



# Corporate overview

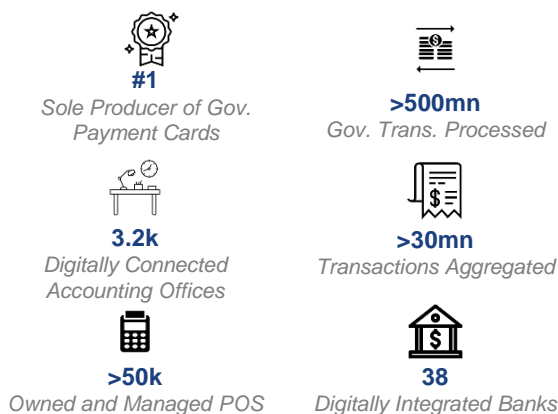
June 2022



## Group Synopsis

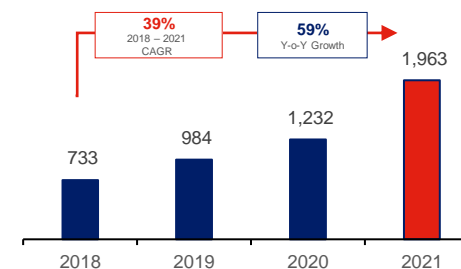
- Founded in 2005 as the first fintech, e-finance continues to hold a unique position through an **MOU between the Ministry of Finance ("MoF"), the Central Bank of Egypt ("CBE") & e-finance**, making e-finance the sole authorized entity to process and settle Government's payment and collection transactions. Furthermore, **Decrees of MoF and Cabinet of Ministers** in 2020 obliging all Government entities to process **e-Collections exclusively through Government Payments and Collections Center ("GPCC")** adds enormous strength to e-finance's position. Accordingly, **MoF published GPCC Rulebook and Payment Gateway Rulebook in 2021** to provide details and governance for Government collections
- Cabinet of Ministers Decree** in 2021 obliging **Economic Entities** to adopt the **Government Financial Management System ("GFMS") Platform** operated by e-finance adds to the Group's strength and unique strategic position
- e-finance has earned the Government's trust as **"Digital Partner of Choice"** for **digital transformation** by operating integrated suite of end-to-end solutions through managing national scale projects for the Government, such as AgriNet and distribution of petroleum products
- Focusing on **innovation and platforms**, e-finance is growing its **recurring and transaction-based revenue** to maximize profitability and improve cashflow. e-finance has established dedicated subsidiaries to have solid focus for specific lines of business, such as card processing, e-Commerce and e-Payments
- e-finance's core business is complemented by a **full range of solutions and services**, including card production, management and third-party processing, data analytics, cloud hosting, technical support, field services, contact centre, etc.

## Group Key Highlights

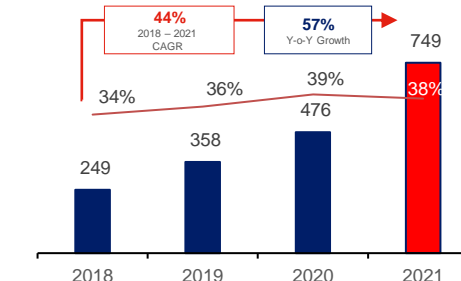


## Consolidated Financial Highlights

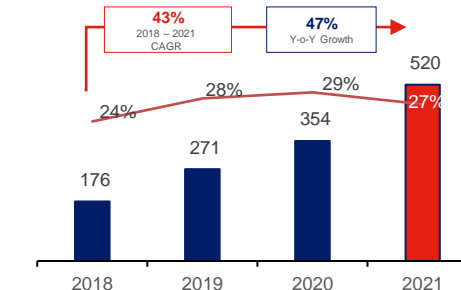
### Revenue (EGP mn)



### EBITDA, Margin (EGP mn, %)



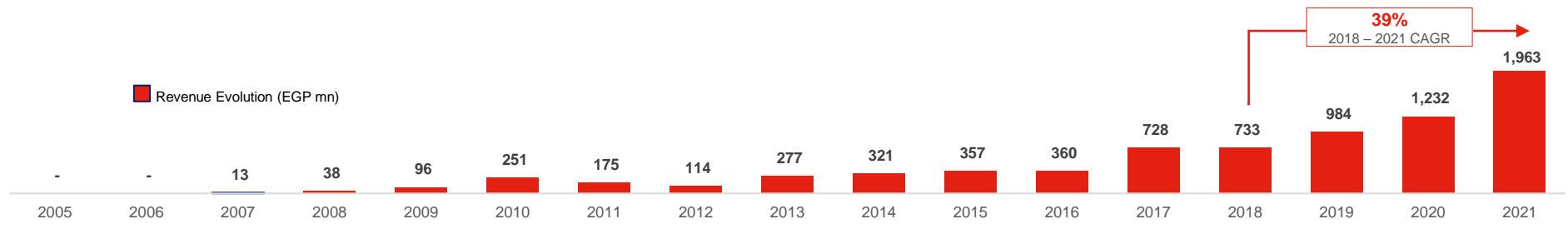
### Net Income, Margin (EGP mn, %)



## Unique Ecosystem of Strategic Partnerships

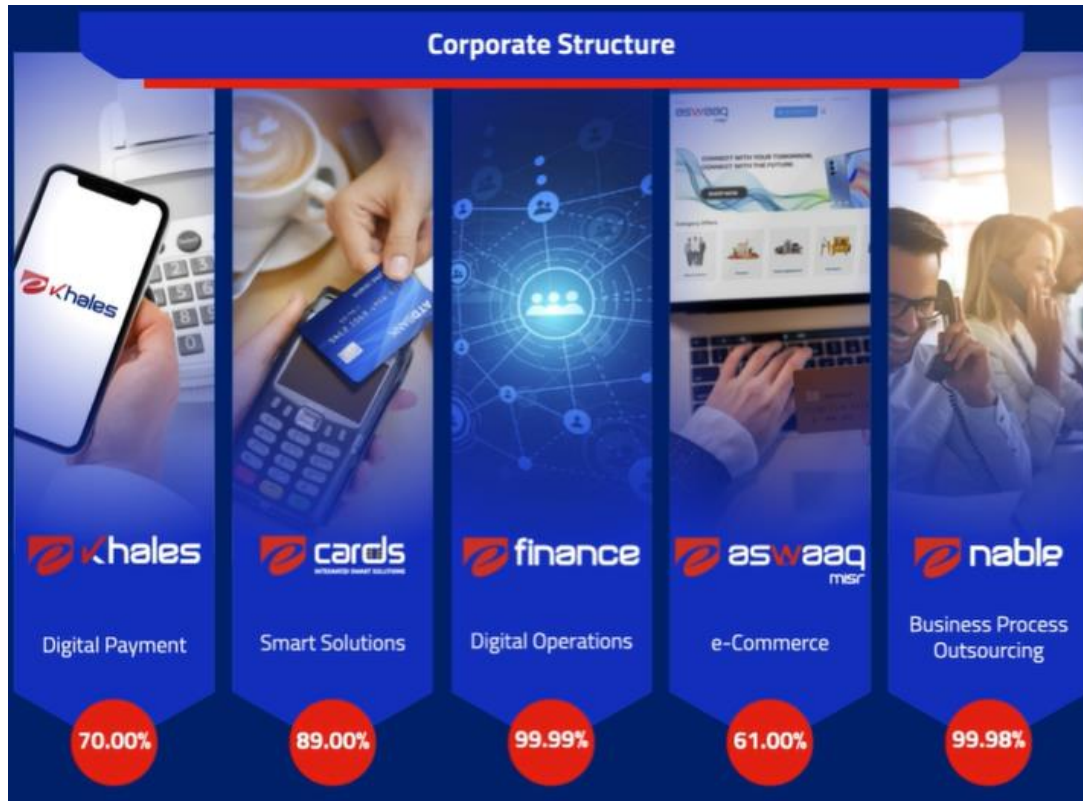


# Corporate Evolution and Path to Institutionalization



Source: Company filings

e-finance is a homegrown developer of digital payments infrastructures with its services extending to network management and end-to-end process, and is the sole entity authorized to process and settle the Egyptian Government's payments and collections transactions



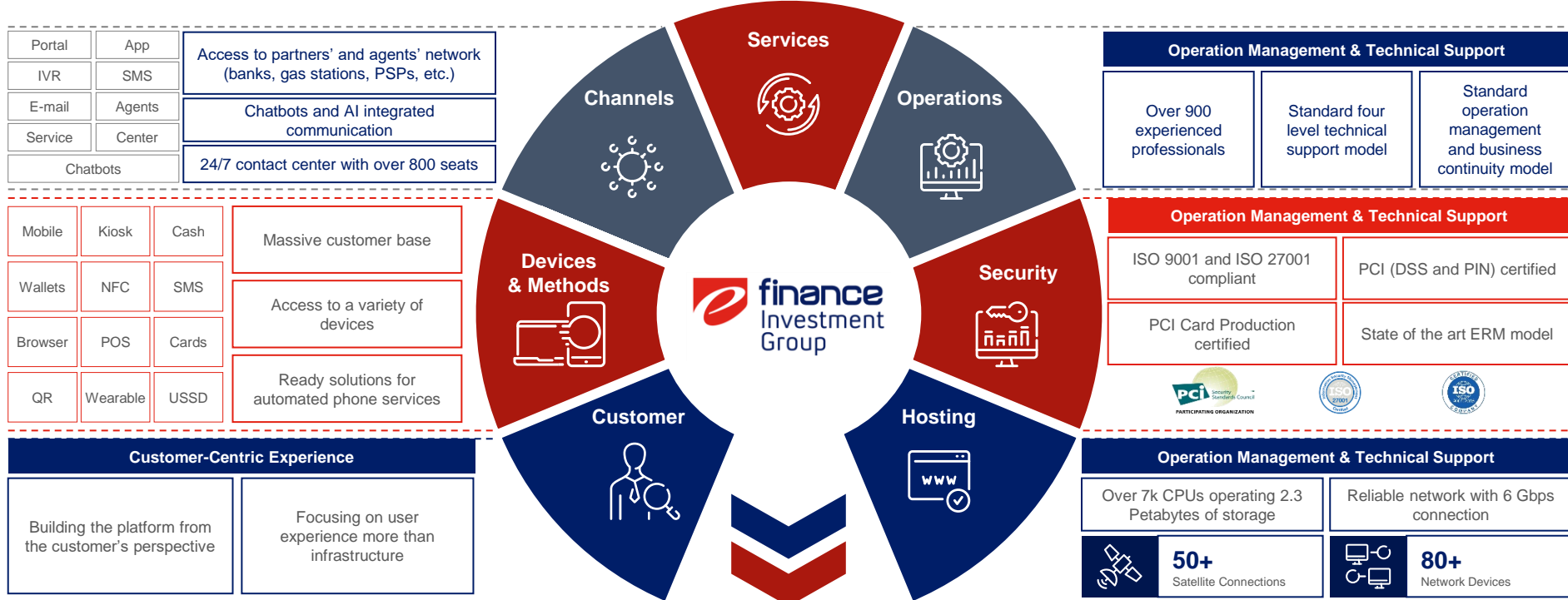
<b>EFIH.CA</b>	Ticker
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<b>EGP 32 bn</b>	Market Capitalization*
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<b>23.5%</b>	Free Float
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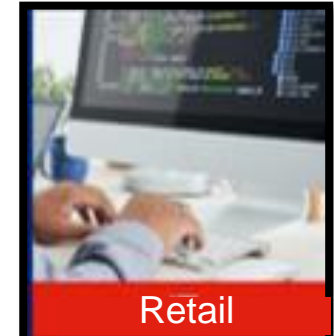
<b>EGP 924 mn</b>	Paid-In Capital
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# Offering a One-Stop Shop for E-Payment Solutions



The Group's synergistic business model which covers the entire digital payments value chain strategically positions it as a prime candidate for a digital banking license in Egypt

The newly adopted eFinance structure has strategically positioned the group to demonstrate its leadership in the financial digital transformation of the following sectors



## The Biggest IPO in the History of EGX

- eFinance announced listing of **26.1%** of its shares in EGX
- The institutional offering was **6.8x oversubscribed**
- The Egyptian retail offering was **61.4x oversubscribed**
- The stock achieved great success, with the highest market value reaching EGP **40.32Bn.**
- The share demonstrated a strong appetite from international investors with the total foreign investor allocation amounting to **72%**
- Internal rate for return for shareholders of **46% for main founders**



# The Group is Using IPO Proceeds to Implement an Ambitious Short-Term Investment Plan



*e-finance & its subsidiaries to use proceeds from the IPO to finance the Group's strategic goals through investment in the entire digital payments value chain*

## e-health Platform

- ✓ Establish a dedicated operation focusing on national health insurance through digitalized channels



### Platforms

- ✓ Expand the Group's digital proposition building new platforms and solutions through new technologies to serve market needs in several sectors

## Digital Bank and Cloud Platform

- ✓ Establish a Digital Bank and expand cloud platform services utilizing e-finance reach to broaden customer base, utilizing existing skillset, know-how, standards and certifications, among others

## Smart Transportation and e-Gates Solution

- ✓ Expansion through Cairo Transportation Authority and monorail payments
- ✓ Expand e-Gates automated access controls solutions



### Identity Management

- ✓ Creating a User Identity Network & Biometric Authentication

## Payment Platform

- ✓ Extend Khaless' digital payment platform with a seamless digital processing service to grow market penetration within the digital payment value chain



### Digital Services

- ✓ Expand merchant digital services and value-added service products by rolling out mobile accepting devices to increase the digital channels proposition

## e-farming Platform

- ✓ Establish an e-farming platform with Internet of Things services for agri-technology to provide better resource optimization



### Digital Marketplaces

- ✓ Expand e-aswaaq's specialized e-commerce platforms, including the trading industrial and tourism platforms



### Microfinance

- ✓ Expand into microfinance services



### Consumer Finance

- ✓ Establish consumer finance digital services through a JV with a strategic partner



### Microinsurance

- ✓ Expand into microinsurance services

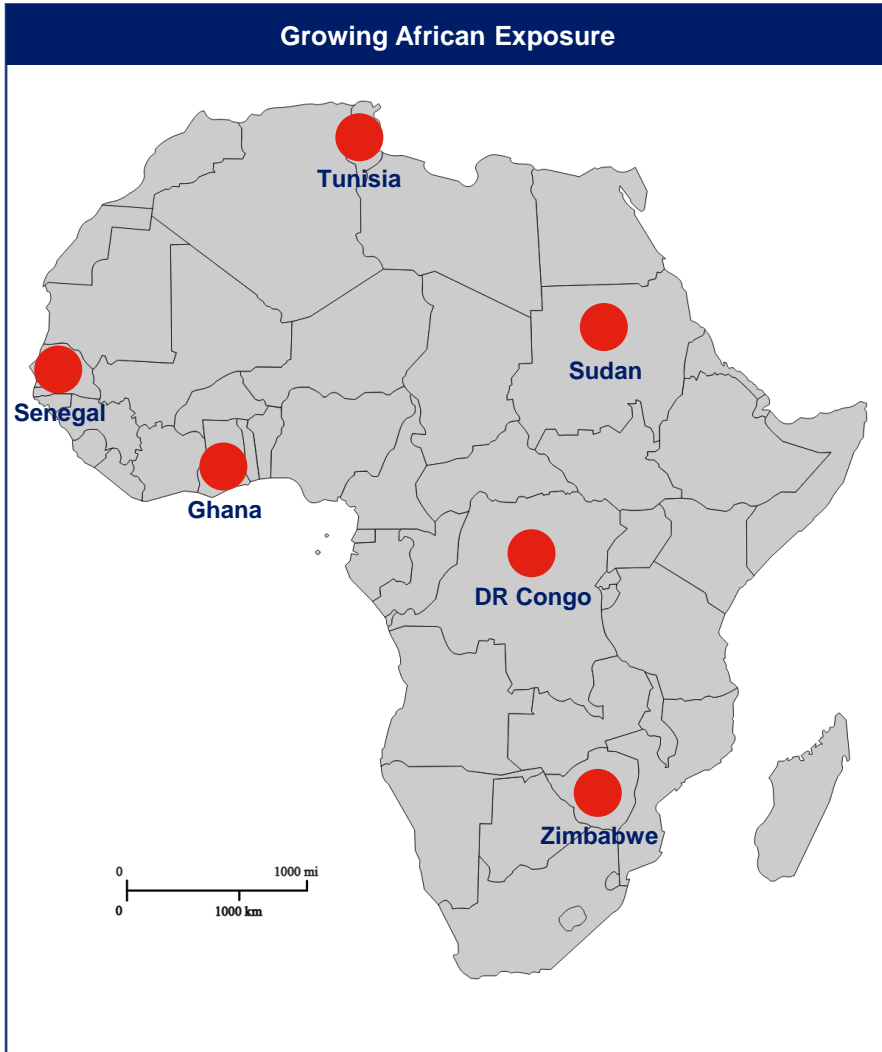


### Consumer Saving

- ✓ Establish nano/micro saving and banking products through partnerships with top vendors



# e-finance is Expanding Beyond Egypt with the Establishment of a Division for Africa and International Corporate Affairs



**Kick-Off Date: 1Q 2022**

### The Group Has Assembled a Strong Array of Strategic WIP partners



Logos of Banque Africaine de Développement, Afreximbank, COMESA, and African Union.

***e-finance has held 18 high-level meetings with African parties...***



### Strategic Meetings Have Been Held with Several African Countries



Flags of Senegal, Libya, Sudan, Ghana, DRC, Madagascar, and Zimbabwe.



# Thank You

## INVESTOR RELATIONS CONTACTS

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[www.efinanceinvestment.com](http://www.efinanceinvestment.com)

## SHAREHOLDER INFORMATION

EGX: EFIGA  
Listed: October 2021  
Shares Outstanding: 1.6 billion

