



Corporate Alliance Group



Investor Presentation

cafx.com

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Investment Highlight



Corporate Alliance Group

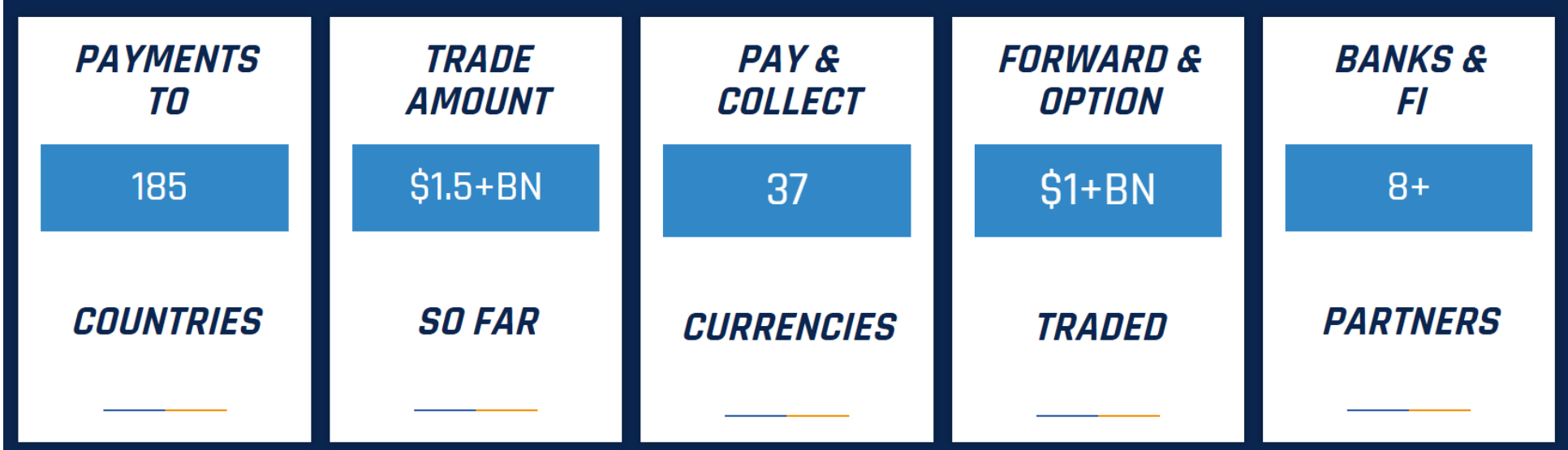


Company Overview

Corporate Alliance Group (Group) is a fast-growing, new generation fintech that is transforming the way SMEs manage, move and utilise money internationally.

The Group started currency management and payment services from 2020 after obtaining its own AFSL. The Group has strategically developed a matrix of services and products, combining currency management, global payments and trade finance on the back of its proprietary AI driven technology. The Group's vision is to enable SMEs to operate anywhere, anytime with a peace of mind, efficiency and added value.

Since inception, the Group has grown into 4 offices in Australasia and China, with 29 employees serving more than 170 corporate clients.



Company Overview

Since establishment, the Group has been experiencing rapid growth due to superior services and huge large demand for quality, one-stop-shop fintech solution for SMEs globally.

The Group has been issued an **Australian Financial Service License (AFSL)** by ASIC on 30 July 2020 with AFSL number 523351

The license allows CAFX to make a market on Foreign Exchange contracts and Derivatives

July 2020

First Payment made in August 2020. **First FX Hedging trade/Option** traded in August 2020

August 2020

Revenue jumped up to A\$820,000 as of 31 December 2020

Continuing to acquire corporate clients and receive **very welcoming feedback** from SME customers based on their experience with the Group's products and services

December 2020

\$60million AUD Spot traded
\$400million AUD Forward and Options traded
\$500million AUD FX aggregated trade flow
Clients more than **100**

June 2021

Global Presence



2020 – Sydney Office
2021 – Melbourne Office
2022 Auckland Office

Planned 2023 Hong Kong & Singapore

Planned 2023 Vancouver & London

Company Overview

Risk Management is key to Corporate Alliance Group's growth and success to date.

The Group has a full-time team of 3 employees focusing on compliance, AML/CTF, and governance.

Automation, technology and proprietary AI is self-developed and adopted throughout various stages of services.

The Group aims to best utilise fintech to bring customer experience to the next level.

CAFX AML/CTF Program Highlights

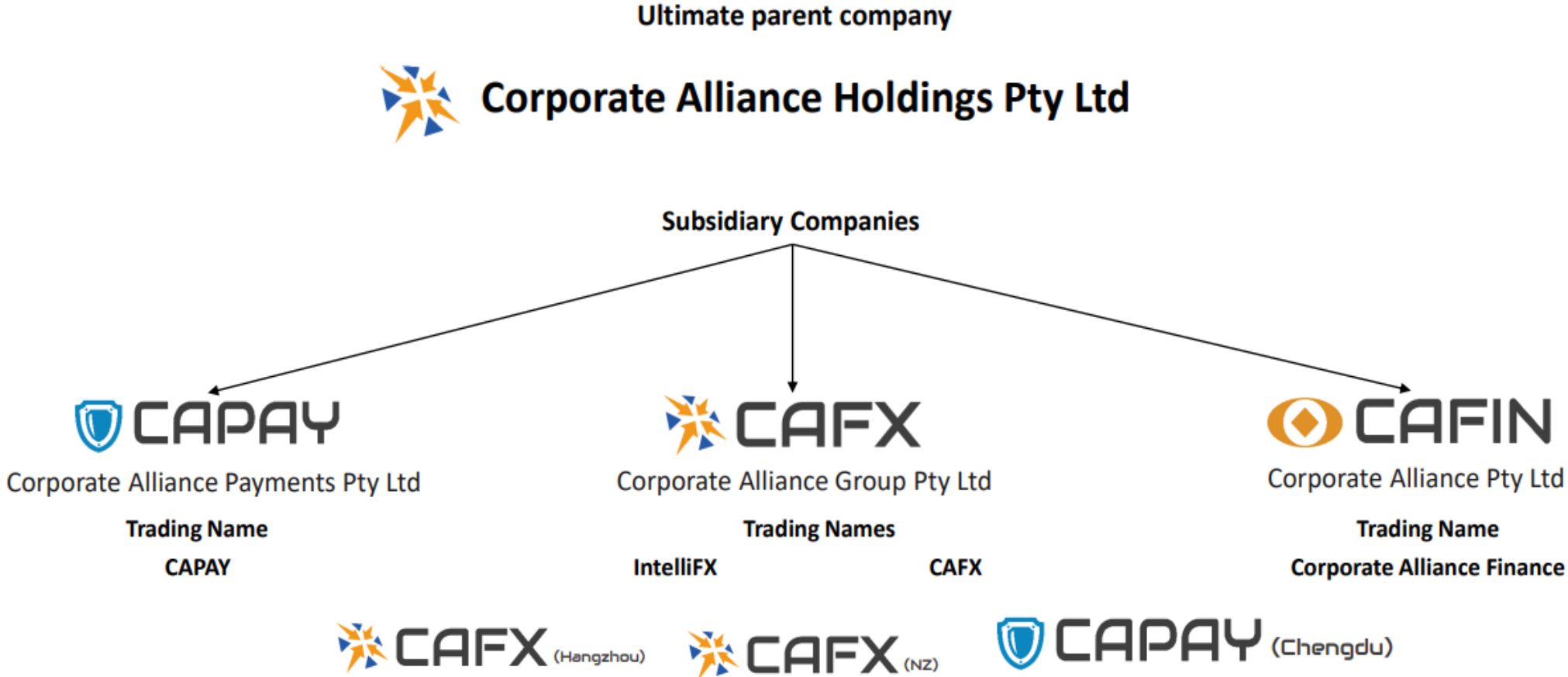
- Culture of Compliance
- Segregation of Duties
- Approval from Independent Auditor – Governance Worx

Automation of Client Onboarding & Transaction Monitoring

- Client onboarding system automation using Equifax API for screening on UBO (Veda report) and ID verification (ID matrix)
- Payees (Beneficiaries) Sanction/PEP screening automation using Dow Jones Risk Centre's API

Company Overview

Corporate Alliance Group is currently undergoing an organisation restructure in order to better reflect and suit the fast growing business. Post restructure and from 1 July 2022, the Group's corporate structure will be as follows.



Industry Landscape

The total global cross-border payment flow is growing around 5% (CAGR) a year and tipped to top US\$156t by 2022. Within this total:

- Business-to-Business (B2B) transactions make up the largest share by far, expected to account for US\$150t.
- Consumer-to-Business (C2B) transactions, such as cross-border e-commerce and offline tourism spend, are forecast to reach US\$2.8t.
- Business-to-Consumer (B2C) transactions, which include wage salaries or interest payments, are expected to amount to US\$1.6t in 2022.
- Consumer-to-Consumer (C2C), or remittance payments, contribute the least – expected to reach US\$0.8t in 2022.

The worldwide forex market in 2021 is worth US\$2.4 quadrillion with a daily volume of US\$6.6 trillion, a 20% higher than the previous research carried out by the Bank for International Settlements in 2016 when it was valued around US\$2 quadrillion. Today global companies and businesses are highly engaged in the FX market, creating huge demand for current management solutions.

In addition, the global cash flow management market is expected to grow from US\$ 4.4 billion in 2020 and to reach US\$18.7 billion by 2028, growing at a CAGR of 19.7% during the forecast period 2021-2028.

Source: Forex Market, Yahoo Finance, Cross Payment Market, EY Insight, Cash Flow Management Market, Fior Markets

Why us?

- x Most commercial banks **DO NOT** provide a competitive product to SME clients
- x Non-bank players, such as CambridgeFX and AFEX, **DO NOT** offer efficient payment systems
- x Other service providers such as Wise **DO NOT** provide FX risk management solutions

Industry Landscape

These trends create the need for new business models and value propositions that address the pain points of the existing process with correspondent banks.

Changing consumer demands

Consumers are less willing to pay for banking services while expecting them to be fast and intuitive. The increasing penetration of smartphones, and popularity of digital access points like alternative payments methods (APMs) for remittances, have created new demands that incumbents are struggling to meet. Alternative solution providers that offer faster, cheaper, and more transparent cross-border payment solutions can gain a competitive advantage over banks.

Increasing trade with emerging markets

Overall, global cross-border trade is expected to grow by around 5% (CAGR) between 2018 and 2022, with much of this coming from emerging markets where growth is estimated at around 11% (CAGR) between 2018 and 2022, stimulated by initiatives such as the African Continental Free Trade Area and China's Belt and Road Initiative.

Accessibility of mobile phones and e-payments

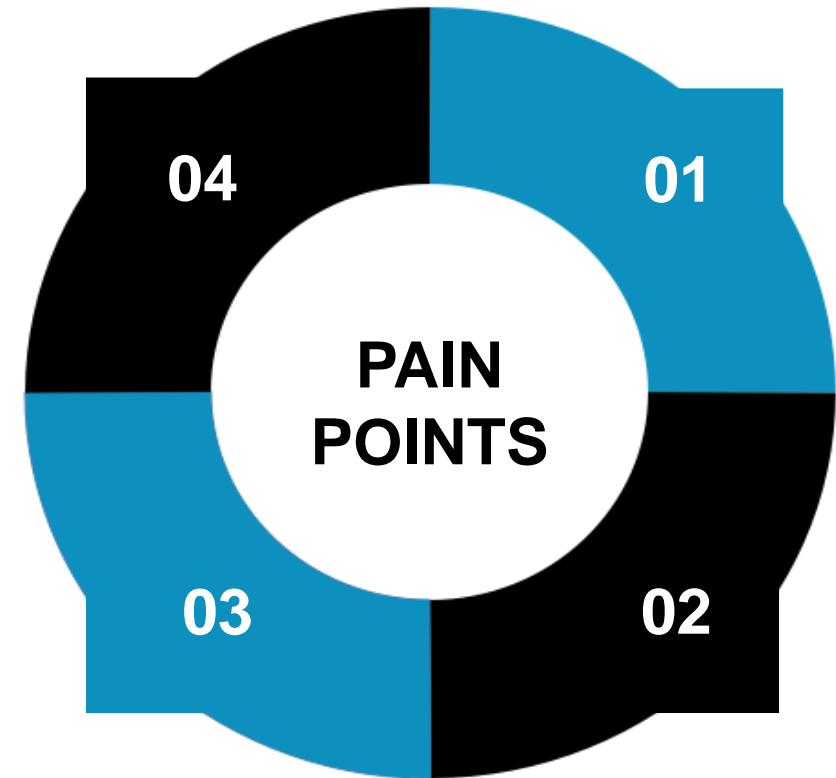
The percentage of mobile phone ownership among adults in emerging economies has risen to around 83%. Global mobile wallet usage at the point-of-sale (POS) is expected to shift from 22% in 2019 to 30% in 2023, while mobile wallet usage in e-commerce is forecast to grow from 42% in 2019 to 52% in 2023. This growth is increasing cross-border commerce volumes.

Competitive Landscape

		Corporate Alliance Group		
Key Functions/Value Proposition	Airwallex	CAFX	CAPAY	CAFIN
Market Maker licence on Derivatives	No	Yes	Yes	No
Customisable Hedging Solutions using Derivatives	No	Yes	No	No
Robot Advice on Risk Management	No	Yes	No	No
Internal Treasury capabilities to run position and liquidity management both on Spot, Forward and Options	No (on options)	Yes	No	No
Issuance of Virtual Accounts	Yes	Yes	Yes	No
Multi-currency E-Wallet	Yes	Yes	Yes	No
Local Collections	Yes	Yes	Yes	No
Global C2C Payment at low cost	No	No	Yes	No
Pay on behalf capabilities	Yes	No	Yes	No
Collect on behalf capabilities	Yes	No	Yes	No
Issuance of Virtual Credit Cards	Yes	No	Developing	No
Phone App	Yes	Developing	Developing	Developing
Short Term Trade Finance	No	No	No	Yes

Products and Services

- 1 Concern about getting charged with excessive fees and margin in particular with overseas payments.
- 2 Cross Border payments could be inefficient via existing providers, especially with collection of funds from overseas.
- 3 Funding from Banks or non-Bank FI for trade related transactions could be difficult and expensive whilst the services provided are unsatisfactory.
- 4 The volatile FX market could be a big concern to importers and exporters, putting their profit margin at risk



Products and Services



- Providing cashflow solutions to SMEs and Corporates
- Funding on Trade Finance, Invoice Financing, and Business Loan on secure and unsecure basis
- Leveraging CAPAY system for automating funding, outgoing payments and credit limit managements
- Allowing Group clients to settle their cross-border payments via drawing down CAFIN limits; and to pay out domestic currency using CAPAY system for Invoice Financing and Business Loan



- Leveraging CAPAY system, providing global B2B payments with convenience and efficiency
- Providing tailor-made FX Risk Management solution to SMEs and Corporates
- IntelligenceFX is a system AI recommendation to business owners on how they can and how they should hedge their FX risks accordingly

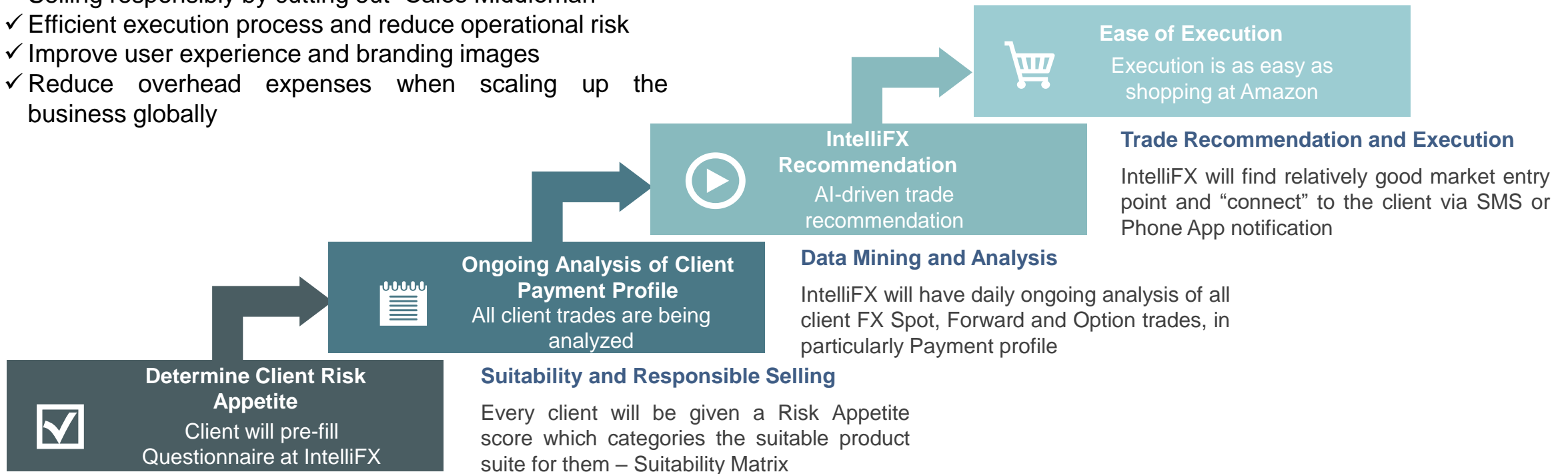


- Providing infrastructure and much needed IT systems on Global Payments, including both Cross-border and Domestic Payments with Bulk Payments Function
- Supporting API connection to e-commerce marketplaces and other partners for integration and white label

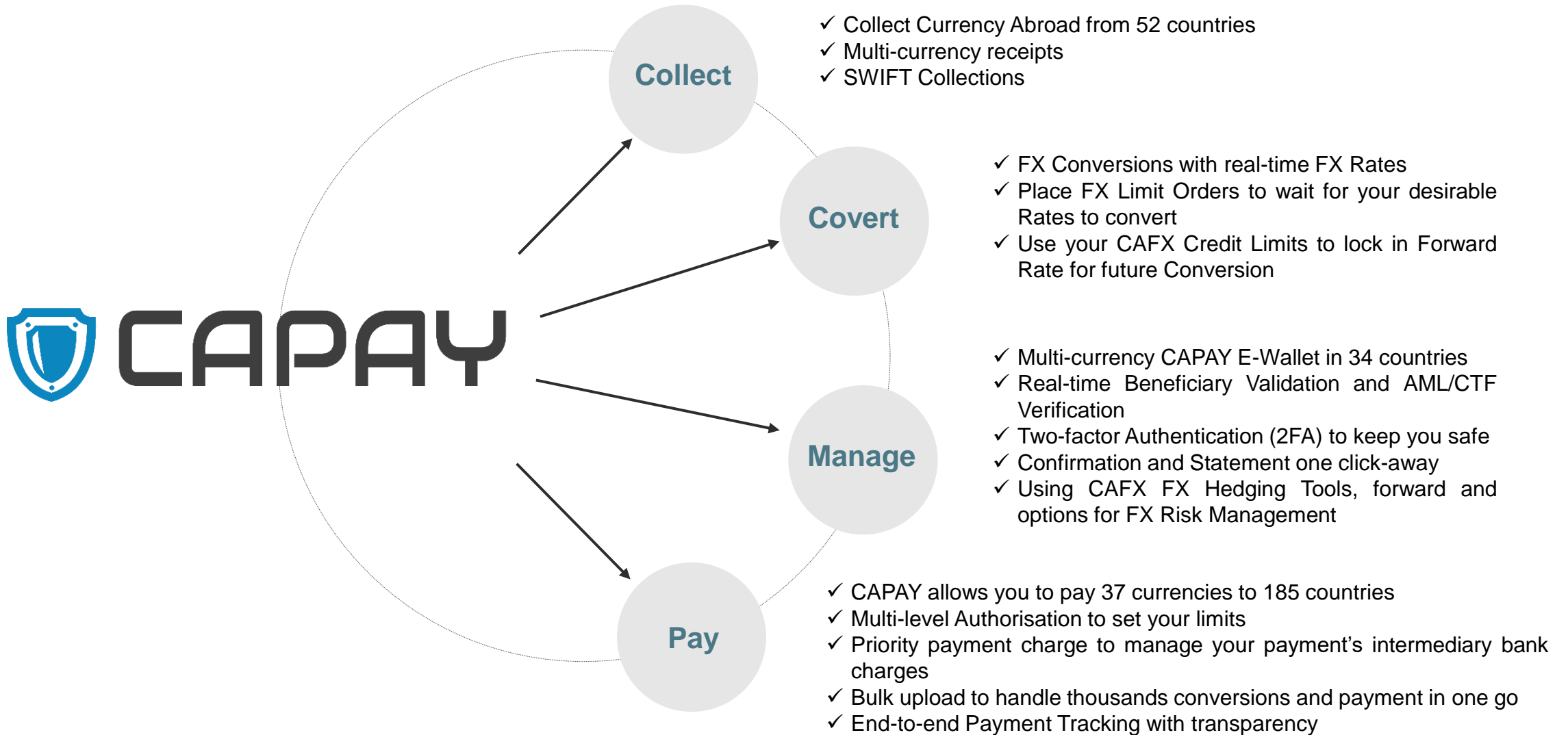
Proprietary Technology

The Group has developed its very own **IntelliFX** providing FX market intelligence, and built-in AI to recommend the best and most suitable FX Risk Management Solutions to the busy SMEs and Corporate owners, decision makers.

- ✓ Unbiased AI driven system recommendation
- ✓ Reduce sales cycle time span
- ✓ Selling responsibly by cutting out “Sales Middleman”
- ✓ Efficient execution process and reduce operational risk
- ✓ Improve user experience and branding images
- ✓ Reduce overhead expenses when scaling up the business globally



Proprietary Technology



Partners and Resources

The Group has built up sound, long term relationships with leading global banks in supporting the business growth



Partners and Resources

The Group has built up sound, long term relationships with leading global banks in supporting the business growth



Management Team



Eric Huiyi Huang – Founder and Executive Director of CAFX

- Over 15 years' front desk experience in financial market, with previous working experience in global investment bank (Credit Suisse), private bank, major global FX payment company (Western Union Business Solutions) and Financial Data/Information Provider (Thomson Reuters)
- Strong cross culture management expertise with previous working experience in London, Zurich, Singapore, Hong Kong and Sydney
- Previous success in starting up Golden Rock Global Markets which was acquired by major Australian financial institution Moneytech Group
- Further stellar success in building up Moneytech FX Pty Ltd by increasing its revenue from \$1million yearly to \$15million yearly within 12 months into the role as Head of FX
- Bachelor of Economics from Fudan; Master of Commerce (Finance) from UNSW; Member of Australian Financial Market Association (AFMA)

Management Team



Nathan Fryer – Director of Risk and Compliance

- Over 20 years experience in compliance, risk management and finance roles
- Head of Asia Compliance function for Thomson Reuters with responsibility for ensuring compliance with Sarbanes Oxely Act (SOX) revenue reporting requirements, NYSE listing requirements and data governance for third party data contributors.
- More than 10 years financial markets experience gained working in the front, middle and back office for Westpac and National Australia Bank.
- Bachelor of Accounting from Charles Sturt university, a Masters in Applied Finance from Macquarie university and
- Member of CPA Australia

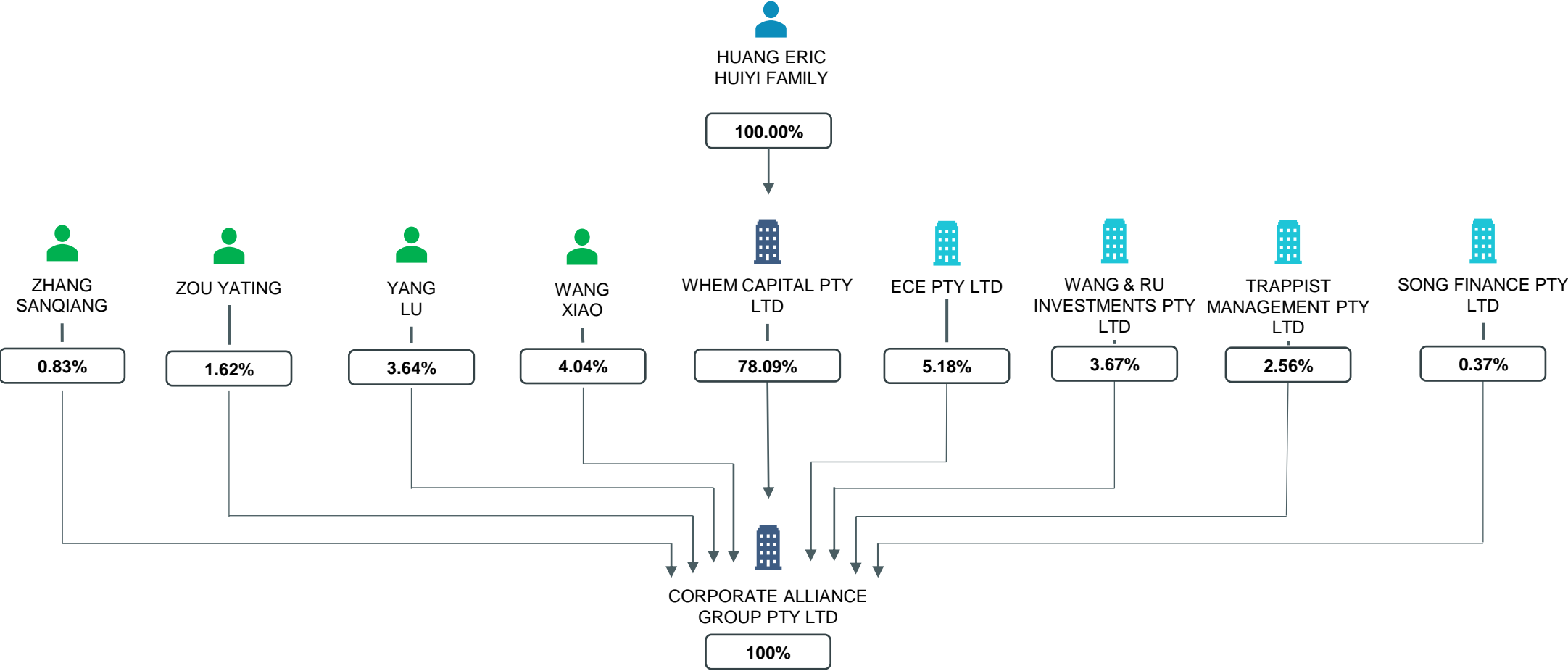
Management Team






Bruce Jiahong Song – CEO of CAPAY

- Over 18 years' experience in software architecture and development, and Systems Development Life Cycle (SDLC)
- Over 15 years' experience of project and RD team management in both start-up and international organizations such as Amazon
- Previous experience of running a company from green field
- Previous projects covering Telecommunications, AEC, Logistics, Transport, BI and Cloud Web Services
- Master degree of Applied Mathematics from Fudan University
- Scrum Master certificate, Certificate qualified for quantitative finance

Shareholding Structure



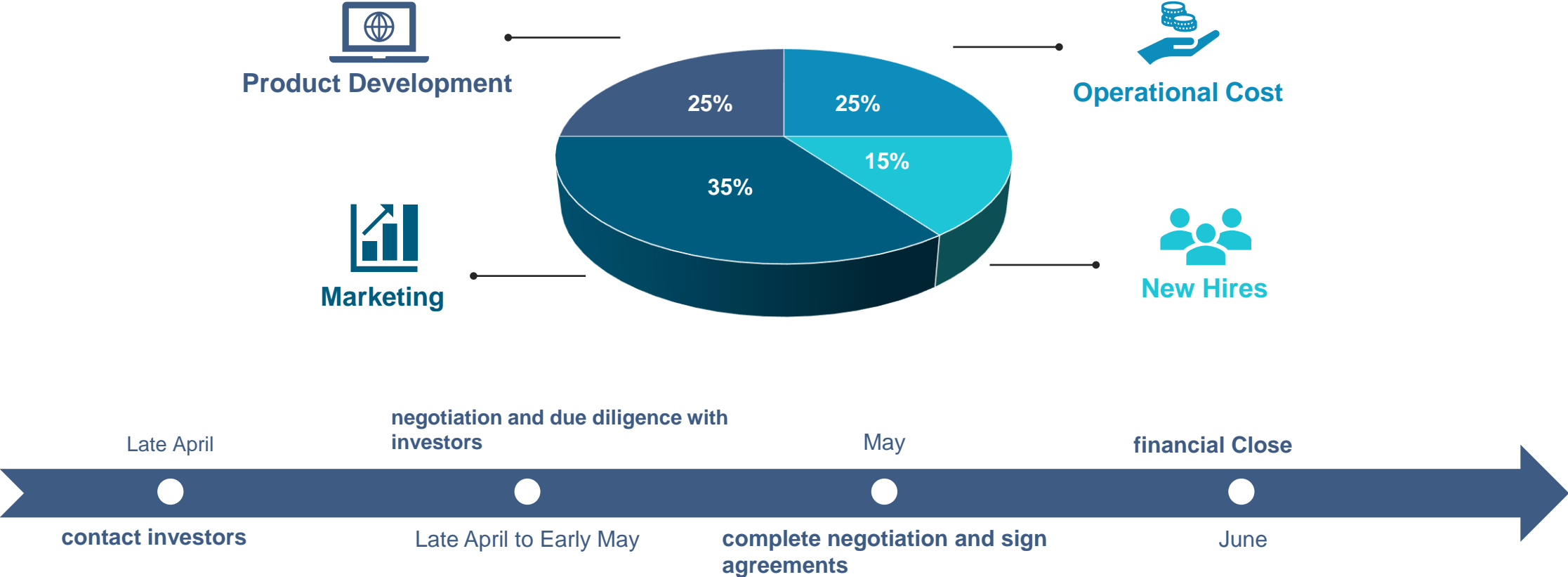
 HNW investor
  Management
  Minority Shareholder

Financial Information

A\$	Financial Year	2021 Actual	2022 Forecast	2023 Forecast	2024 Forecast
	Revenue	\$2,078,782	\$5,900,000	\$18,600,000	\$33,900,000
	Operating Expenses	\$750,486	\$2,700,000	\$5,200,000	\$13,400,000
	IT Investment	\$203,415	\$1,000,000	\$3,500,000	\$5,000,000
	Operating Revenue	\$1,124,881	\$2,200,000	\$9,900,000	\$15,500,000
	Funding Round	\$3,050,000	\$10M	\$30M	\$50M

Funding Plan

The Group is seeking to raise up to A\$10m until June 30 2022 for 15-20% of equity. Funds raised will be mainly used for further expansion into New Zealand, Singapore and Hong Kong.



Thanks for Listening

Corporate Alliance Group

