

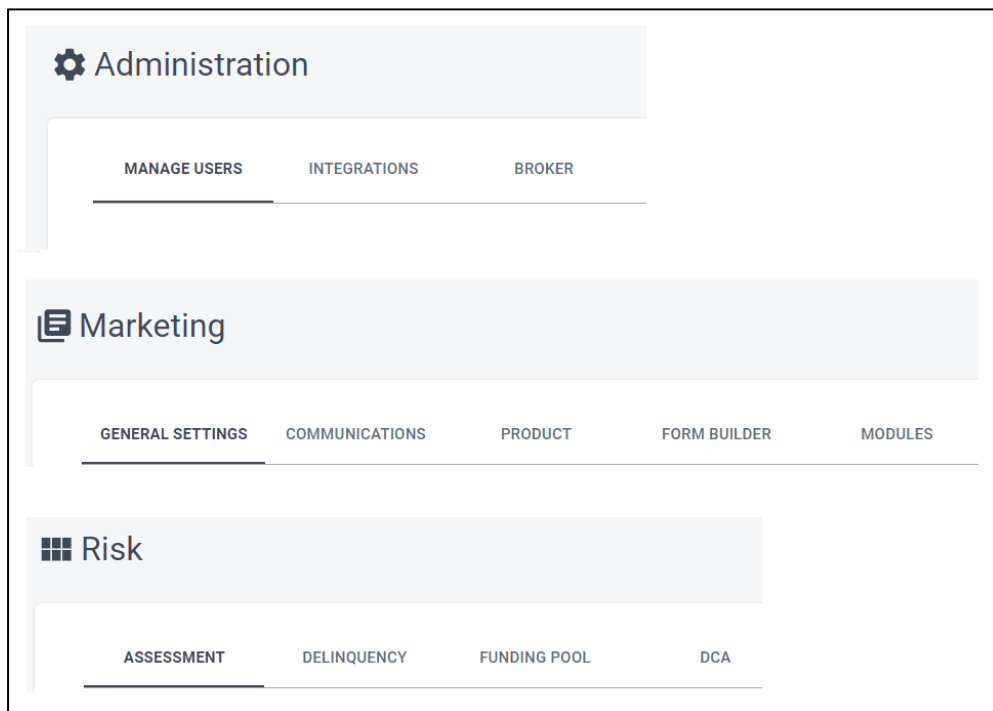
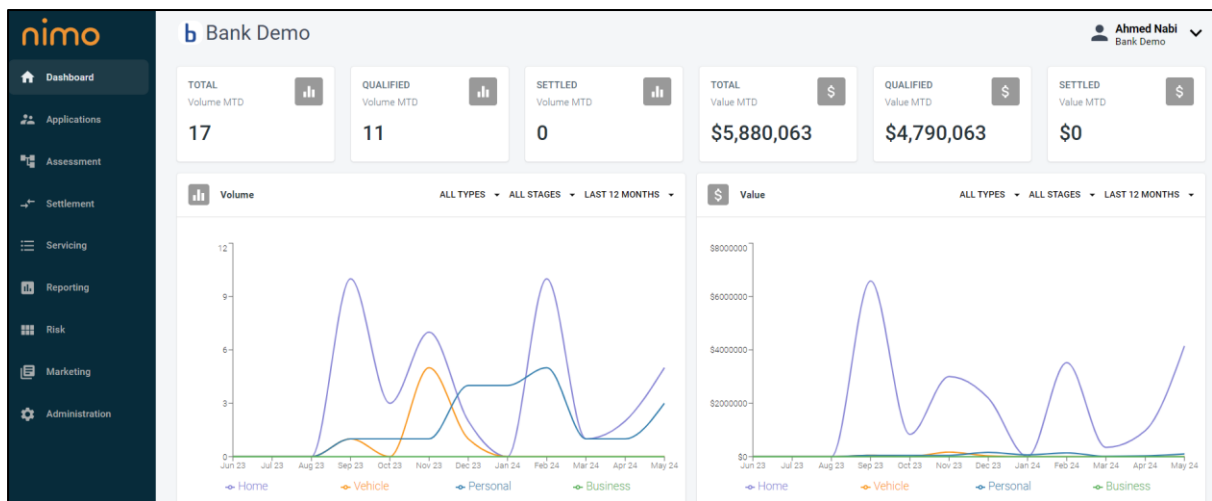
New NIMO UI (staff portal)

We have rearranged the side layer sections for a more intuitive and visually appealing user experience design.

The Administration section will now only display high-level tabs such as "Manage Users," where users can be added, modified, or removed, as well as "Integrations" and "Broker."

The Marketing section displays tabs related to the marketing team, such as UX and communications.

The Risk section is focused on credit and risk elements, including assessment rules, DCA, etc.



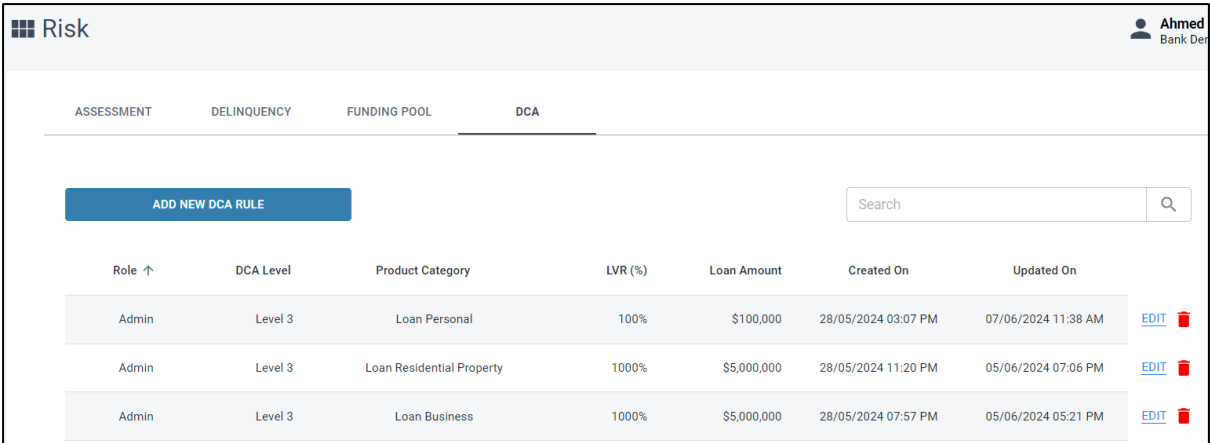
DCA management

The DCA allows rules to be set around access levels concerning the role, level, product, LVR, and loan amount.

For example, the following will allow all Admin roles with a Level 3 DCA to approve personal loans up to \$100,000 and up to 100% LVR:

- Role: Admin
- DCA Level: Level 3
- Product: Loan Personal (personal loans)
- LVR: up to 100%
- Loan Amount: Up to \$100,000

You would allocate different DCAs to different roles with the appropriate levels for loan amount, LVR, and product type.



The screenshot shows a web interface for Risk management. At the top left is a logo with a grid icon and the word "Risk". At the top right is a user profile for "Ahmed Bank Der". Below the header are navigation tabs: "ASSESSMENT", "DELINQUENCY", "FUNDING POOL", and "DCA". The "DCA" tab is selected. Below the tabs is a blue button labeled "ADD NEW DCA RULE" and a search bar with the text "Search" and a magnifying glass icon. Below the search bar is a table with the following columns: "Role ↑", "DCA Level", "Product Category", "LVR (%)", "Loan Amount", "Created On", "Updated On", "EDIT", and a red trash icon. The table contains three rows of data.

Role ↑	DCA Level	Product Category	LVR (%)	Loan Amount	Created On	Updated On	EDIT	
Admin	Level 3	Loan Personal	100%	\$100,000	28/05/2024 03:07 PM	07/06/2024 11:38 AM	EDIT	
Admin	Level 3	Loan Residential Property	1000%	\$5,000,000	28/05/2024 11:20 PM	05/06/2024 07:06 PM	EDIT	
Admin	Level 3	Loan Business	1000%	\$5,000,000	28/05/2024 07:57 PM	05/06/2024 05:21 PM	EDIT	

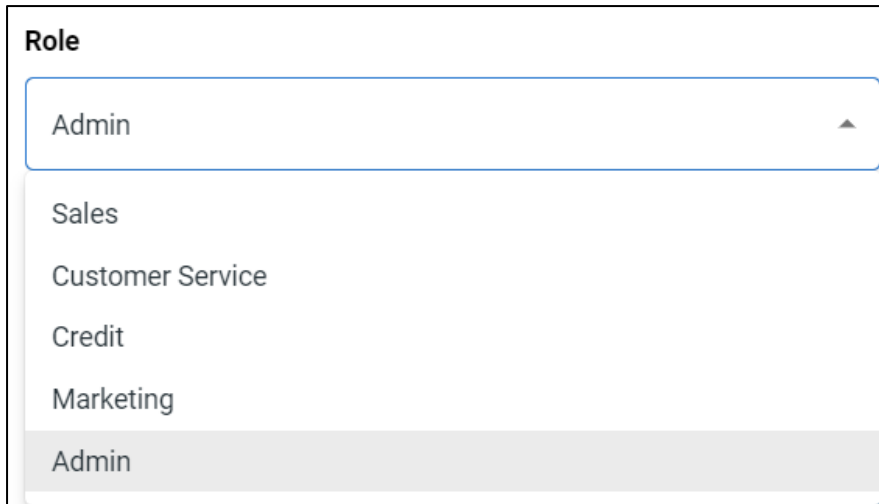
User Roles:

Specific roles will only have access to their designated layers.

For example:

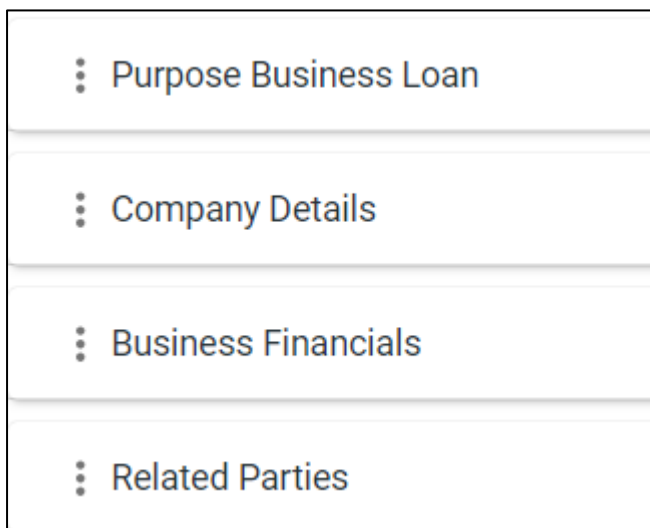
The marketing role will only have access to the Marketing layer.

Credit DLA3 and Admin will only be able to update the new Risk menu.



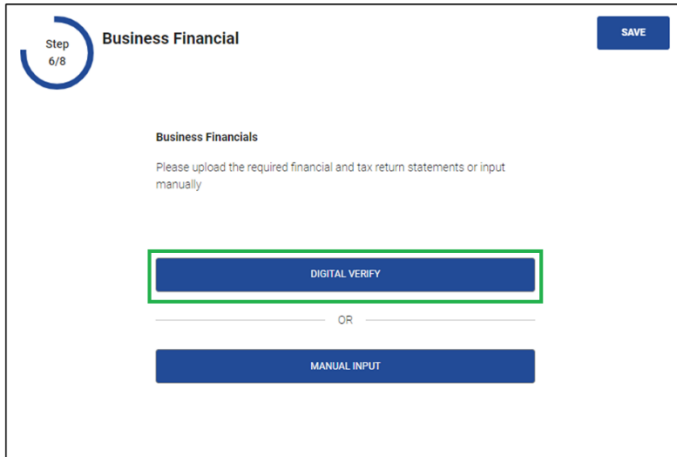
Business Lending and Document Scanning

The following new business lending modules are now available.



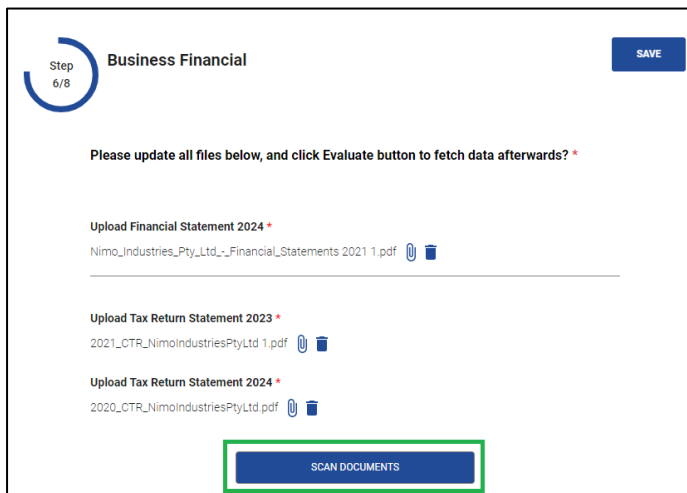
The business financials module allows you to upload the company's financial documents, such as tax returns and balance sheets. Once uploaded, it will scan the documents and pre-populate the financial values into the system.

Click on the 'Digital Verify' button



The screenshot shows a web interface for 'Business Financials' at 'Step 6/8'. A 'SAVE' button is in the top right. The main heading is 'Business Financials' with a sub-heading 'Please upload the required financial and tax return statements or input manually'. Below this, there are two blue buttons: 'DIGITAL VERIFY' (highlighted with a green box) and 'MANUAL INPUT', separated by 'OR'.

Upload the company financials and press the 'Scan Documents' button.




The screenshot shows the 'Business Financials' interface at 'Step 6/8' with a 'SAVE' button in the top right. A message reads: 'Please update all files below, and click Evaluate button to fetch data afterwards? *'. Below this, there are three upload sections:

- Upload Financial Statement 2024 ***
Nimo_Industries_Pty_Ltd_-_Financial_Statements 2021 1.pdf (with a trash icon)
- Upload Tax Return Statement 2023 ***
2021_CTR_NimoIndustriesPtyLtd 1.pdf (with a trash icon)
- Upload Tax Return Statement 2024 ***
2020_CTR_NimoIndustriesPtyLtd.pdf (with a trash icon)

At the bottom, a blue button labeled 'SCAN DOCUMENTS' is highlighted with a green box.

Once the company's financials are scanned, all the values will be displayed digitally as shown below. The Profit and Loss and Balance Sheet sections can be expanded to reveal all the values.



Step
6/8

Business Financial

SAVE

Profit & Loss

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	2021	2020
Expenses		
Accounting/Bookkeeping Fees	\$11,620	\$15
Advertising & Marketing	\$2,059	\$1,223
Bank Fees	\$808	\$40
Computer Expenses	\$0	\$20,000
Depreciation	\$2,942	\$0
Government Fees & Charges	\$606	\$0
Insurance	\$2,666	\$0
Legal expenses	\$916	\$0
Memberships & Subscriptions	\$911	\$0
Motor Vehicle Expenses	\$5	\$0
Office Expenses	\$0	\$1,066
Printing & Stationery	\$819	\$109
Rental Space	\$6,588	\$1,407
Software API	\$3,140	\$500
Software Development	\$43,242	\$6,562
Software SaaS	\$7,838	\$5,265
Staff Amenities	\$447	\$0
Superannuation	\$3,574	\$0
Telephone & Internet	\$2,135	\$1,724
Wages and Salaries	\$37,623	\$0
Total Expenses	\$127,939	\$37,912
Income		
Trading Profit	\$69,545	\$20,000
Total Income	\$69,545	\$20,000
Net Profit After Dividends Paid	-\$58,394	-\$17,912
Net Profit After Tax	-\$58,394	-\$17,912
Profit/(Loss) before Taxation	-\$58,394	-\$17,912
Total Income	\$69,545	\$20,000

Balance Sheet

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	2021	2020
Total Assets	\$37,478	\$1,000
Total Equity	-\$75,305	-\$16,912
Total Liabilities	\$112,783	\$17,912

RERUN PROCESS

SMSF – works similarly to a consumer application.

In the assessment layer, a new assessment rule called 'Superannuation' has been created (which allows you to update the percentage) will calculate the Superannuation value as the main income instead of the standard gross income.

Superannuation	REQUIRE	11%	EDIT	ADD
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