

# Smart Billment for growth

Stefan Kempf  
CEO and founder



## ***Mission***

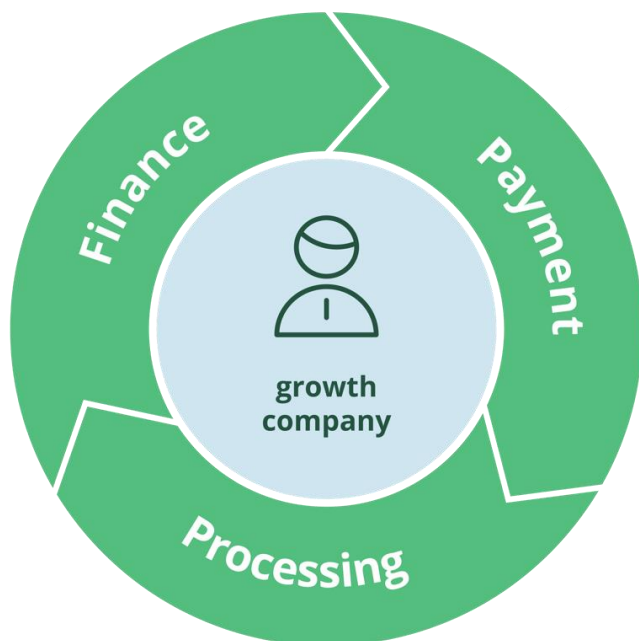
*„We want to enable entrepreneurs to focus on their business and be more successful by supporting with fast, smooth and intelligent financial solutions.“*

# aifinyo at a glance



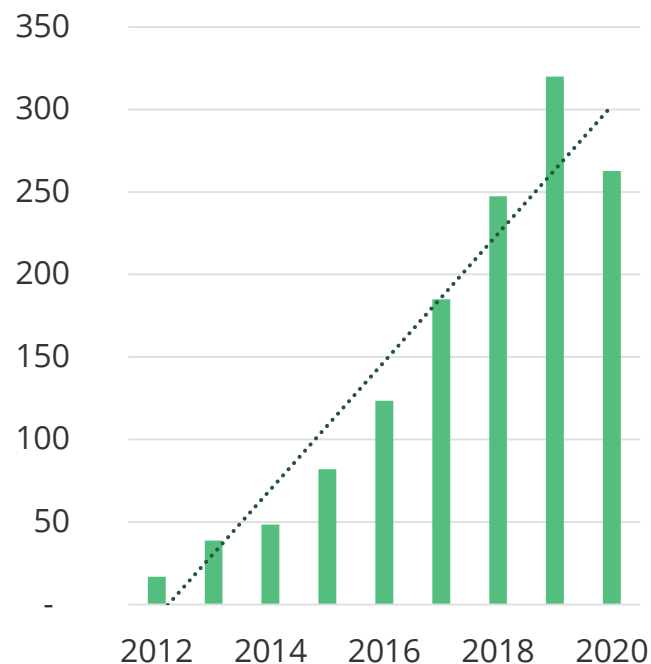
## B2B ecosystem

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



Technology  
innovation

Retreat of banks

**4 m**

Entrepreneurs prefer to  
focus on business rather  
than finance

Data, integration,  
AI

Mindset and  
expectation

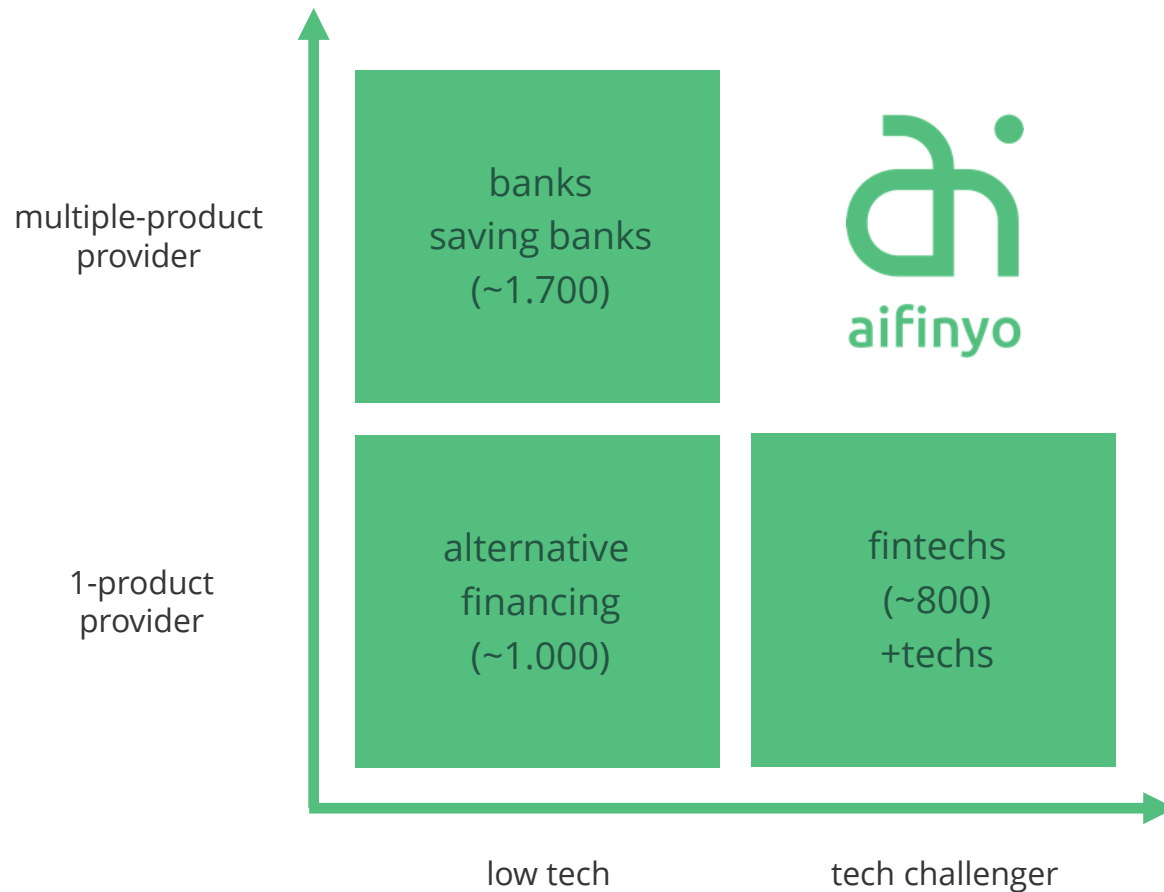


# revenue potential commercial clients Germany



\*European market is about 5-times the size

# current market with unique opportunities



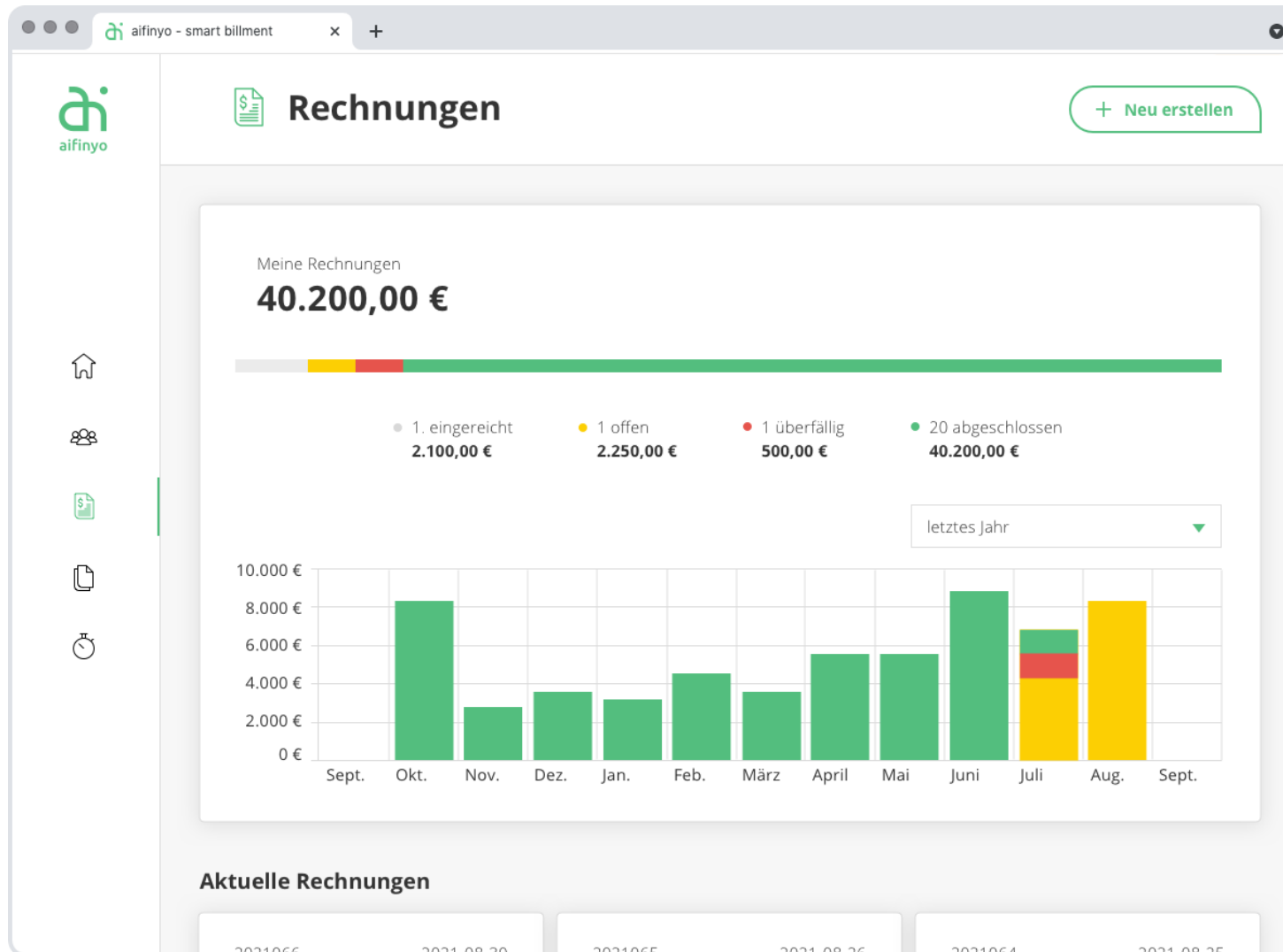
- finance and tech markets are converging
- currently high lucrative situation for consolidation
- aifinyo is well positioned, due to product range, size and tech focus
- successful merger with Decimo + Pagido

- 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



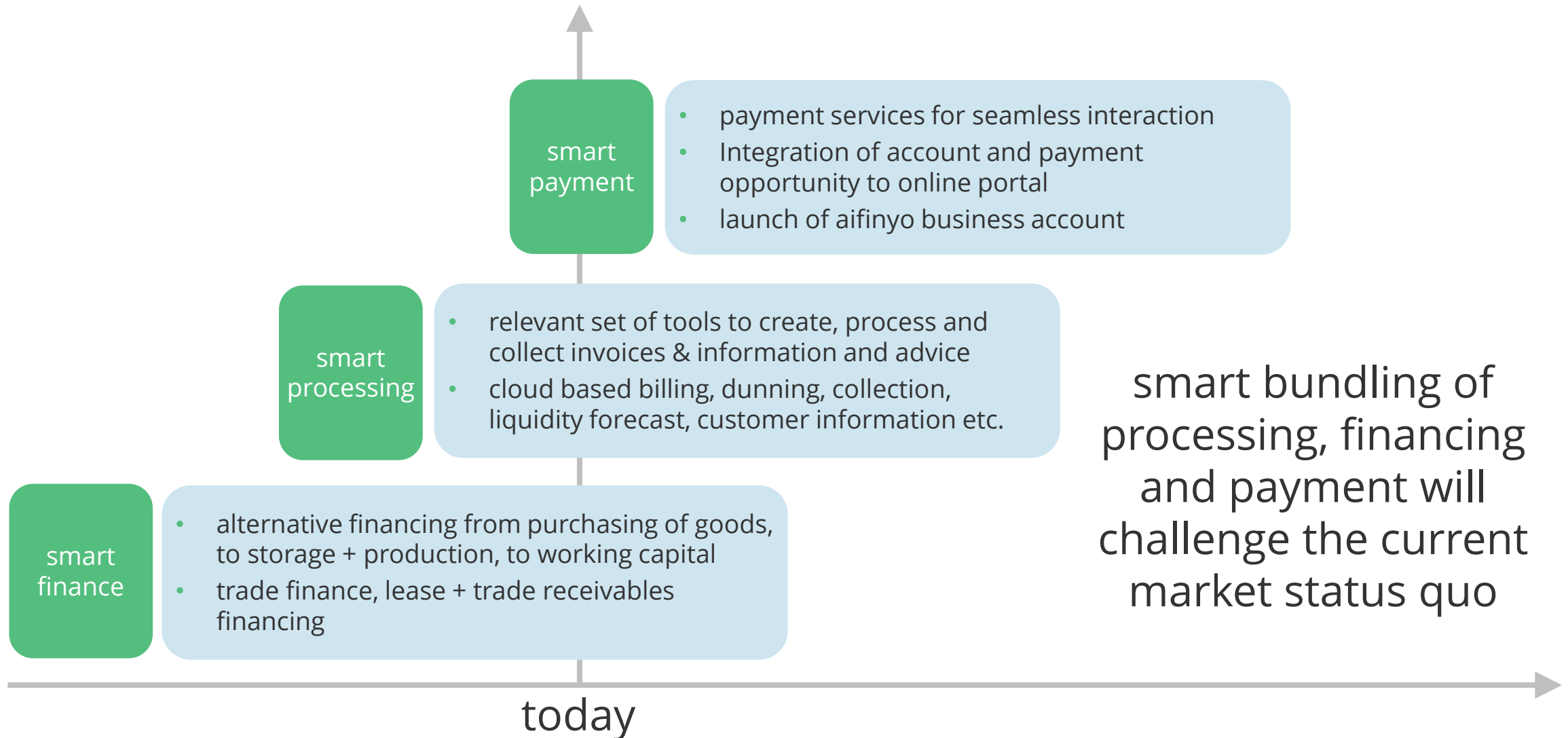
aifinyo offers  
growth companies  
a single entry to  
process, finance  
and pay invoices

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

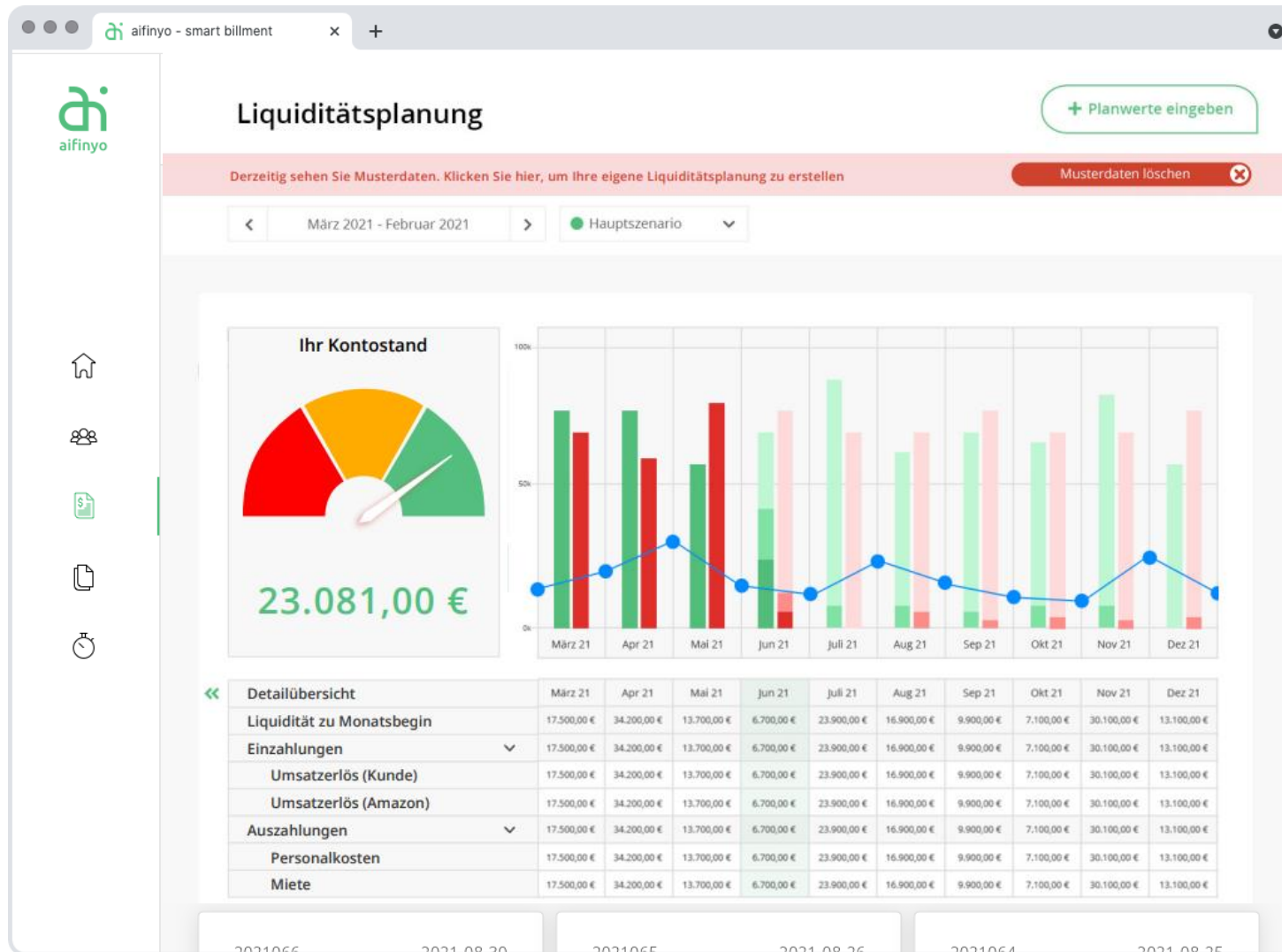
## great bundling examples

- 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



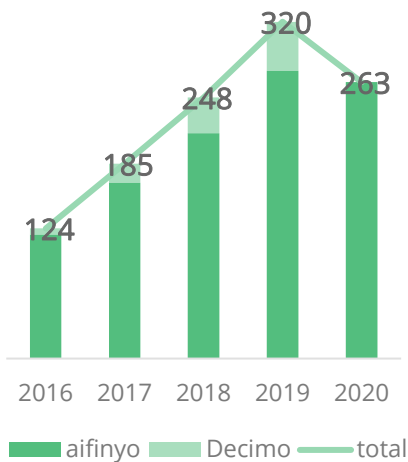
- aifinyo will launch a liquidity planning tool in Q4/21
- the planning tool will use account data pre categorized by aifinyo
- changes in invoice status will instantly affect the liquidity forecast
- in case of liquidity shortfall customers are informed and might get a financing offer
- account data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

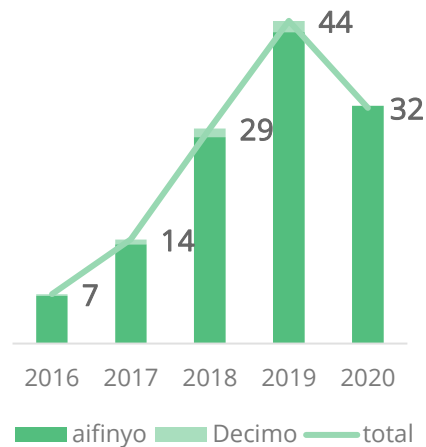


transaction volume  
in EUR m



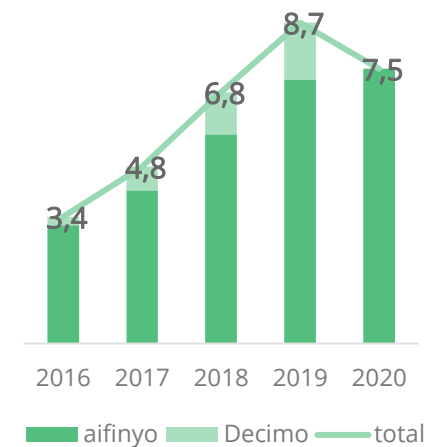
- Strong growth in transaction (financing) volume
- Dominated by factoring, followed by finetrading and leasing

turnover  
in EUR m



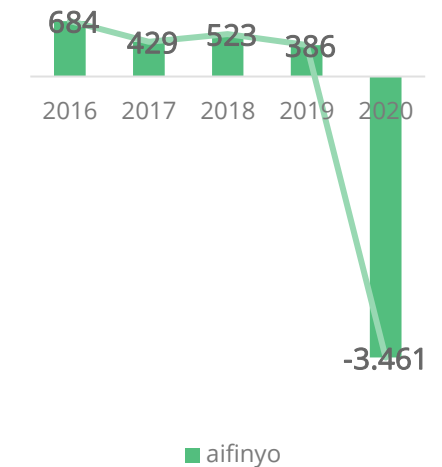
- Strong growth as well in turnover
- Dominated by finetrading (gross accounted for in turnover, vs. e.g. factoring only accounts for the fee)

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

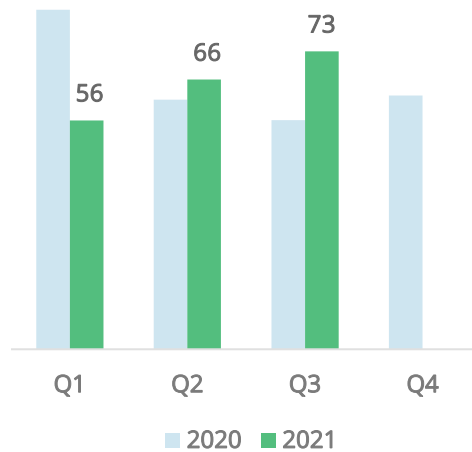


- Despite high IT/R&D spending's aifinyo was always profitable
- Unexpected losses (~2.5m) and Decimo integration cost (~1m) main driver of negative EBT 2020

# quarterly financial figures 2020/2021\*

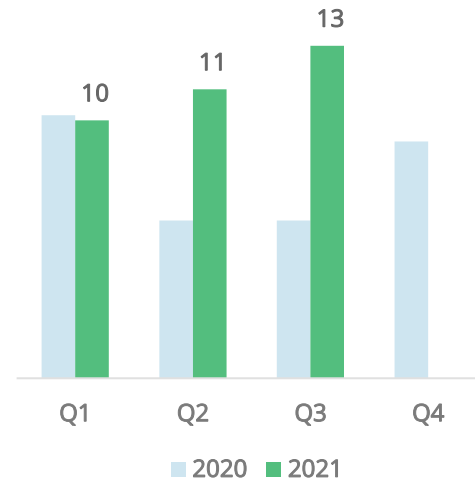


transaction volume  
in EUR m



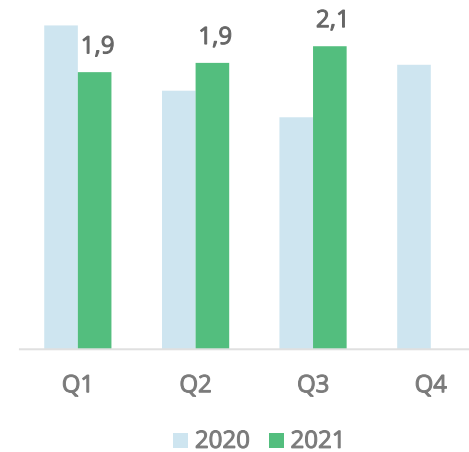
- Due to corona less transaction volume in 2020
- In 2021 back on positive trend of transaction volume

turnover  
in EUR m



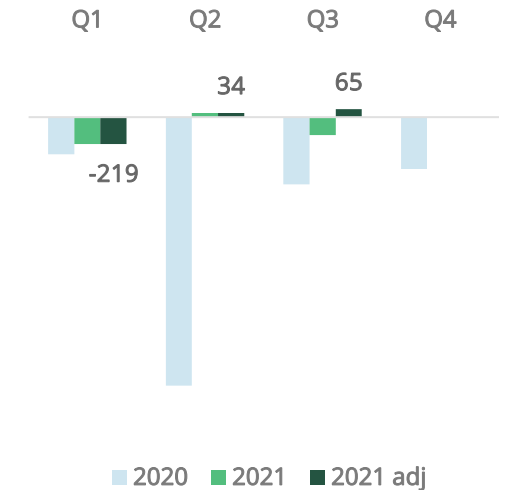
- Less turnover in 2020 due to corona
- Significant increase of turnover within the last 12 month, especially due to increase in trade finance

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



- Significant EBT improvement
- Adjusted EBT (ex one time effects) once more positive in Q3, one time effects due to capital increase in 3<sup>rd</sup> Quarter

\*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.”

# 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.



# 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.

# share price with upside potential



## share price in EUR



## key facts

number of shares: 3,847,053  
market cap: ~ EUR 140 m  
ISIN: DE000A2G8XP9  
ticker: ebe  
segment: m:access  
indices: m:access All-Share  
Listing: Xetra, Frankfurt,  
Munich, Tradegate

## conferences

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

## research

Warburg (10/2021) buy 51.00 EUR  
SMC (10/2021) buy 55.80 EUR

## designated sponsor

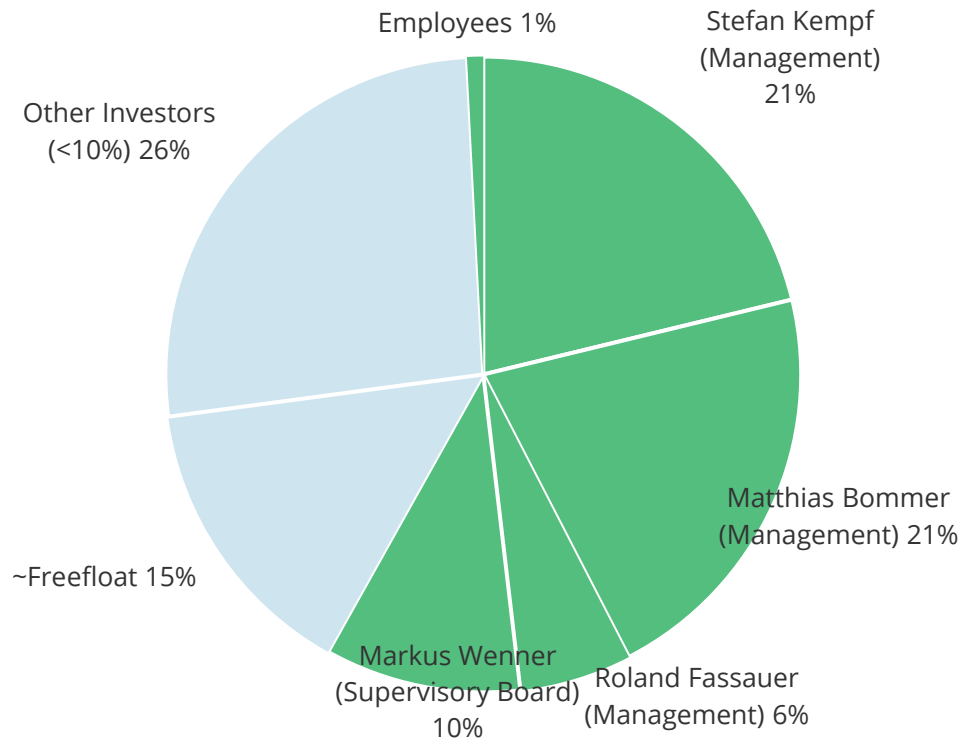
Warburg

# stable shareholder structure



shareholder structure shows  
strong management commitment

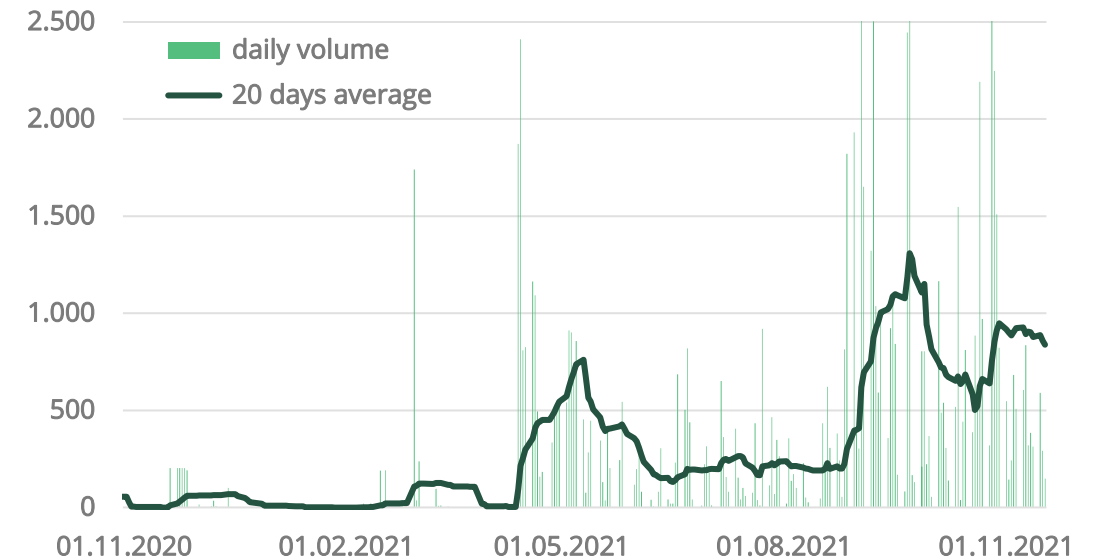
Management and founding partners are highly committed with a high stake in ownership structure



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
- reallocation (in modest volumes) possible



# Update capital increase 2021



aifinyo issued in total 400,234 new shares in 2021 resulting in total capital increase of m 12.13 EUR

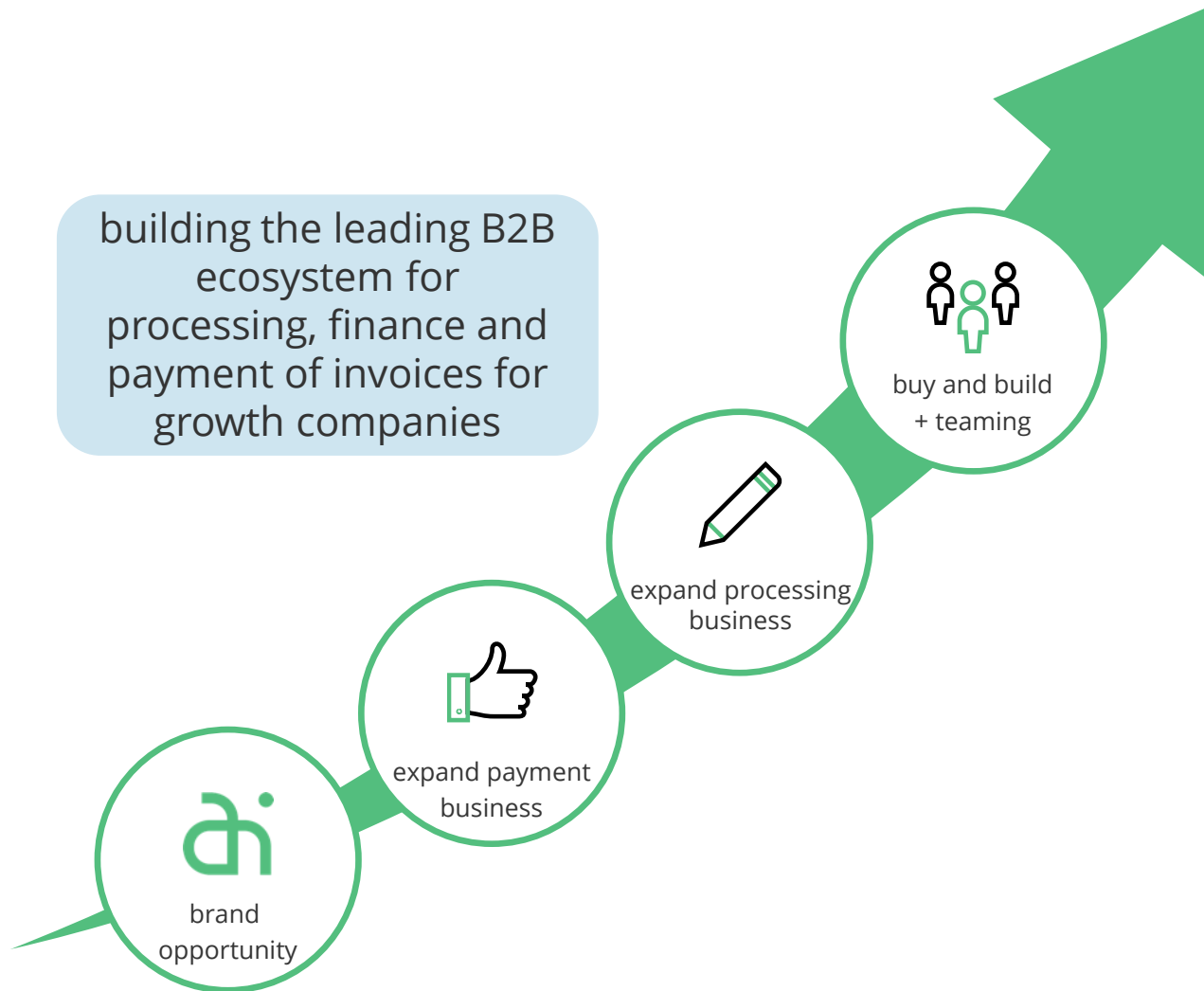
commercial register 12.11.2021, creation of new shares 18.11.2021, consolidation of shares expected 23.11.2021

several hundred new shareholders increased free float from ~5% to ~15%

Daily trading volume increased significantly in 2021 from < 100 shares per day to ~ 1,000 shares per day

daily trading volume expected to further increase after consolidation of shares

# roadmap for growth



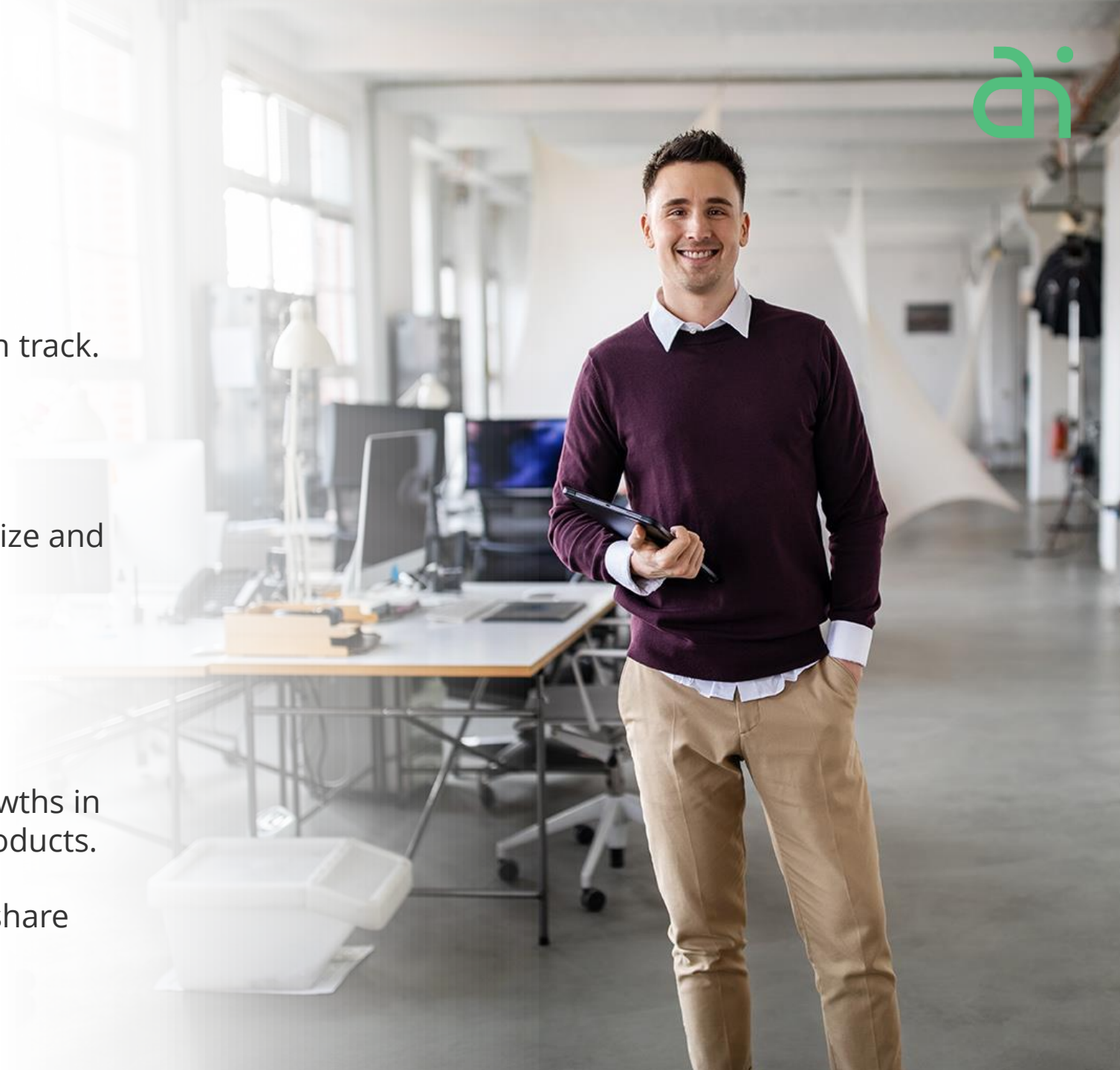


# key takeaways



## 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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