

# Appendix 4E

(Rule 4.3A)

## Preliminary final report

Name of entity

Peppermint Innovation Limited	ABN: 56 125 931 964
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### 1. Details of the Reporting Period and the Previous Corresponding Period

Financial period ended ("current period")	Financial period ended ("previous period")
30 June 2019	30 June 2018

### 2. Results for Announcement to the Market

					\$'000
2.1	Revenue from ordinary activities	down	23%	to	681
2.2	Loss from ordinary activities after tax attributable to members	up	23%	to	2,143
2.3	Net loss for the period attributable to members	up	23%	to	2,143
2.4	Loss per share	unchanged		at	0.2 cents

2.5	<b>Brief explanation of results</b>
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The loss from ordinary activities and net loss for the period for the Group amounted to \$2,142,786 (30 June 2018: \$1,743,348).

Highlights for the year were:

- Over 15,000 registered Bizmoto agents.
- BizmoGo delivery riders deployed in three key regions around metropolitan Manila.
- Almost 100 merchants have subscribed for BizmoGo delivery program.
- Ongoing brand and content development of e-commerce module – BizmoTinda.
- Peppermint-developed mobile app launched by Cooperative Health Management Federation (CHMF) providing medical-related information to its 41,000 members.
- Peppermint named one of 50 winning companies in 2019 global 'Inclusive Fintech 50' competition.
- Peppermint progressing roll-out of mobile banking technology and services to BancNet member outsourcing banks.
- Micro-business program Bizmoto Delivers commenced the first pilot stage in targeted regions of the Philippines.
- Major social media campaign launched to profile the Bizmoto Delivers program and to secure new BizmoGo riders.
- The largest interbank network of local and offshore banks in the Philippines

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	<p>BancNet teamed up with Peppermint on the provision of mobile banking technology and services.</p> <ul style="list-style-type: none"> <li>• \$797,500 raised via the issuance of convertible notes.</li> <li>• PEGG Capital committed to increase a placement at 2.5 cps to \$2 million in total as an initial equity investment with capacity to increase this support up to \$5 million in total to assist Bizmoto mobile app and agent network rollout, develop micro-finance lending programs and to add products and services to the Bizmoto Platform.</li> <li>• Albert Cheok (PEGG Capital Limited Chair) appointed Non-Executive Director to Peppermint Board.</li> <li>• Marketing campaign ongoing to continue to build the Bizmoto agent network.</li> <li>• TVS MOU signed to start testing the sale and supply of TVS motorcycles to the Bizmoto network and the Filipino public.</li> <li>• MOU signed with Vleppo to explore potential of BlockChain based functionality to compliment Peppermint’s established technology platform</li> </ul> <p>For further details, please refer to the financial report.</p>
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**3. NTA Backing**

	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	\$0.00	\$0.00

**4 Control gained or lost over entities having material effect**

Not applicable.

**5. Dividends**

There were no dividends declared or paid during the period and the do not recommend that any dividends be paid.

**6. Dividend Reinvestment Plans**

Not applicable.

**7. Material interest in entities which are not controlled entities**

Not applicable.

**8. Foreign Entities**

This report includes the following foreign subsidiaries:

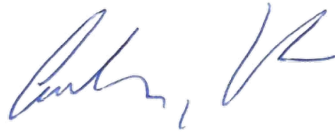
- Peppermint Technology Inc., registered in the Philippines
- Sedgewick Resources Limited, registered in the Republic of Zambia; and
- Horizon Cooper Zambia Limited, registered in the Republic of Zambia.

**9. Annual Report**

Refer to the attached Annual Report for the year ended 30 June 2019 for further details. The financial statements contained in the annual report have been audited.

This report should be read in conjunction with the attached Annual Report for the year ended 30 June 2019.

Signed by:



Date: 30<sup>th</sup> August 2019

Name:

Anthony Kain  
Executive Director

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