

Ceylon Digital Funding Force



Introductory Presentation
Corporate, Financial, and Investment Presentation

Our Company



Ceylon Digital Funding Force (Pvt) Ltd, or “CDFF”, is a revolutionary new company in the competitive yet opportunity-filled industry of financial services of Sri Lanka.

Our Vision: Driven to be the best digital funding force in Sri Lanka.

Our Mission: Understanding your passion to borrow.

Our Tagline: A Future Together

Overall, the core aim of CDFF is to become Sri Lanka’s pioneering **fully digitalised** and **AI-based** operational framework with lower overhead costs,

Our Products



Our core three products:

1. **SME sector funding** (50% of our business by phase III)
2. **Higher education funding** (25% of our business by phase III)
3. **Discounting client assets** (15% of our business by phase III)

Our additional products (10% of our business by phase III):

4. Consumer loans
5. Real estate facilities
6. Pawning facilities

Our Three Phases



	Duration	Key Focus	Operation
PHASE I	First 12 months	Network building and initial proof of concept with 1,000 clients	Traditional / manual plus digitalised
PHASE II	Next 12 months	Enhanced growth and acquiring 2,500 SMEs	A digital platform combined with manual where required
PHASE III	Next 12 months (3 years completed)	Integration of AI and fully digital technologies and acquisition of 5,000+ clients	Complete AI-based and digitalised platform and eco-system

SME Credit Provision



- ✓ CDFF will provide funding to SMEs after a careful analysis of each applicant using artificial intelligence, digital solutions, and other strategies.
- ✓ Clients will be selected after an accurate and efficient risk analysis with a strict criteria and credit scoring mechanism based on dependable references and these will be imposed to increase the success of CDFF as well as the client.

Market opportunity:

1. Existing banking corporations are not eager to lend to upper-level micro business and SMEs
2. Owners of SMEs are not properly aware of funding and financial services available in the nation
3. Lack of user-friendly online and digital SME funding services in Sri Lanka
4. SME short-term revolving model strengthens the cashflow of CDFF.



Educational Loans



- ✓ Ceylon Digital Funding Force will partner up with selected and compatible educational institutions to act as the financing party of the institution with regard to lending loans to their employed and earning students.
- ✓ Standard financial viability assessments and evaluations will be carried out by our organisational members for each educational institution and then further assessments will be completed on a per-student basis.

Strategies:

1. Online loan applications and processing for students
2. Hassle-free instalment mechanism
3. Automatic digital payments to institution
4. Online IA and loan progress visualisation
5. An intuitive online profile for each employed student



Asset Discounting Facilities



- ✓ Asset discounting services, which includes draft facilities, will be another significant segment of the proposed business model. Interest on these facilities will be serviced until the capital is repaid.
- ✓ A pre-approved credit limit based on the security or collateral of the potential applicant will be adopted.
- ✓ The Co-founders of Ceylon Digital Funding Force have all taken the decision that asset discounting facilities will be provided against the collateral of both immovable and movable loans and this will result in a broad market space for the business.
- ✓ Asset discounting is a fairly low-risk venture and the previous professional experience in this industry sector will ensure that the founding team is able to resolve any challenges and take optimal use of the available opportunities in the developing economy of Sri Lanka.

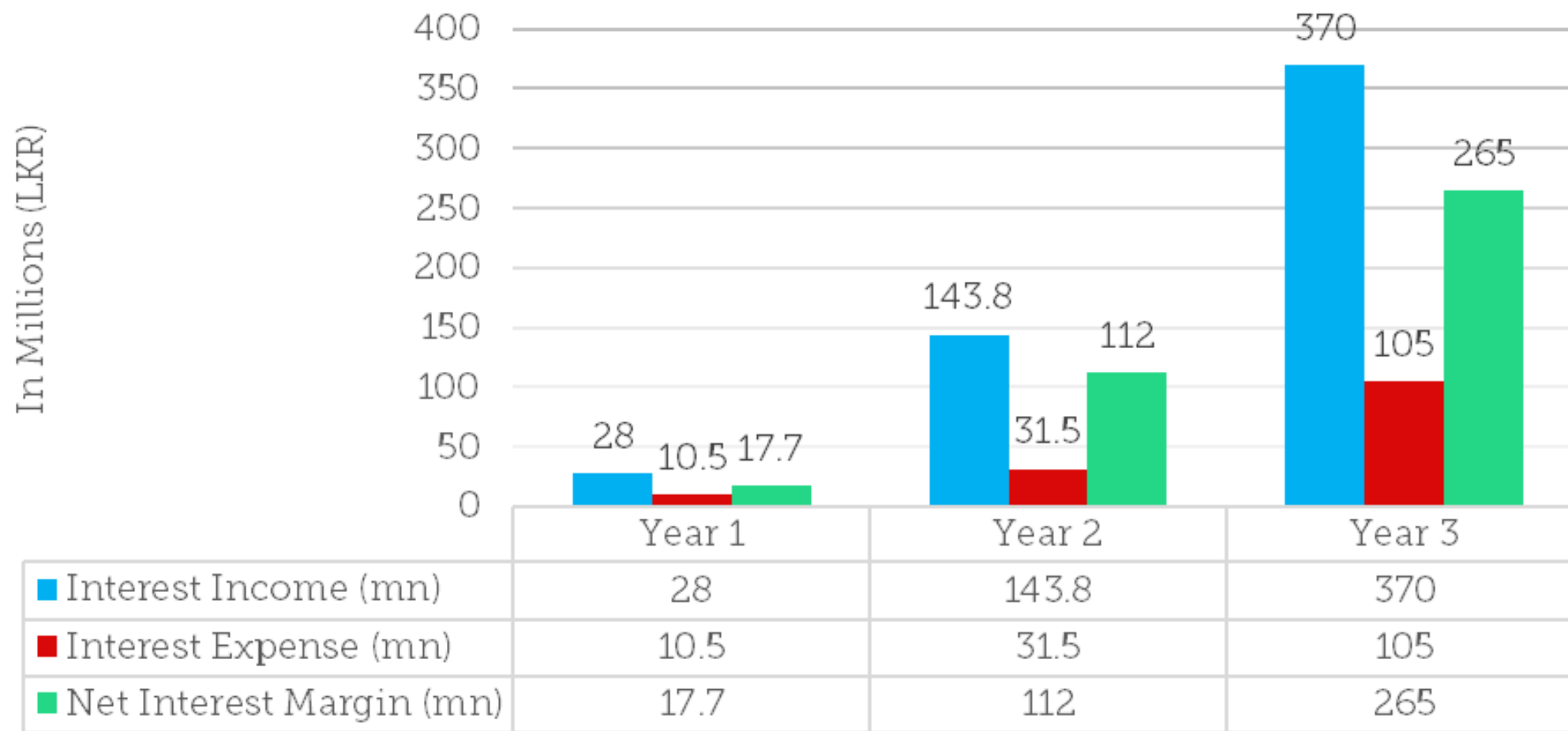
Investment Structure



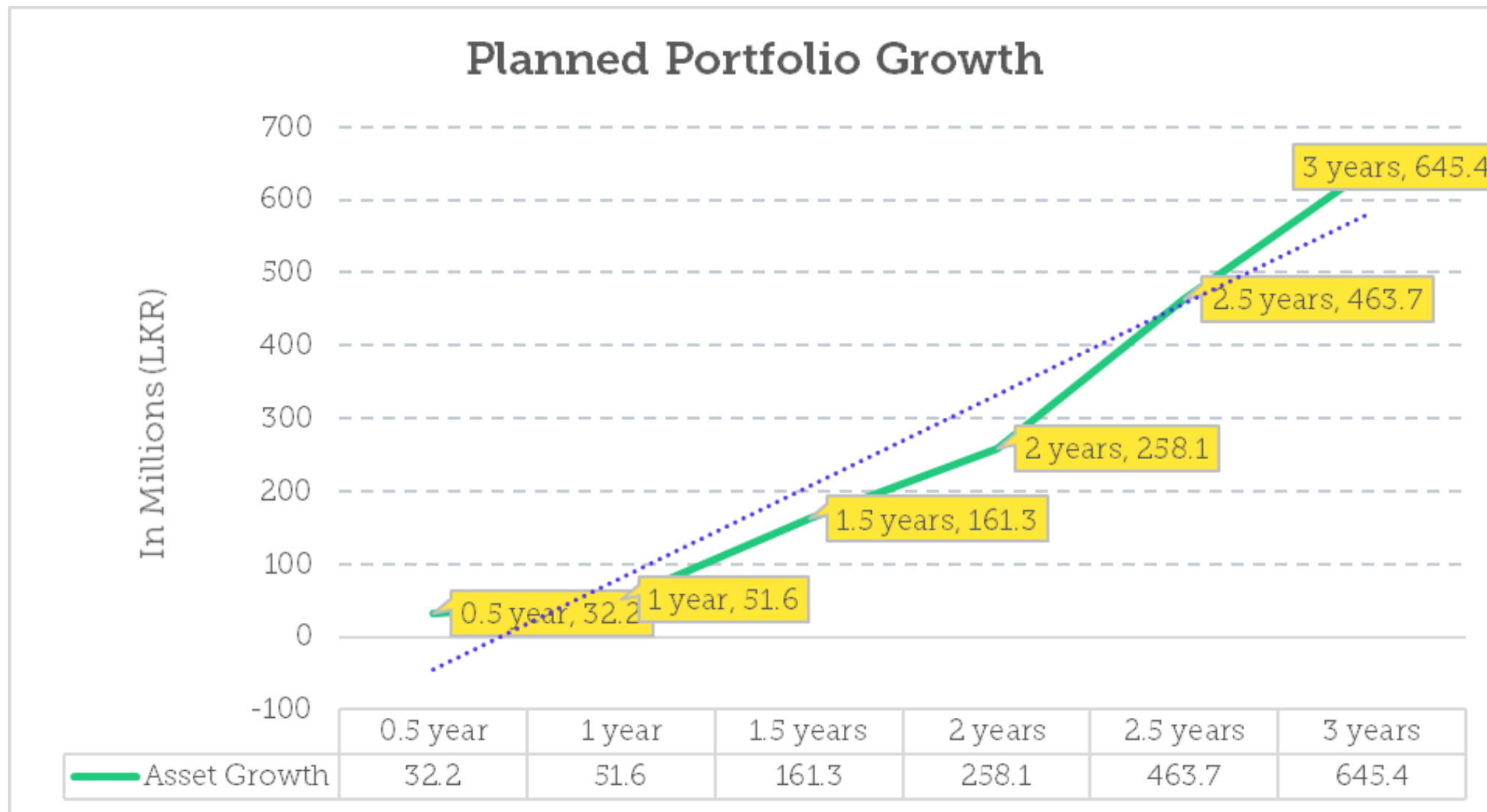
- ✓ A total investment of LKR 500 million is expected to be allocated for the three phases as LKR 50 million for the first phase, LKR 100 million for the second phase, and the remaining LKR 350 million for the final phase.
- ✓ The minimum initial investment required to kick-start this exciting endeavour will be LKR 50 million (for phase I) and for this investment, up to 15% of the company can be acquired.
- ✓ A maximum of 40% of shares will be given to investors and other external shareholders and the Chairs of the Board of Directors will be allocated by end of the third year.
- ✓ The investor(s) will be able to acquire up to 35% of the new company if the next LKR 100 million of phase II is provided
- ✓ The required investment amount for phases I and / or II can be provided by the investor(s) as a direct investment or as a loan and the interest rate can be agreed upon at the time the loan will be provided
- ✓ It is not mandatory for any investor(s) to provide the funds for phases II and III to secure the current return.

Projected Growth

Forecast of Financial Key Indicators



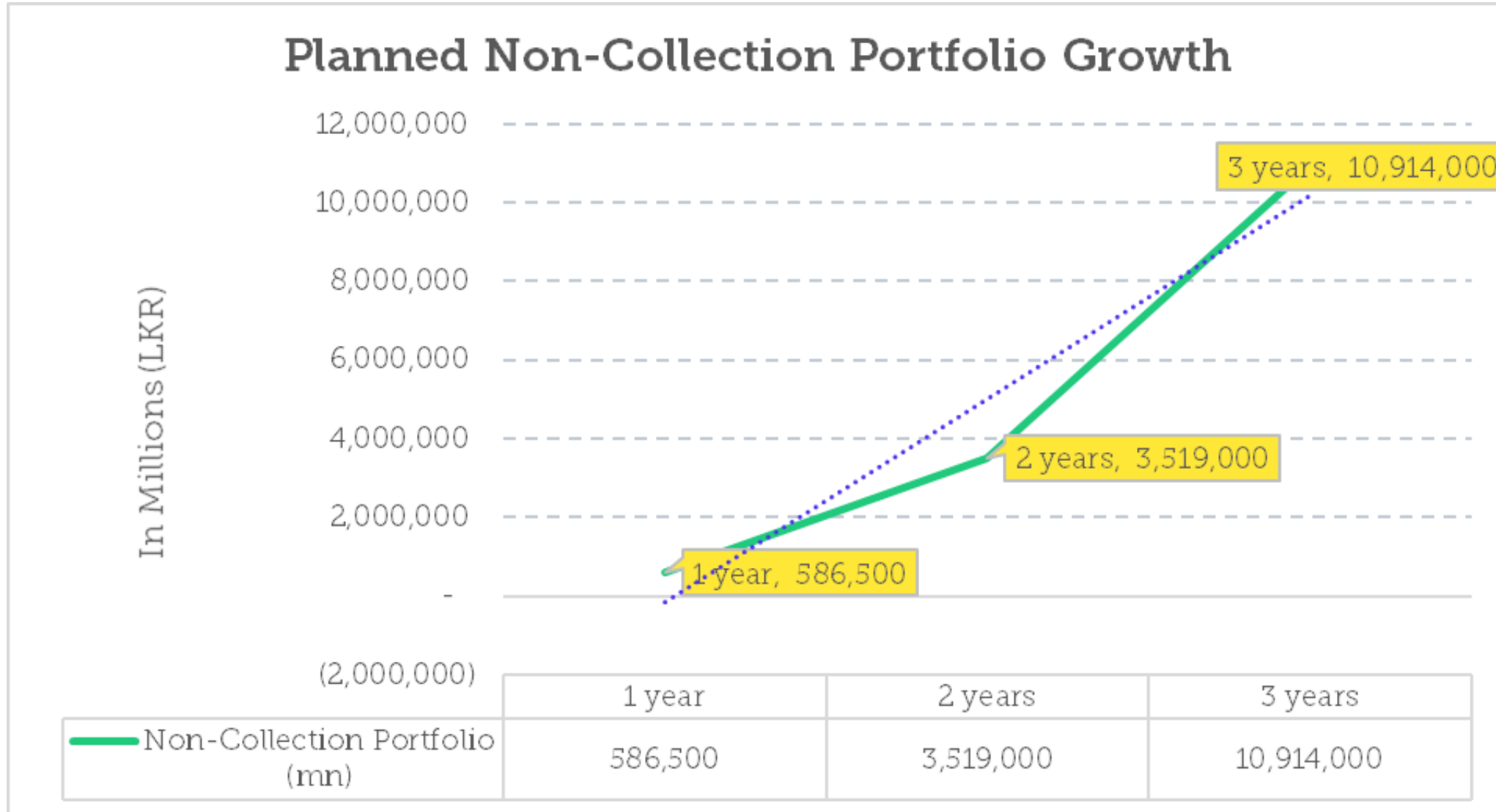
Projected Growth



Projected Growth



Non-Collection Portfolio Growth



Cashflow 2020/21



	2020/2021											
DESCRIPTION	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
INVESTMENT	20,000,000	20,000,000	20,000,000	25,000,000	25,000,000	25,000,000	30,000,000	30,000,000	30,000,000	40,000,000	40,000,000	40,000,000
EXPENSES	757,000	757,000	757,000	982,000	982,000	982,000	1,100,000	1,100,000	1,100,000	1,175,000	1,175,000	1,175,000
INTEREST EXPENSES	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000	875,000
TOTAL OUTFLOW	21,632,000	21,632,000	21,632,000	26,857,000	26,857,000	26,857,000	31,975,000	31,975,000	31,975,000	42,050,000	42,050,000	42,050,000
OPENING CASH BALANCE	50,000,000	34,418,000	26,102,667	25,054,000	22,109,500	20,981,667	21,670,500	19,208,000	18,562,167	19,733,000	10,674,667	8,883,000
COLLECTION	5,450,000	12,716,667	19,983,333	23,162,500	24,979,167	26,795,833	28,612,500	30,429,167	32,245,833	31,791,667	39,058,333	42,691,667
DOCUMENT CHARGES	600,000	600,000	600,000	750,000	750,000	750,000	900,000	900,000	900,000	1,200,000	1,200,000	1,200,000
TOTAL INFLOW	56,050,000	47,734,667	46,686,000	48,966,500	47,838,667	48,527,500	51,183,000	50,537,167	51,708,000	52,724,667	50,933,000	52,774,667
WORKING CASH BALANCE	34,418,000	26,102,667	25,054,000	22,109,500	20,981,667	21,670,500	19,208,000	18,562,167	19,733,000	10,674,667	8,883,000	10,724,667
FD Target												100,000,000
CLOSING BALANCE	34,418,000	26,102,667	25,054,000	22,109,500	20,981,667	21,670,500	19,208,000	18,562,167	19,733,000	10,674,667	8,883,000	110,724,667
Provision - (0.17%)	34,000.00	34,000.00	34,000.00	42,500.00	42,500.00	42,500.00	51,000.00	51,000.00	51,000.00	68,000.00	68,000.00	68,000.00
Net Cash flow	34,384,000.00	26,068,666.67	25,020,000.00	22,067,000.00	20,939,166.67	21,628,000.00	19,157,000.00	18,511,166.67	19,682,000.00	10,606,666.67	8,815,000.00	110,656,666.67

Cashflow 2021/22



	2021/2022											
DESCRIPTION	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
INVESTMENT	100,000,000	100,000,000	100,000,000	125,000,000	125,000,000	125,000,000	150,000,000	150,000,000	150,000,000	200,000,000	200,000,000	200,000,000
EXPENSES	1,331,000	1,331,000	1,331,000	1,331,000	1,331,000	1,331,000	1,736,000	1,736,000	1,736,000	1,961,000	1,961,000	1,961,000
INTEREST EXPENSES	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000	2,625,000
TOTAL OUTFLOW	103,956,000	103,956,000	103,956,000	128,956,000	128,956,000	128,956,000	154,361,000	154,361,000	154,361,000	204,586,000	204,586,000	204,586,000
OPENING CASH BALANCE	110,724,667	66,085,333	50,512,667	56,740,000	47,346,500	47,036,333	55,809,500	49,011,000	51,295,833	62,664,000	41,203,000	37,908,667
COLLECTION	56,316,666.67	85,383,333.33	107,183,333.33	115,812,500.00	124,895,833.33	133,979,166.67	143,062,500.00	152,145,833.33	161,229,166.67	177,125,000.00	195,291,666.67	213,458,333.33
DOCUMENT CHARGES	3,000,000	3,000,000	3,000,000	3,750,000	3,750,000	3,750,000	4,500,000	4,500,000	4,500,000	6,000,000	6,000,000	6,000,000
TOTAL INFLOW	170,041,333	154,468,667	160,696,000	176,302,500	175,992,333	184,765,500	203,372,000	205,656,833	217,025,000	245,789,000	242,494,667	257,367,000
WORKING CASH BALANCE	66,085,333	50,512,667	56,740,000	47,346,500	47,036,333	55,809,500	49,011,000	51,295,833	62,664,000	41,203,000	37,908,667	52,781,000
FD Target												350,000,000
CLOSING BALANCE	66,085,333	50,512,667	56,740,000	47,346,500	47,036,333	55,809,500	49,011,000	51,295,833	62,664,000	41,203,000	37,908,667	402,781,000
Provision - (0.17%)	170,000.00	170,000.00	170,000.00	212,500.00	212,500.00	212,500.00	255,000.00	255,000.00	255,000.00	340,000.00	340,000.00	340,000.00
Net Cash flow	65,915,333.33	50,342,666.67	56,570,000.00	47,134,000.00	46,823,833.33	55,597,000.00	48,756,000.00	51,040,833.33	62,409,000.00	40,863,000.00	37,568,666.67	402,441,000.00

Cashflow 2022/23



	2022/2023											
DESCRIPTION	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
INVESTMENT	250,000,000	250,000,000	250,000,000	3 00,000,000	300,000,000	3 00,000,000	400,000,000	400,000,000	400,000,000	500,000,000	500,000,000	500,000,000
EXPENSES	2,347,500	2,347,500	2,347,500	2,722,500	2,722,500	2,722,500	3,097,500	3,097,500	3,097,500	3,652,500	3,652,500	3,652,500
INTEREST EXPENSES	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000	8,750,000
TOTAL OUTFLOW	261,097,500	261,097,500	261,097,500	311,472,500	311,472,500	311,472,500	411,847,500	411,847,500	411,847,500	512,402,500	512,402,500	512,402,500
OPENING CASH BALANCE	402,781,000	421,683,500	436,044,333	468,571,833	452,224,333	454,043,500	474,029,333	428,431,833	419,167,667	446,236,833	412,084,333	414,265,167
COLLECTION	272,500,000.00	267,958,333.33	286,125,000.00	286,125,000.00	3 04,291,666.67	3 22,458,333.33	354,250,000.00	390,583,333.33	426,916,666.67	463,250,000.00	499,583,333.33	535,916,666.67
DOCUMENT CHARGES	7,500,000	7,500,000	7,500,000	9,000,000	9,000,000	9,000,000	12,000,000	12,000,000	12,000,000	15,000,000	15,000,000	15,000,000
TOTAL INFLOW	682,781,000	697,141,833	729,669,333	763,696,833	765,516,000	785,501,833	840,279,333	831,015,167	858,084,333	924,486,833	926,667,667	965,181,833
WORKING CASH BALANCE	421,683,500	436,044,333	468,571,833	452,224,333	454,043,500	474,029,333	428,431,833	419,167,667	446,236,833	412,084,333	414,265,167	452,779,333
FD Target												
CLOSING BALANCE	421,683,500	436,044,333	468,571,833	452,224,333	454,043,500	474,029,333	428,431,833	419,167,667	446,236,833	412,084,333	414,265,167	452,779,333
Provision - (0.17%)	425,000.00	425,000.00	425,000.00	510,000.00	510,000.00	510,000.00	680,000.00	680,000.00	680,000.00	850,000.00	850,000.00	850,000.00
Net Cash flow	421,258,500.00	435,619,333.33	468,146,833.33	451,714,333.33	453,533,500.00	473,519,333.33	427,751,833.33	418,487,666.67	445,556,833.33	411,234,333.33	413,415,166.67	451,929,333.33