**FinTech Plus, Inc. Q2 2023 Earnings Call and Future Outlook Agenda**

**Summary:**

FinTech Plus, Inc. had a stellar second quarter in 2023, with a 25% increase in revenue year over year, reaching $125 million. The company's gross profit margin stood at 58% due to cost efficiencies gained from their scalable business model. The EBITDA surged to $37.5 million, translating to a remarkable 30% margin. Net income for the quarter rose to $16 million. The company has diversified its asset-backed securities portfolio, invested in AAA-rated corporate bonds, and expanded their high-yield savings product line and RoboAdvisor platform. The balance sheet shows total assets of $1.5 billion, total liabilities of $900 million, and a healthy equity base of $600 million with a debt-to-equity ratio of 1.5. The company has experienced substantial organic user growth, with a decrease in customer acquisition costs and increase in lifetime value. They have implemented risk management measures with a conservative leverage approach and a Tier 1 capital ratio of 12.5%. The forecast for the next quarter is positive, with revenue expected to reach $135 million and 8% quarter-over-quarter growth driven by their blockchain solutions and AI-driven predictive analytics. The company is also preparing for the IPO of their fintech subsidiary, Pay Plus, which is expected to raise $200 million, providing liquidity for aggressive growth strategies.

**Key Points:**

- Q2 revenue of $125 million, a 25% increase YoY
- Gross profit margin of 58%
- EBITDA of $37.5 million, with a 30% margin
- Net income for the quarter rose to $16 million from $10 million in Q2 2022
- Total addressable market expanded with the introduction of high-yield savings product line and RoboAdvisor platform
- Diversified asset-backed securities portfolio, investing in collateralized debt obligations and residential mortgage-backed securities
- $25 million investment in AAA-rated corporate bonds
- Balance sheet: Total assets of $1.5 billion, total liabilities of $900 million, and equity base of $600 million
- Debt-to-equity ratio of 1.5
- Customer acquisition cost decreased by 15%, lifetime value grew by 25%, LTVCAC ratio of 3.5X
- Value-at-risk model in place with a maximum loss not exceeding $5 million, 99% confidence level
- Conservative leverage management, Tier 1 capital ratio of 12.5%
- Forecast for the next quarter: revenue of $135 million, 8% QoQ growth
- Excitement about upcoming IPO of fintech subsidiary, expecting to raise $200 million and enhance liquidity for aggressive growth strategies.
- Thanks shareholders for their trust and confidence, looking forward to a successful Q3.

**Actions:**

The text does not contain any specific tasks, assignments, or actions that were agreed upon or mentioned as needing to be done. It mainly consists of a summary of the company's financial performance and future expectations.

**Sentiments:**

Overall, the sentiment of the text is overwhelmingly positive. The language used contains various positive descriptors such as "stellar," "solid," "remarkable," "noteworthy," "impressive," and "excited." The CEO highlights the company's accomplishments, such as significant revenue growth, cost efficiencies, increased net income, expansion of products, and successful investments. The mention of a positive forecast for future growth and the anticipation of a successful IPO further adds to the positive sentiment. The tone throughout the text is confident and optimistic, reflecting a strongly positive sentiment.

**Conclusion:**

In conclusion, FinTech Plus, Inc. had an outstanding Q2, with impressive revenue growth, a strong gross profit margin, and increased net income. The company's expansion into new product lines and investments in asset-backed securities have contributed to its success. The balance sheet remains robust, with healthy equity and a manageable debt-to-equity ratio. The company has also seen significant organic user growth, with decreasing customer acquisition costs and increasing lifetime value. Risk management measures, such as a value-at-risk model and conservative leverage management, are in place. Looking ahead, FinTech Plus expects continued growth in the coming quarter, driven by innovative solutions and the anticipated IPO of its subsidiary, Pay Plus. The company expresses gratitude to shareholders for their support and looks forward to a successful Q3.