

# AGM 2021FY 2021财年年度股东大会

## FinTech Chain Limited



**Shareholder Update**

2021 - 09 - 28

# Table of Contents

## 目录



<b>Acknowledgement 致谢</b>	<b>3</b>
<b>Positive Operation Results 正向经营成果</b>	<b>4</b>
<b>Business Overview 业务概述</b>	
<b>4 major interconnected services 四大互联服务</b>	<b>5</b>
<b>Recent Partner Contract Acquisitions 最近获得的合作伙伴合同</b>	<b>6</b>
<b>Regulatory Compliance Focus 监管合规重点</b>	<b>7</b>
<b>Our Competitive Advantage and Our Competition 我们的竞争优势和我们的竞争</b>	<b>8</b>
<b>FTC's view of COVID-19 impact &amp; macro level risk analysis</b>	
<b>FTC 对 COVID-19 影响的看法和宏观层面风险分析</b>	<b>9</b>
<b>5 years Financial Summary 五年财务摘要</b>	<b>10-11</b>
<b>Business Outlook 业务展望</b>	<b>12</b>
<b>Team Profile 团队简介</b>	<b>13-14</b>

# Acknowledgement

## 致谢



In challenging year when the market was heavily influenced by the COVID-19 pandemic, the Board and Management of FTC is grateful for the continuing support of shareholders and cooperative partners. In addition, staff of FTC headed by President Mr Xiong Qiang have worked diligently to overcome difficulties while making significant and continuous contributions.

Furthermore, we are very grateful to the Chinese government for its long-term policy support and encouragement to innovative technology companies, which provide FTC with a favourable, healthy and sustainable development space.

在市场深受新冠疫情大流行影响的充满挑战的一年中，FTC董事会和管理层感谢股东和合作伙伴的持续支持。此外，FTC公司以总裁熊强先生为首的团队的每一位同仁都勤奋努力，克服困难，同时做出巨大和持续的贡献。

我们非常感谢国家对创新科技企业的长期政策支持和鼓励，为FTC提供良好的、健康的和可持续的发展空间。

# Positive Operation Results 正向经营成果



Annual Revenue  
全年收入  
(year on year; 按年同比)  
↑54%

Annual Net Profit  
全年净利  
(year on year; 按年同比)  
↑207%

In this difficult year FTC team has achieved satisfactory performance growth beyond internal budget forecasts.

This fully demonstrates the importance of the FTC T-Linx™ SaaS system in the payment industry. As an indispensable system for the bank's acquiring business, it continues to provide a leading technology platform to capture trends within the overall consumption recovery, while creating strong business revenue growth for the company.

在这艰难的一年中，FTC团队取得了超出内部预算预测的及令人满意的业绩增长。这充分表现了FTC T-Linx™ SaaS系统在支付行业的重要性，作为银行收单业务的刚需系统，它继续提供领先的技术平台，以捕捉整体消费复苏的趋势，并且为公司创造强劲的业务收入增长。

# Business Overview

## 业务概述



### 4 major interconnected services 四大互联服务

Based on T-Linx™ SaaS infrastructure, merchant solutions SaaS service drives the connection and upgrade of hardware  
基于T-Linx™ SaaS基础架构，行业应用解决方案SaaS服务驱动硬件连接升级

SaaS for Hardware & IoT  
SaaS 硬件IoT

SaaS Cloud Service  
SaaS云服务

1. Payment SaaS Infrastructure for banks and merchants  
面向银行和商家的支付 SaaS 基础设施
2. Payment Digital Transformation SaaS service (merchant solutions/industry applications)  
支付数字化转型SaaS服务（行业应用）

T-Linx™  
SaaS  
Platform

SaaS for Consumer Rights/  
Marketing  
SaaS 消费者权益/营销

A one-stop SaaS of marketing management  
一站式营销管理SaaS

Increasing upsell and cross-sell opportunities for various partners  
e.g. Buy Now, Pay Later (BNPL) service, etc  
为各种合作伙伴增加追加销售和交叉销售的机会  
例如 先享后付 (BNPL) 服务等

SaaS Financial Service  
SaaS 金融服务

# Recent Partner Contract Acquisitions

## 最近获得的合作伙伴合同



### New SaaS Cloud Service

#### 新SaaS云服务

- ★ Liaoning Rural Credit Cooperative Integrated Payment and Industry Application Service Provider project  
辽宁省农信聚合支付行业服务商
- ★ China Construction Bank (Jiangxi province) Alipay Marketing Activity Service Provider project  
江西建行支付宝营销服务供应商

### New SaaS for consumer rights/etc

#### 新SaaS权益服务

- ★ Inner Mongolia China Post Financial Agency Customer Rights Maintenance Service project  
内蒙古全区邮政代理客户权益维护服务项目

# Regulatory Compliance Focus

## 监管合规重点



Strictly implement the compliance with the legal regulations of banking business sector  
严格执行银行业务合规合法规范

### Non-VIE structure 非VIE结构

SZ TTG (100% subsidiary of FTC) carries out direct business operation and generates >95% revenue for FTC.  
深圳淘淘谷（FTC 100%控股子公司）开展直接业务运营，并为FTC产生超过95%的收入。

### Compliance Certifications 合规认证

- ★ Level 2 certification of “Graded Protection of Information System Security”  
“信息系统安全等级保护”二级认证
- ★ Granted approval by PCAC as a registered and qualified Acquiring Outsourcing Service Institution in provision of integrated payment technology services  
支付清算协会【聚合支付技术服务】备案通过

# Our Competitive Advantage and Our Competition

## 我们的竞争优势和我们的竞争



Competition analysis: In the payment acquiring business, since banks have the ultimate advantage given their size and market penetration, more third-party payment companies and fourth-party payment service provider are entering into FTC's business area, however

★ FTC remains in a strong market position with competitive advantages including:

- 1) Professional focus on payment acquiring systems for banks for the past ten years.
- 2) Demonstrated professional and comprehensive one stop services to high marketshare banking network during that ten years period.
- 3) Quality marketing and reputational attributes with long-term well established relationship with banks.
- 4) Mature and interconnected SaaS (with own intellectual properties) as leading benchmark in the industry.

竞争分析：在支付收单业务中，考虑到银行的规模和市场渗透率，银行具有最终优势，更多的第三方支付公司和第四方支付服务商进入FTC的业务领域。但是，

★ FTC 凭借以下竞争优势保持强大的市场地位：

- 1) 近十年专业专注于银行支付收单系统。
- 2) 在这十年期间，为高市场份额的银行网络提供专业和全面的一站式服务。
- 3) 与银行建立长期良好关系的高质量营销和声誉属性。
- 4) 成熟且互联的SaaS（拥有自主知识产权）作为行业领先的标杆。



# FTC's view of COVID-19 impact & macro level risk analysis

## FTC 对 COVID-19 影响的看法和宏观层面风险分析



Although the COVID-19 pandemic in China was relatively well-controlled, there were still scattered small scale outbreaks in various cities in China, together with the challenge from COVID-19 variants, leading to government-imposed strict control of social activities. On the other hand, persistent changes in work arrangements for FTC's bank customers under epidemic prevention measures, such as operating offsite, reducing work hours including face to face support and longer off peak administration, all of which inevitably causes some inefficiencies leading to the lengthening of the process of collection of account receivables by up to 6 months period. This has still been affecting FTC as well as other banking industry participants.

However, evidenced by an advancement in FTC's annual revenue and annual net profit in 2021FY, FTC is confident its businesses activity is developing in a positive and healthy direction.

On the other hand, uncertainty in global relations and international monetary policy still pose a challenge to our business.

尽管中国的新冠病毒大流行得到了相对较好的控制，但中国各个城市仍存在零星的小规模疫情，再加上新冠病毒变种的挑战，导致政府对社会活动实施严格控制。另一方面，FTC的银行客户在防疫措施下的工作安排持续变化，如异地操作、减少工作时间包括面对面支持和更长的非高峰管理时间，所有这些都不可避免地导致一些低效率，导致应收账款的催收过程时间延长达6个月。这仍然影响着FTC以及其他银行业参与者。

然而，FTC 2021财年的年收入和年度净利润的增长证明，FTC有信心其业务活动正朝着积极健康的方向发展。

另一方面，全球关系和国际货币政策的不确定性仍然对我们的业务构成挑战。

# 5 years Financial Summary

## 五年财务摘要



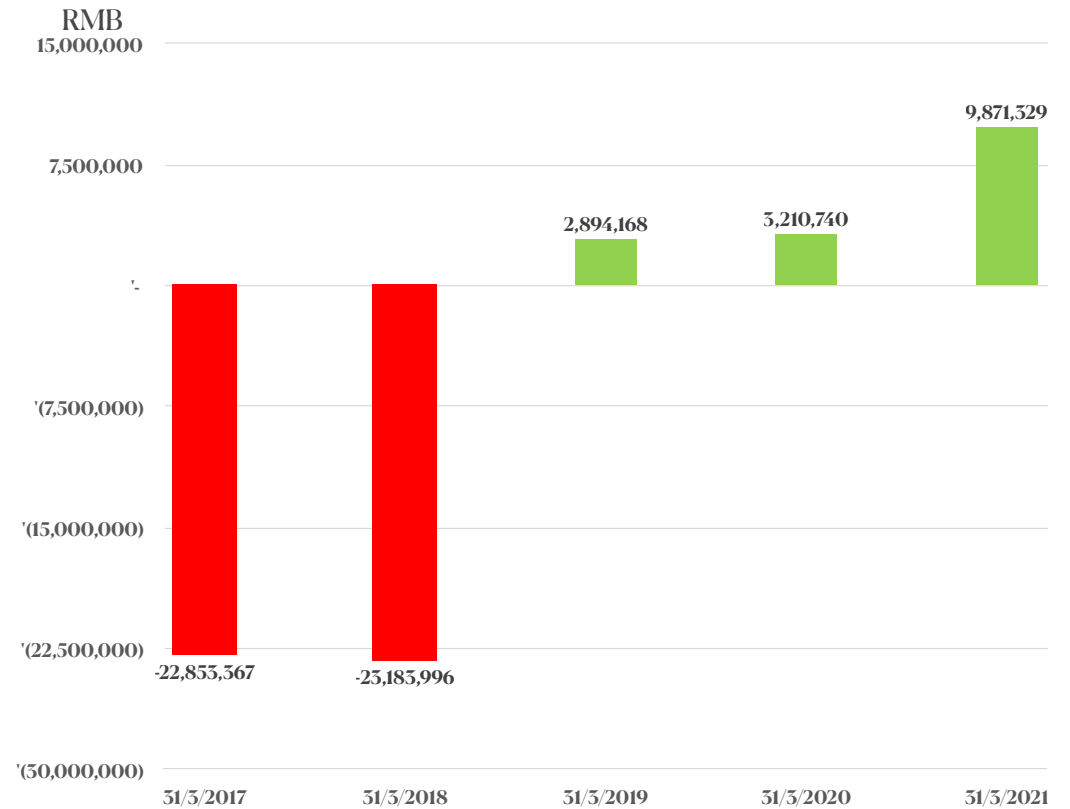
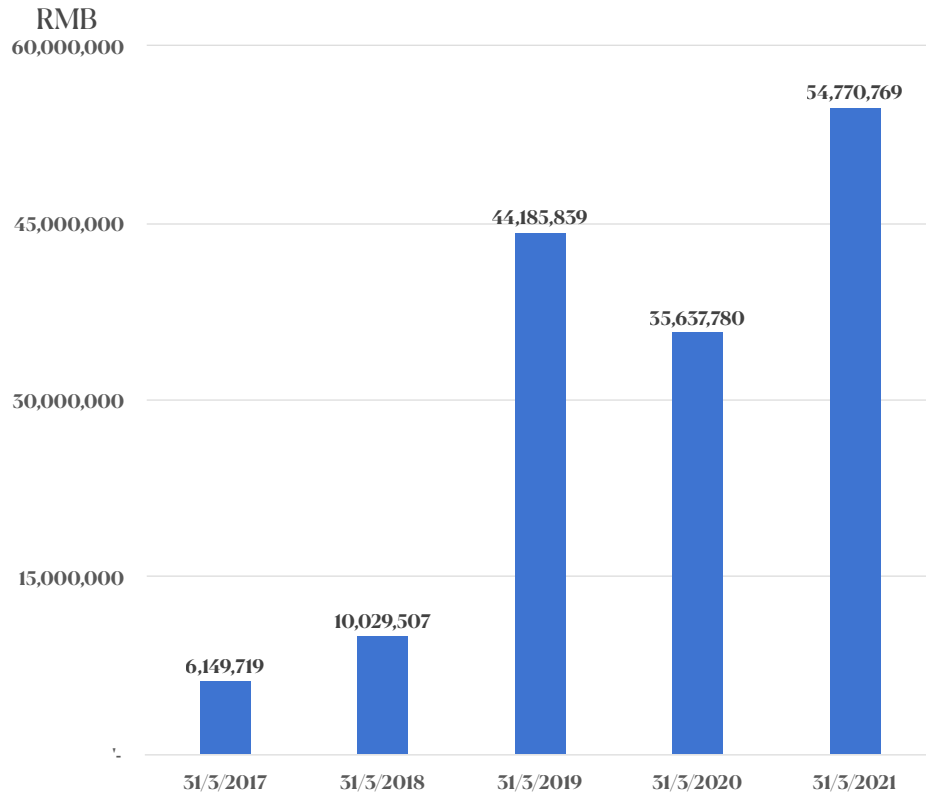
	31/3/2017	31/3/2018	31/3/2019	31/3/2020	31/3/2021
	RMB	RMB	RMB	RMB	RMB
<b>Revenue 收入</b>	6,149,719	10,029,507	44,185,839	35,637,780	54,770,769
<b>Gross profit / (loss)</b> 毛利 / (亏损)	1,520,774	(2,045,807)	28,640,520	19,447,880	27,872,427
<b>Profit / (loss) before taxation</b> 除税前利润 / (亏损)	(22,853,367)	(23,183,996)	2,894,168	3,210,740	9,871,329
<b>Profit / (loss) after taxation</b> 年度利润 / (亏损)	(22,853,367)	(23,183,996)	2,894,168	3,210,740	9,871,329
<b>Total assets</b> 总资产	15,488,679	16,059,425	18,971,049	27,695,784	38,693,530
<b>Total liabilities</b> 总负债	(27,952,315)	(46,318,735)	(37,470,550)	(42,367,442)	(42,257,947)
<b>Non-controlling interests</b> 非控制性权益	616,126	968,564	1,094,830	1,168,226	1,584,793
<b>Equity attributable to owners of the Company</b> 本公司 持有人应占权益	(13,847,508)	(29,290,748)	(17,404,671)	(13,503,432)	(1,979,624)
<b>Basic profit / (loss) per share</b>	(0.0354)	(0.0356)	0.0047	0.0054	0.0158

# 5 years Financial Summary

## 五年财务摘要



FTC 年度收入和年度利润(人民币)  
FTC annual revenue and profit for year (in RMB)



# Business Outlook

## 业务展望



On the basis of FTC's four major interconnected services, our plan is to:

1. Continue to strengthen the implementation of the industry application (merchant solutions) services for our original co-operating banks, and expand the number of merchants using these services
2. Secure new SaaS cloud service contract with banks
3. Serve a wider range of industry customers
4. Develop and distribute more value-added services
5. Continue to promote our in-depth cooperation with Tencent Cloud
6. In accordance with the national laws and regulations on financial data security, conduct innovative Buy Now, Pay Later (BNPL) business trials and optimisation

在FTC的四大互联服务基础上，我们的计划是：

1. 继续加强原有合作银行的行业应用服务实施，扩大使用这个服务的商户的数量
2. 新增SaaS云服务银行合同
3. 服务更广大的行业客户
4. 开发和经销更多增值服务
5. 继续推进我们与腾讯云的深度合作
6. 按照国家对金融数据安全的法律法规要求，进行创新的先享后付业务测试和优化

# Team Profile

## 团队简介



### ***Mr XIONG Qiang – President & Chief Executive Officer***

Mr Xiong graduated from Jiangxi University of Finance and Economics.

Mr Xiong is a successful entrepreneur in the field of China mobile internet applications. He has been awarded the “Top 10 Outstanding Entrepreneurs in Brand Building in China”. He has also driven Shenzhen e-commerce (communications and wireless internet applications) businesses through which he has substantially gained a wealth of experience in this industry. Mr Xiong is responsible for the formulation of FTC’s strategic direction, expansion plans, and the management of FTC’s overall business development.



### ***Mr RYAN, Christopher John - Independent Chairman & Non-Executive Director***

Chris specialises in corporate finance and advisory in Australia, and cross border with a focus on Hong Kong and China.

Chris is also a non-executive director of 99 Loyalty Limited (ASX Code: 99L).

Chris has industry diverse experience and expertise in mergers and acquisitions together with initial public offerings.

Chris has advised on ASX listings since 1986.

Chris’s qualifications include holding a Bachelor of Financial Administration, University of New England, fellowship of the Chartered Accountants Australia and New Zealand and membership of the Australian Institute of Company Directors.

# Team Profile

## 团队简介



### ***Mr CHOW Ki Shui Louie – Vice-President & Deputy Chief Executive Officer***

**Mr Chow graduated from Xiamen University. He co-founded a non-profit educational foundation in China. Mr Chow has many years of experience in both domestic and international direct investment. Mr Chow is responsible for FTC's strategic planning and corporate finance activities.**



### ***Mr HONG Yu Peng – Independent Non-Executive Director***

**Mr Hong is currently the General Manager of Longling Investment Co., Ltd, an angel investment company focusing on internet industry in China.**

**Mr Hong graduated from Xiamen University Law School with a Master of Laws. He has been a lawyer in China for 7 years in the areas of civil law practice and company legal services and most recently working in the key role of Chief Executive Officer at Longling Capital across internet investment affairs.**



**Released with the authority of the Board**

**Thank You Very Much**

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