**Q2 2023 Earnings Call: Stellar Growth and Strategic Investments**

**Summary:**

FinTech Plus had a successful Q2 2023, with a revenue of $125 million, a 25% increase YoY. The company's gross profit margin is at 58%, with a scalable business model contributing to cost efficiencies. EBITDA has surged to $37.5 million, resulting in a 30% margin. Net income for the quarter rose to $16 million. The company expanded its asset-backed securities portfolio, invested in AAA-rated corporate bonds, and focused on risk-adjusted returns. Total assets reached $1.5 billion, with $900 million in liabilities and $600 million in equity. FinTech Plus experienced growth in organic user acquisition at a reduced cost and increased lifetime value. They implemented a value-at-risk model for risk management and maintained a healthy tier 1 capital ratio of 12.5%. The company expects positive performance in Q3, driven by blockchain solutions and AI analytics. The upcoming IPO of subsidiary Pay Plus is anticipated to raise $200 million, enhancing liquidity and enabling aggressive growth strategies.

**Key Points:**

- FinTech Plus had a stellar Q2 with a revenue of $125 million, a 25% increase year over year.
- The gross profit margin is 58%, aided by cost efficiencies from their scalable business model.
- EBITDA surged to $37.5 million, resulting in a remarkable 30% EBITDA margin.
- Net income for the quarter rose to $16 million, a substantial increase from $10 million in Q2 2022.
- The total addressable market has grown due to the expansion of high-yield savings and the new RoboAdvisor platform.
- FinTech Plus has diversified its asset-backed securities portfolio, investing in collateralized debt obligations and residential mortgage-backed securities.
- The company has invested $25 million in AAA-rated corporate bonds to enhance risk-adjusted returns.
- Total assets reached $1.5 billion, total liabilities are $900 million, and equity is $600 million, resulting in a healthy balance sheet.
- Customer acquisition cost dropped by 15% and lifetime value grew by 25%, indicating substantial organic user growth.
- The LTVCAC ratio is 3.5x.
- FinTech Plus has a value-at-risk model in place, with a 99% confidence level indicating a maximum loss of $5 million in the next trading day.
- The company manages leverage conservatively and has a healthy Tier 1 capital ratio of 12.5%.
- Revenue for the coming quarter is expected to be around $135 million, driven by blockchain solutions and AI-driven predictive analytics.
- The upcoming IPO of the fintech subsidiary, Pay Plus, is expected to raise $200 million, increasing liquidity and enabling aggressive growth strategies.
- FinTech Plus expresses gratitude to shareholders for their continued support and anticipates a successful Q3.

**Actions:**

There are no specific tasks, assignments, or actions mentioned in the text. The CEO is merely presenting financial information and highlighting achievements and future expectations.

**Sentiments:**

The sentiment of the text is generally positive.
Explanation:
- The language used is positive and upbeat, with words such as "stellar," "remarkable," "noteworthy increase," "healthy," and "impressive" to describe the financial performance and metrics of the company.
- The overall tone is confident and optimistic, highlighting achievements and positive future prospects.
- Specific positive aspects mentioned include increased revenue, gross profit margin, EBITDA, net income, total addressable market growth, investment diversification, balance sheet strength, organic user growth, and positive forecasts for the coming quarter.
- The text also expresses gratitude towards shareholders and looks forward to future success.

**Conclusion:**

In conclusion, FinTech Plus had a strong Q2 performance with impressive revenue growth of 25% year over year, reaching $125 million. This growth was supported by a robust gross profit margin of 58% and a notable increase in net income from $10 million to $16 million. The company's expansion in the high-yield savings product line and the new RoboAdvisor platform contributed to the substantial growth of the total addressable market. Investments in asset-backed securities, corporate bonds, and risk-adjusted returns have enhanced the company's profitability. With total assets of $1.5 billion, solid equity, and a healthy debt-to-equity ratio of 1.5, the company is well-positioned for future growth. FinTech Plus has also experienced strong organic user growth, with lower customer acquisition costs and higher lifetime value. The proactive risk management approach, including a value-at-risk model and conservative leverage management, ensures a maximum loss within acceptable limits. Looking ahead, the company anticipates positive results in the coming quarter, with expected revenue of $135 million and quarter-over-quarter growth of 8%, driven by innovative blockchain solutions and AI-driven predictive analytics. The upcoming IPO of the fintech subsidiary, Pay Plus, is also expected to significantly bolster liquidity and support aggressive growth strategies. The company expresses gratitude to shareholders for their continued faith and looks forward to an even more successful Q3.