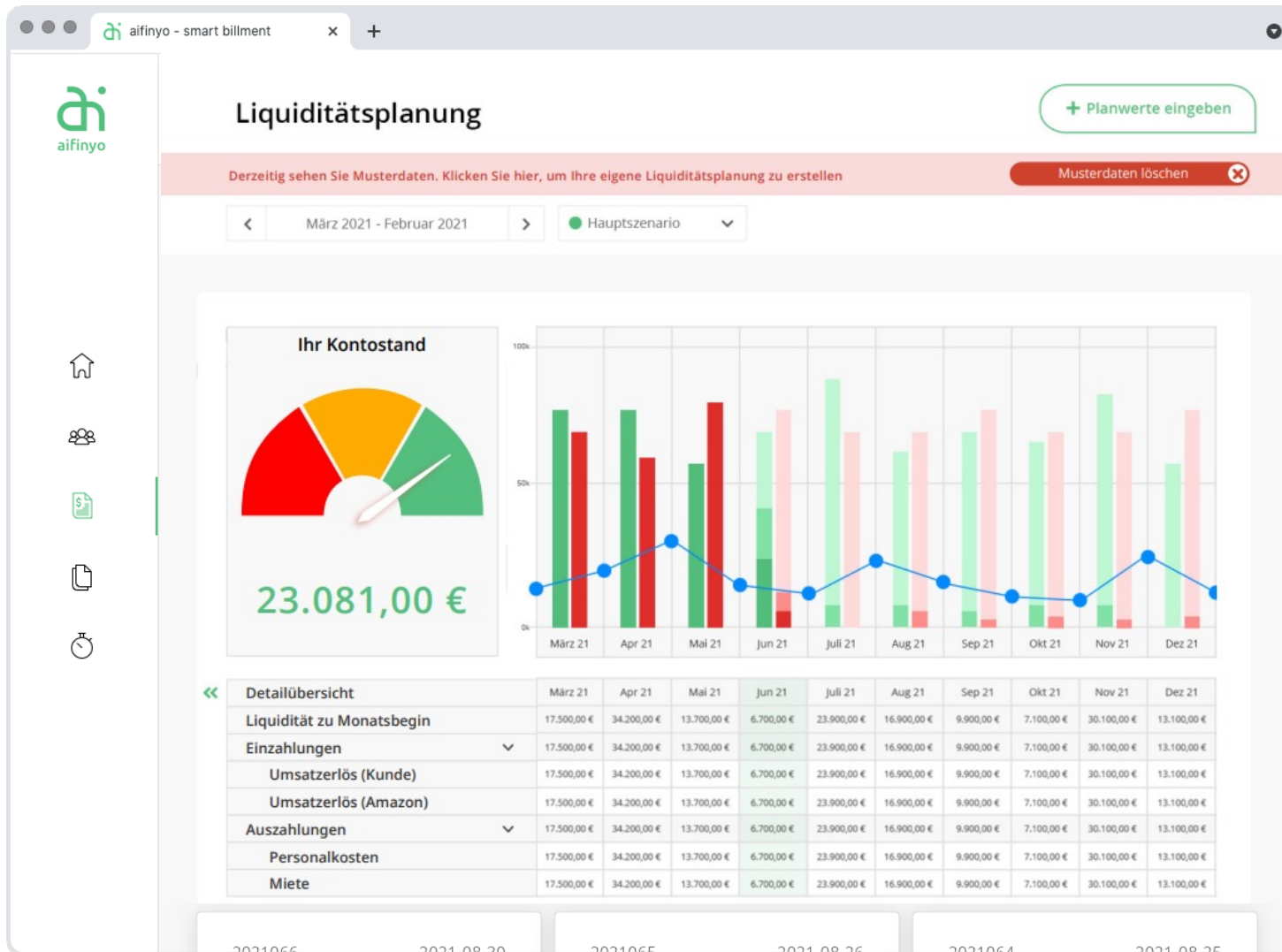
great bundling examples

- Microsoft Office + Microsoft Teams
- Thermomix
- Miles & More credit card



smart bundling
creates new added values
not seen before in an industry

example of great bundling effect



- aifinyo will launch a liquidity planning tool in Q4/21
- the planning tool will use account data pre categorized by aifinyo
- changes in invoice status will instantly affect the liquidity forecast
- in case of liquidity shortfall customers are informed and might get a financing offer
- account data is basis for liquidity tool and for aifinyo's credit decision

“aifinyo achieved strong long-term (profitable) growth,
which was recently affected by corona.”

5y-key (annual) financial figures

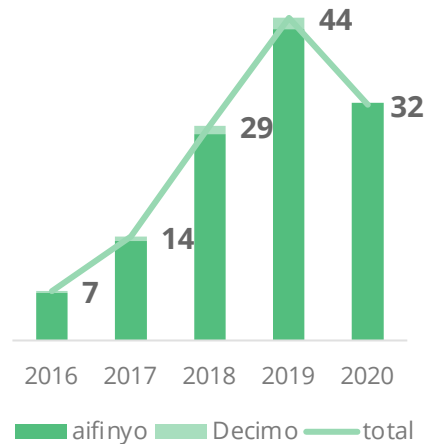


transaction volume
in EUR m



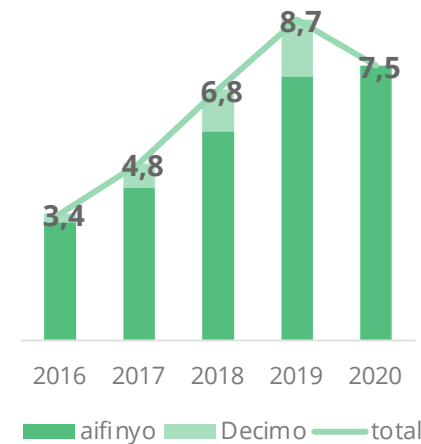
- Strong growth in transaction (financing) volume
- Dominated by factoring, followed by finetrading and leasing

turnover
in EUR m



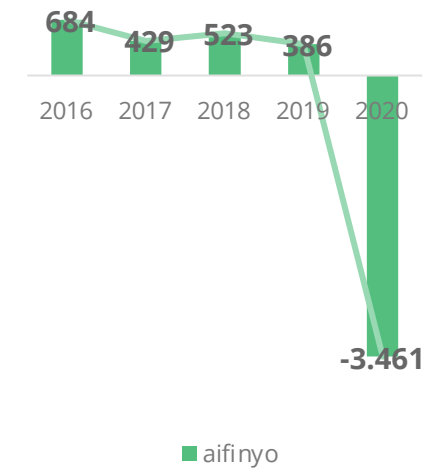
- Strong growth as well in turnover
- Dominated by finetrading (gross accounted for in turnover, vs. e.g. factoring only accounts for the fee)

adj. revenues*
in EUR m



- Adj. revenues is most important internal financial KPI
- Revenues are adjusted for cost for purchased goods and leasing depreciation

EBT
In K EUR

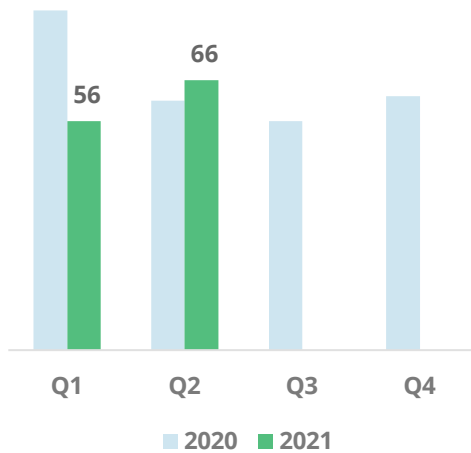


- Despite high IT/R&D spending's aifinyo was always profitable
- Unexpected losses (~2.5m) and Decimo integration cost (~1m) main driver of negative EBT 2020

quarterly financial figures 2020/2021*

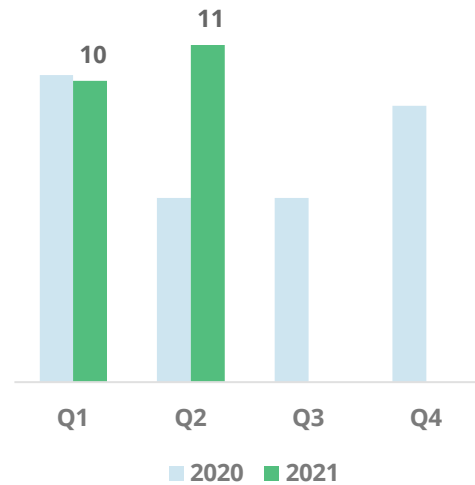


transaction volume
in EUR m



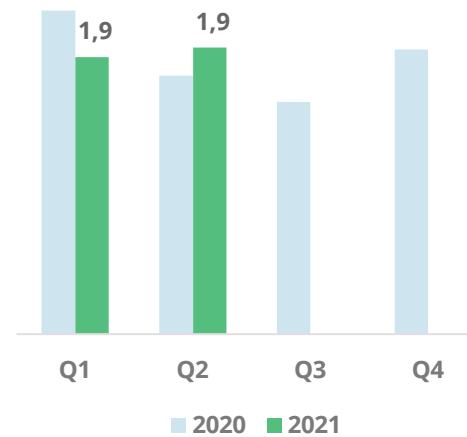
- Due to corona less transaction volume in 2020
- In 2021 back on positive trend of transaction volume

turnover
in EUR m



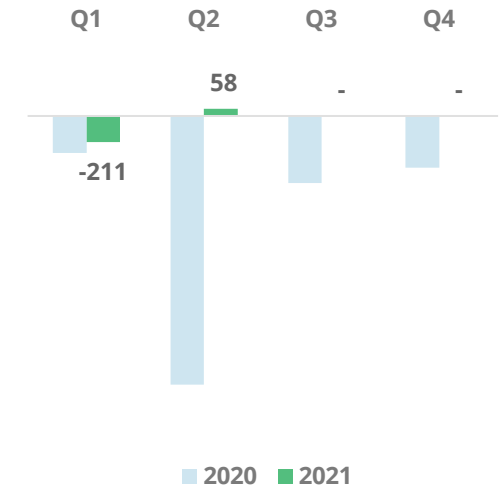
- Less turnover in 2020 due to corona
- Significant increase of turnover within the last 12 month, especially due to increase in trade finance

adj. revenues**
in EUR m



- In 2020 adj. revenues decreased due to corona
- Since Q3/20 positive trend in adj. revenues

EBT
In K EUR



- EBT suffered especially due to corona related unexpected losses in Q2/20 and one time merger integration cost of Decimo
- Significant EBT improvement after Q2/20

*based on preliminary, unaudited results

**net of cost for purchased goods and depreciation for leased assets related to customer lending business

“aifinyo is a well positioned B2B fintech in a rapidly changing market that leads to long term growth opportunities.”

share price with upside potential



share price in EUR



key facts

number of shares: 3,641,819
market cap: ~ EUR 140 m
ISIN: DE000A2G8XP9
ticker: ebe
segment: m:access
indices: m:access All-Share
Listing: Xetra, Frankfurt, Munich, Tradegate

conferences

Börse München	13.10.2021
Eigenkapitalforum	22.-24.11.2021
MKK/München	07.-08.12.2021

research

Warburg (10/2021)	buy	51.00 EUR
SMC (10/2021)	buy	52.00 EUR

designated sponsor

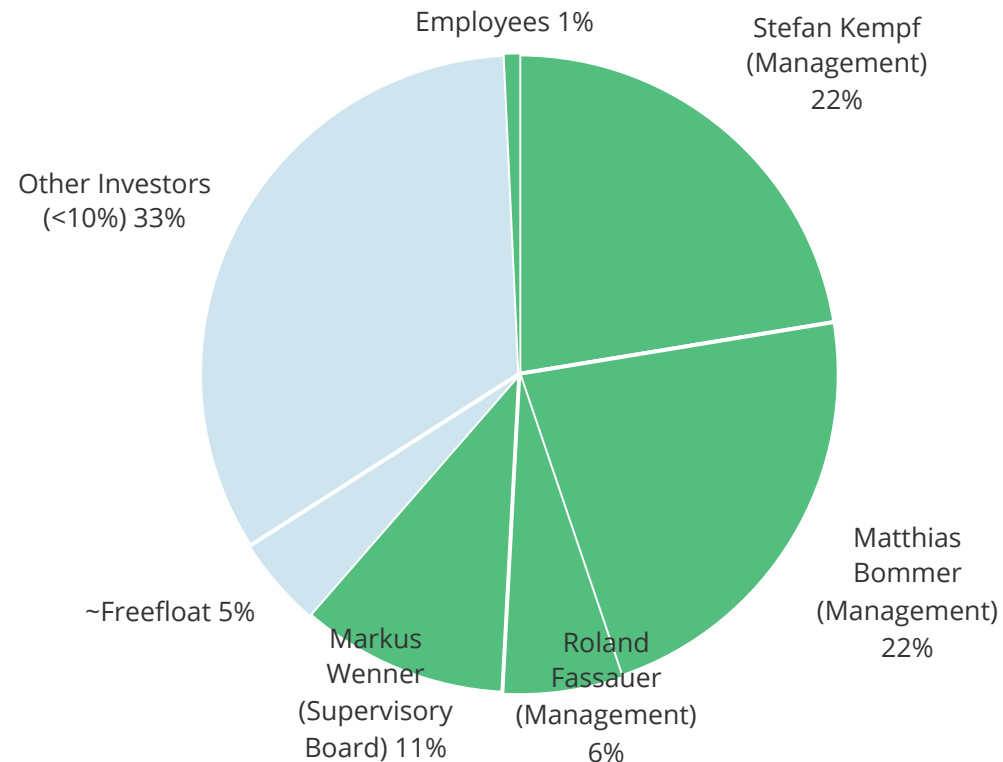
Warburg

stable shareholder structure



shareholder structure shows strong management commitment

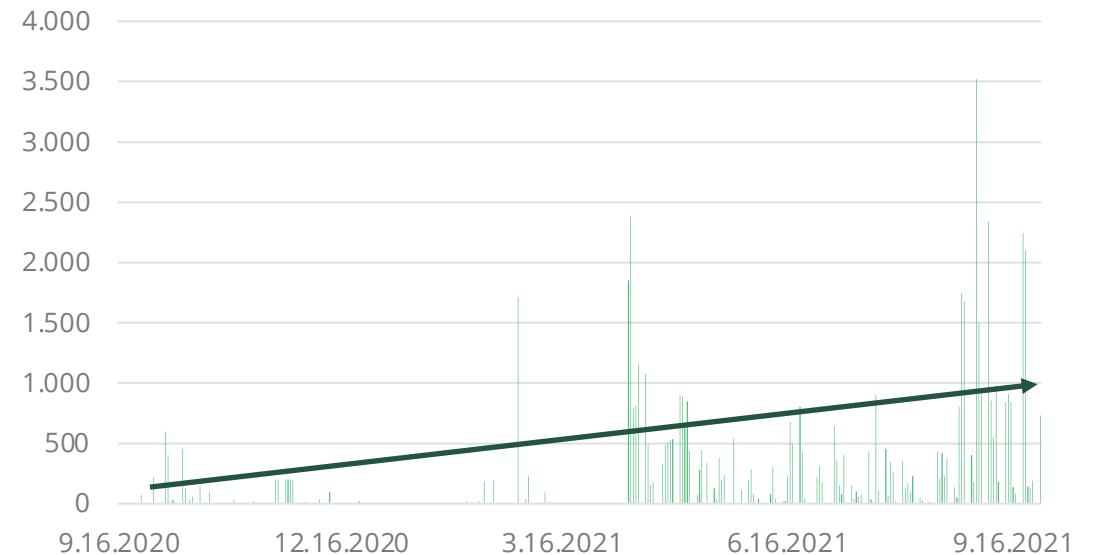
Management and founding partners are highly committed with a high stake in ownership structure



trading volume intended to be increased

Increasing the trading volume is a key target in 2021:

- increase visibility (research/newsflow/conferences)
- quarterly business updates
- capital increase for growth acceleration possible
- reallocation (in modest volumes) possible



capital increase 2022

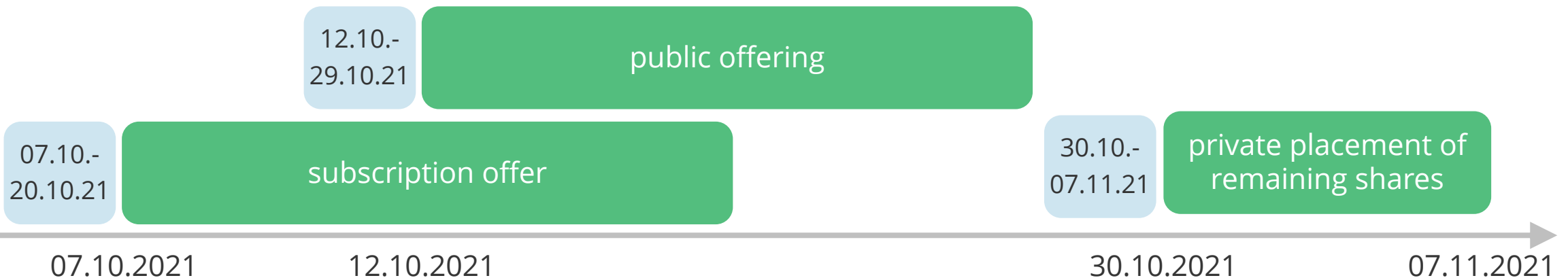


key facts

- subscription price of € 34.15
- ISIN DE000A3E5CQ8 (new shares)
- subscription offer of up to 364.181 shares
- public offering of up to 364.181 shares
- public offering via Munich and Frankfurt stock exchange
- from 06.10.2021 (publication of prospectus) until 08.11.2021 (closing, settlement of private placement)

benefits

- Focus on private investors will increase:
 - number of shareholders,
 - free float and
 - daily trading volume.
- Proceeds will be used for:
 - operational growth,
 - ongoing software-investments and
 - opportunistic for buy & build.



sustainability – we make the difference



aifinyo supports the sustainable development goals of the United Nations. Especially:

- 4 improving education and lifelong learning for our employees
- 5 gender equality
- 7 clean energy in our offices
- 8 economic growth by supporting small business
- 9 innovation by strongly investing in digitalization and R&D
- 11 sustainable cities by offering home office if possible
- 12 responsible Consumption through recycling
- 13 climate action by using green energy
- 16 strong institutions by our code of conduct

Besides, aifinyo has established investment guidelines that favour investments in initiatives supporting the SDG and prevent investments in projects in contrast to the SDG.

complimentary management team



Strategy & Finance

Stefan Kempf



Co-partner and founder of aifinyo.

M.Sc. in Banking and Finance as well as a Law Master LL.M. from Frankfurt School of Finance.

Before founding aifinyo, working in capital markets for a major bank and in the German leasing and trade receivables industry.

Tech

Prof. Dr. Roland Fassauer



Joining aifinyo from Decimo

Serial Entrepreneur (INTERSHOP, Pixaco, Mobizcorp), Institute for Applied Informatics (InfAI) at the University of Leipzig.

Expert in machine Learning and decision Systems.

Sales & Marketing

Matthias Bommer

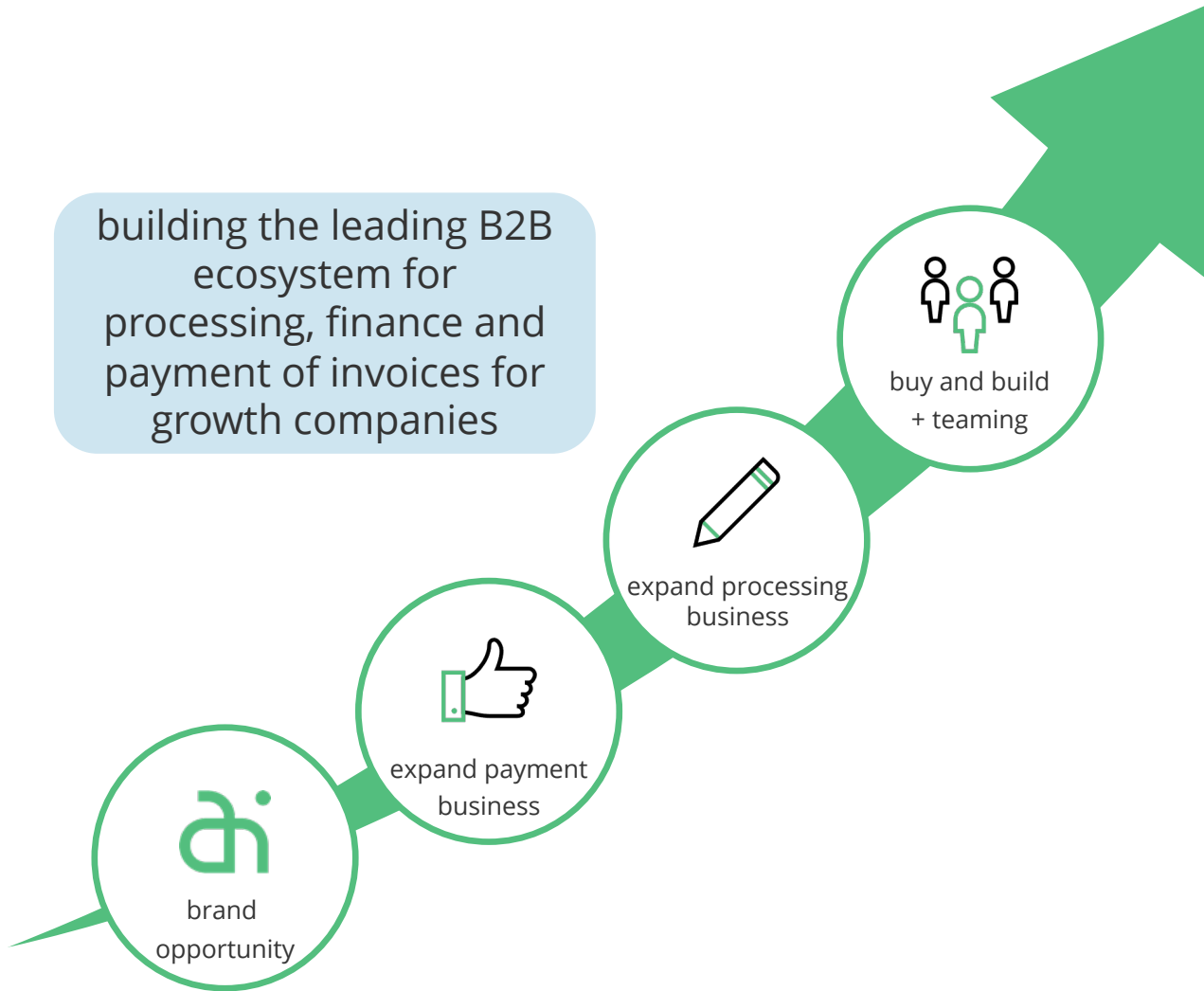


Co-partner and founder of aifinyo.

Masters degree in finance and controlling from the University of Applied Sciences in Mainz.

Before founding aifinyo, managing director and executive board member for several German factoring companies.

roadmap for growth

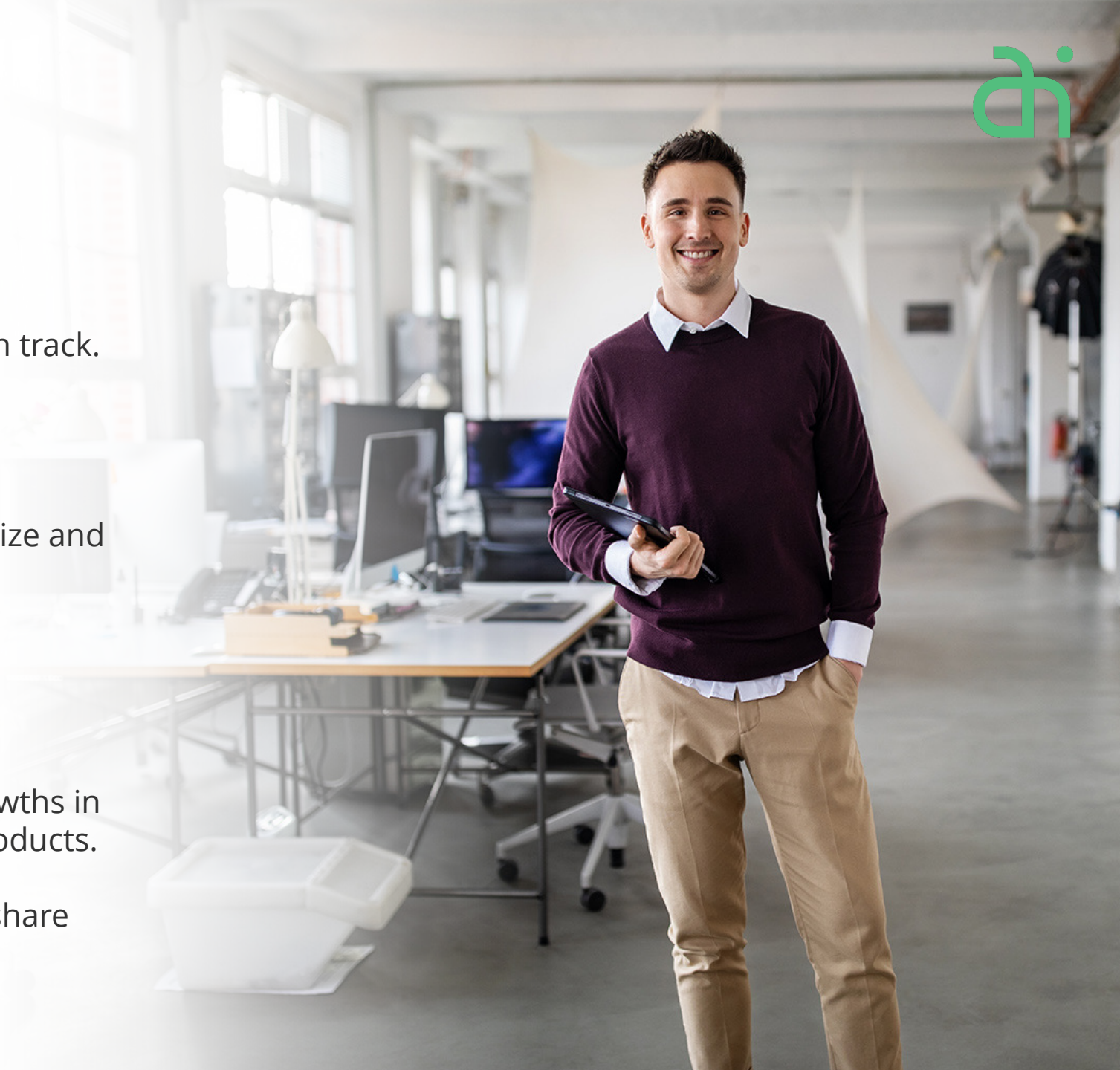


key takeaways



aifinyo...

- is a fintech pure play on a profitable growth track.
- operates in an billion euro market (only in Germany).
- is well positioned – due to product range, size and tech focus – in a rapidly changing/growing market.
- has sharpened the business model during corona.
- sees significant revenues and earnings growths in the coming years with existing and new products.
- works to increase the attractiveness of its share for investors.



disclaimer



This presentation contains forward-looking statements. Forward-looking statements are statements that are neither facts nor a description of past events; they comprise statements relating to our assumptions and expectations. Each statement made in this presentation that reflects our intentions, assumptions, expectations or forecasts as well as the underlying presumptions is a forward-looking statement. These statements are based on planning figures, estimates and forecasts currently available to the Board of Directors of aifinyo AG. Accordingly, forward-looking statements refer exclusively to planning data, estimates and forecasts at the time at which they are made.

We assume no responsibility to further develop or modify such statements in the event of fresh information being available or future events occurring. By their very nature, forward-looking statements imply risks and uncertainty factors. A large number of key factors can contribute towards actual events varying quite substantially from forward-looking statements. Such factors include the condition of the financial markets and the regional focal points of our investment activities.

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