

HARVEST



AGM Meeting

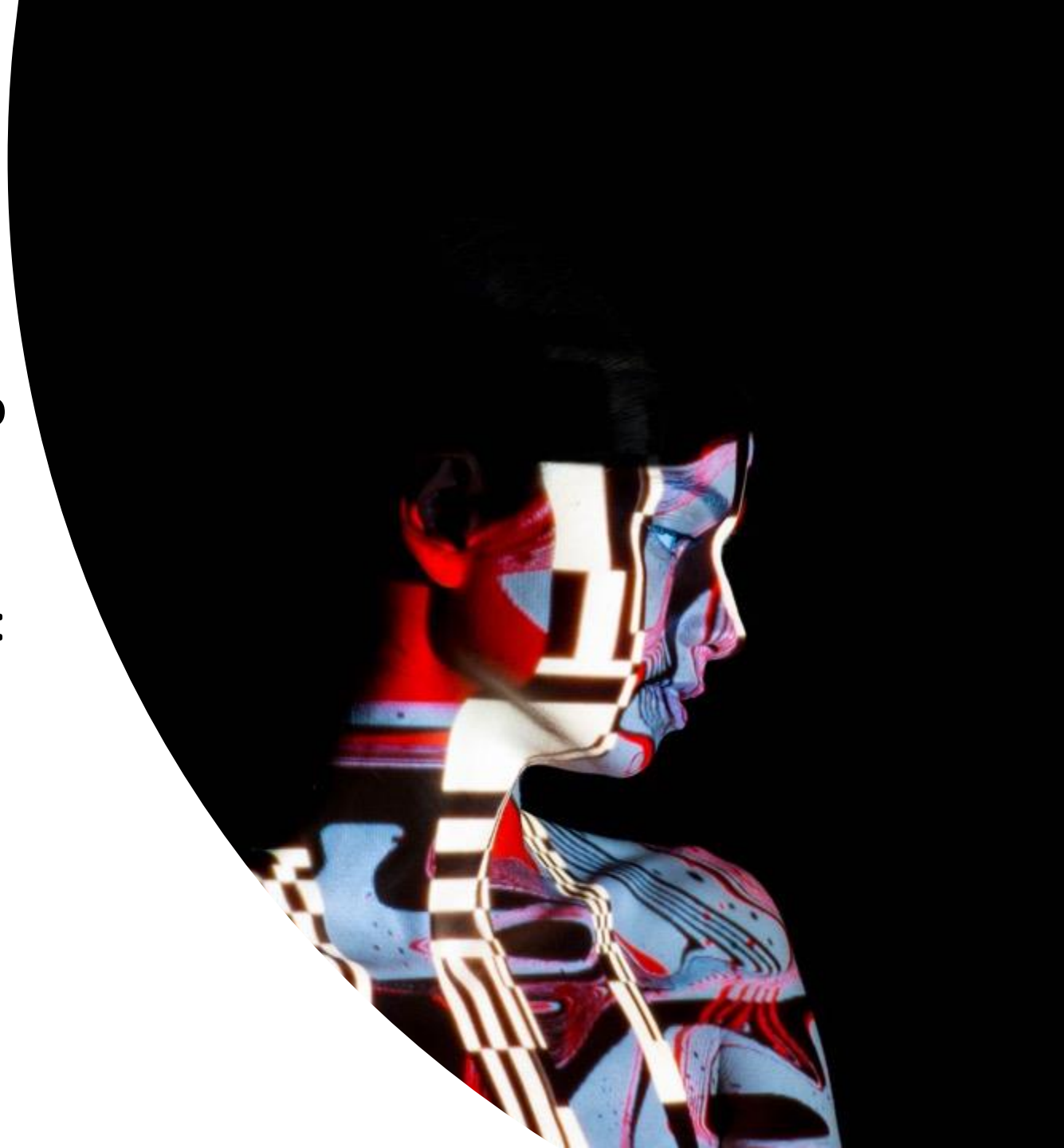
May 7<sup>th</sup> , 2021

# HARVEST Technology PLC

Encoded in Harvest's **DNA** is **Passion** for **Digital Transformation** - applied to Business opportunities.

Our drive is based on three key pillars:

- **shareholder value**
- **passion** for growing the business via **technology-enabled** activities
- **People (skilled resources).**





A leading system integrator, PTL delivers specialized technical solutions and software engineering

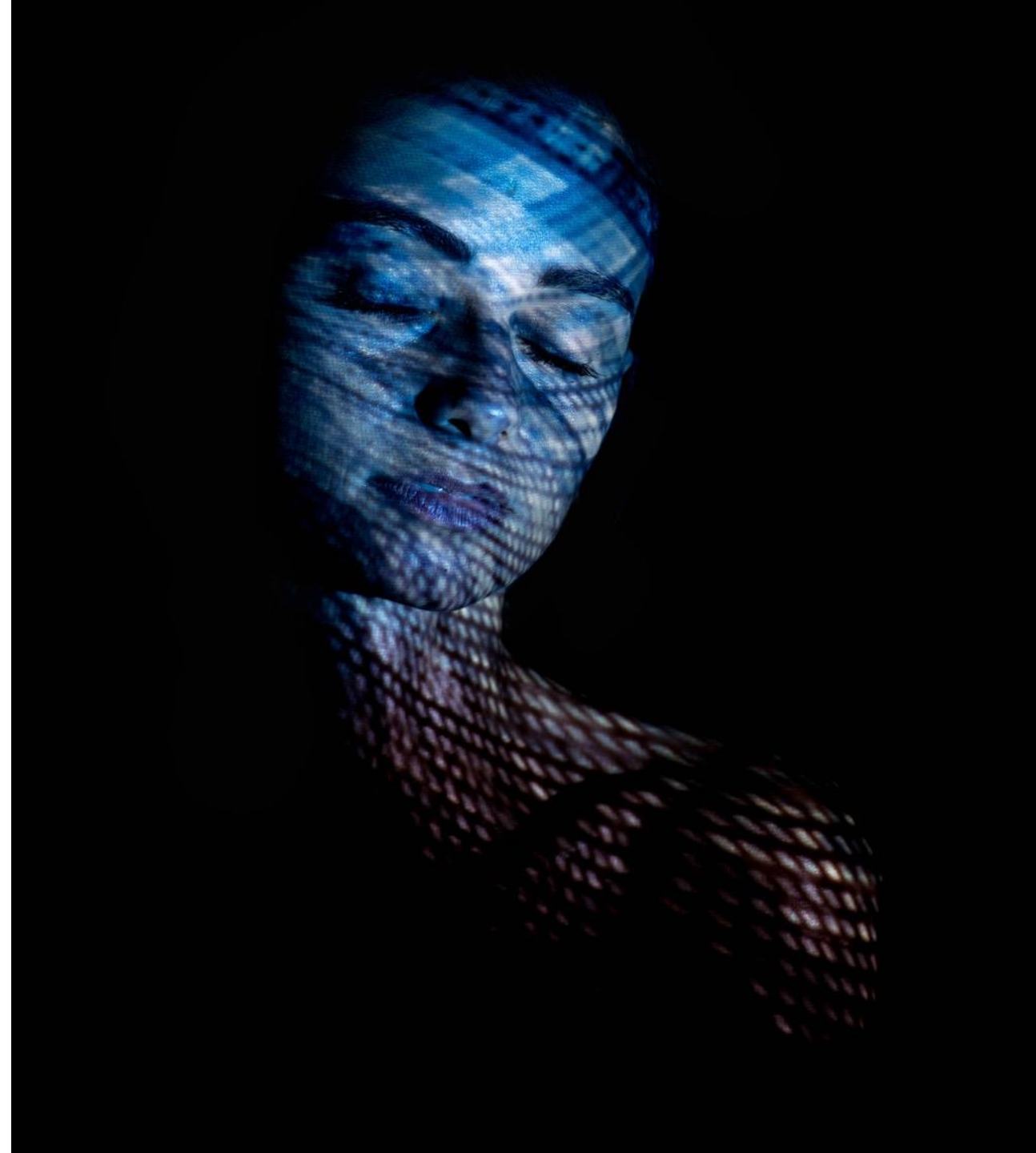


Innovation-driven Payments Specialist dedicated to providing businesses all they need to Accept Payments from Anywhere



A highly specialized team focused on diverse automation solutions and high-end security hardware and software

A fourth company within Harvest is **Ipsyon**, the holder of all the **intellectual** property created and deployed by APCO Systems.



# Growth - Transformation drivers / enablers

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Strong and lasting relationships with **existing** and **new** partners



**Solid portfolio** of products/services for markets which **provide value add**



**International footprint** gained through experience with major partners



**Top employer** in the industry, retaining and growing **talent** through its own Technology Academy

# Salient

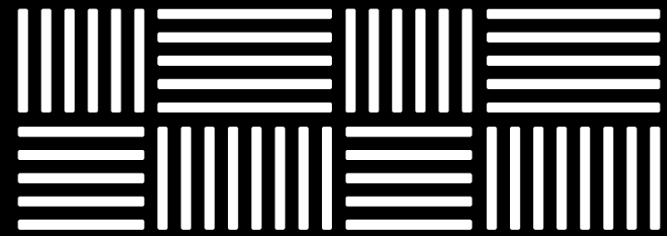
- **Mauritius**
- Malta **Police Force / i2**
- **ATM / EMV / PACOM Upgrades**
- **COVID -19**
  - Work from home over a year
- **Internal**
  - Internal Audits
  - ISO 27000
  - MIS



# Salient (cont.)

- **Modernization** of products and services
  - RPA/ML/AI/V&AR/IoT/Multi-Cloud
- **Fuel Software**
  - +8 Fuel Stations / +4 Planned
- **Cheque Processing Software**
- **AGM Software**
  - Extended feature-set
- **Payment Gateway**
  - PSD2, 3DSecure v2
  - Scale/Virtualized Application





HARVEST

**FINANCIAL HIGHLIGHTS**

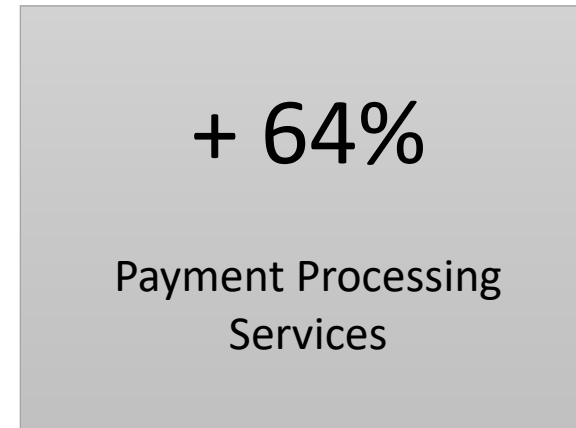
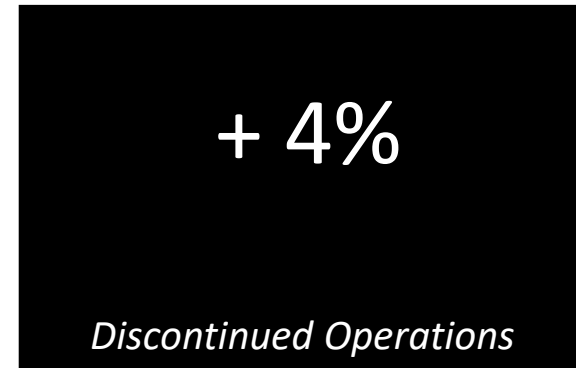
# Extract of Consolidated Income Statement - 2020 vs prior year

	2020	2019
<b>Revenue</b>	€19.2	€16.0m
<b>EBITDA</b>	€5.4m	€3.9m
<b>Pre-tax Profit</b>	€4.5m	€3.0m
	EBITDA Margin 28%	EBITDA Margin 24%
	PBT Margin 23%	PBT Margin 19%

Variance
+ € 3.2m
+ € 1.5m
+ € 1.5m



**+€1.5 Million** improvement in NPBT of 2020 vs *prior year by Segment*



# Extract of Consolidated Income Statement - 2020 vs Projections

	2020 - Actual	2020 - Projections	Variance
Revenue	€19.2m	€21.3m	-€ 2.1m
EBITDA	€5.4m	€4.4m	+ € 1 m
Pre-tax Profit	€4.5m	€3.1m	+ €1.4m
	EBITDA Margin 28%	EBITDA Margin 21%	
	PBT Margin 23%	PBT Margin 15%	

## Extract of Consolidated Financial Position 2020 vs prior year

<b>FINANCIAL POSITION</b>	<b>2020 Actual €</b>	<b>2019 Actual €</b>
Non-Current assets	11.1m	11.3m
Current Assets	9.5m	9.7m
<b>Total Assets</b>	<b>20.6m</b>	<b>21.0m</b>
Current Liabilities	6.7m	7.7m
Non-Current Liabilities	1.8m	2.9m
<b>Total Liabilities</b>	<b>8.5m</b>	<b>10.6m</b>
<b>Net Assets</b>	<b>12.1m</b>	<b>10.4m</b>

# Extract of Consolidated Cashflow

## 2020 vs prior year

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	2020-Actual	2019- Actual
Cash from Operating Activities	€3.9m	€3.4
Cash from Investing Activities	(€0.4m)	(€0.3m)
Cash from Financing Activities	(€2.9m)	(€1.6m)
Closing Cash Balance	€2.4m	€1.8m

# KEY RATIOS 2020 vs *prior year*

2020-Actual

2019 -Actual

Return on Equity Ratio

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25%

20%

Current ratio

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1.42

1.25

Gearing Ratio

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7%

18%

Earnings per share\*

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13c35

9c17

## HARVEST – Salient Points for FY 2021 (to date)

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**Declared and paid a  
final Dividend for 2020**

*2cents per share* paid in April 2021



A total of *6cents* per share paid for  
FY2020



**Thank you**