



WSFx Global Pay Limited
Formerly known as "Wall Street Finance Ltd."

Unit 622, 6th Floor, The Summit
Business Bay – Omkar, M.V. Road,
Opp. PVR Cinema, Chakala,
Andheri (East), Mumbai – 400 093.
CIN No. L99999MH1986PLC039660

Date: 7th August 2023

To,
The Manager,
Department of Corporate Services,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001

Subject: Investors Presentation for the quarter ended 30th June, 2023
Scrip ID: WSFX
Scrip Code: 511147

Dear Sir/Madam,

In terms with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith a copy of Investor's/ Analysts Presentation on Financial Results for the quarter ended 30th June, 2023.

You are requested to take the same on your record.

Thanking You,

Yours faithfully,

For WSFx Global Pay Limited
(Formerly known as Wall Street Finance Limited)

Manisha Lakhotia
Company Secretary & Compliance Officer

Encl: As above



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info@wsfx.in



www.wsfx.in



Your Global Payments Partner

Investor Presentation Q1 FY 2023-24





WSFx Global Pay Limited.



RBI Licensed Authorized Dealer Category II with over 30 Years vintage. Listed in BSE. ISO 27001 Certified.



Provide Forex & Outward remittance with key focus on Corporate & Student Segments.



Deal in Foreign Currency, Prepaid Forex Cards & Outward remittance Services in partnership with Yes Bank, Indusind Bank, HDFC Bank, IDFC Bank, RBL Bank, ICICI Bank etc.



WSFx Smart Currency Card, Co - branded VISA Prepaid Forex Card with Multi Currency & INR Wallet with Smart App.



Digital Solutions for Corporate, Agent Partner and D2C App for Leisure & Student Segment



Key Customer – E&Y, Tech Mahindra, Siemens, L&T Infotech, Mphasis, Novartis, HDFC Credila etc.



Pan India Network of 16 Branches & 220+ Strong team.



Digital Platforms & Solutions



WSFx Global Pay App & Web Portal

Send money abroad in a jiffy with the WSFx Global Pay App and Portal and manage your forex requirements digitally.



WSFx Smart Corporate Platform

Advanced digital solutions designed to aid corporates with their forex requirements for business travel.

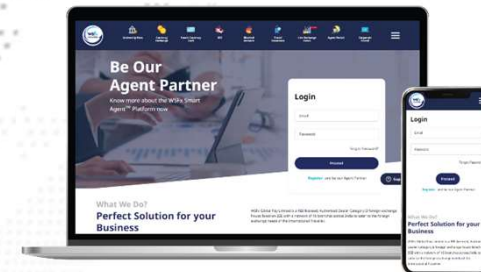


WSFx Smart Currency Card

WSFx Global Pay App enabled Multi-currency card with both international and domestic acceptance.



ISO 27001 Certified



WSFx Smart Agent Platform

Comprehensive digital solution designed for Agent Partners to manage their customer's Forex & Remittance requirements.



WSFx Smart Currency Card

Smart Feature

- Multi currency Forex card with 14 international currency and INR wallet
- Smart App enabled card management
- Worldwide acceptance at 31.4 million VISA merchant outlets
- International and domestic acceptance
- Contactless – NFC enabled
- Wallet to Wallet transfer
- Remote Reload facility
- Encash to INR wallet
- 24X7 access to your funds
- Safe and Secure

Multicurrency Forex and INR Card



Card Management

Get Live forex rates

View Live Rates on Dashboard for transparent forex booking

Generate PIN

Generate / Change Card PIN online

Monitor transaction history

Know and track your forex card transaction history

Transfer between wallets

Easy interoperation of currency from one currency wallet to another

Check wallet balances

Know individual wallet balances for easy tracking

Temporarily Card Block

Temporarily block your card on a click in case of misuse or card loss





Highlights

- ✓ **Q1 FY 23-24 Performance** – Gross Turnover of **INR 727 Cr** and PAT of **INR 11.34 Lakhs**, growth of 43% in GTO in comparison to Q1 FY 22-23, with growth in Student, corporate and other remittances.

Particulars (INR Cr)	Q1/23-24
Gross Turnover	726.97
Total Revenue	12.55
Total Expenses	(12.43)
PBT	0.11
PAT	0.11

- ✓ **Launch of WSFx Global Pay Platform – Forex Platform as a Service (FPAAS)**- Fully integrated platform for Partners to provider Forex & Cross Border Remittances online for their customers.
- ✓ **Launch of WSFx Global Pay** – Forex super App targeted at Students & Millennials, providing Forex Cards, Foreign Currency, Outward remittances under LRS, Travel insurance, Overseas Bank account opening etc. besides card management for WSFx Smart Currency Card.

Overall growth and profitably in Q1 FY23-24, considering seasonality in our business where we generally see dip in the students segments in Q1, which is a key customer segment for WSFx. Growth in other personal remittances and corporate business with on-boarding of key accounts.



FY 23-24 – Q1 & Annual Performance Compare

Q1/23-24 & Q1/22-23 Performance & Comparison

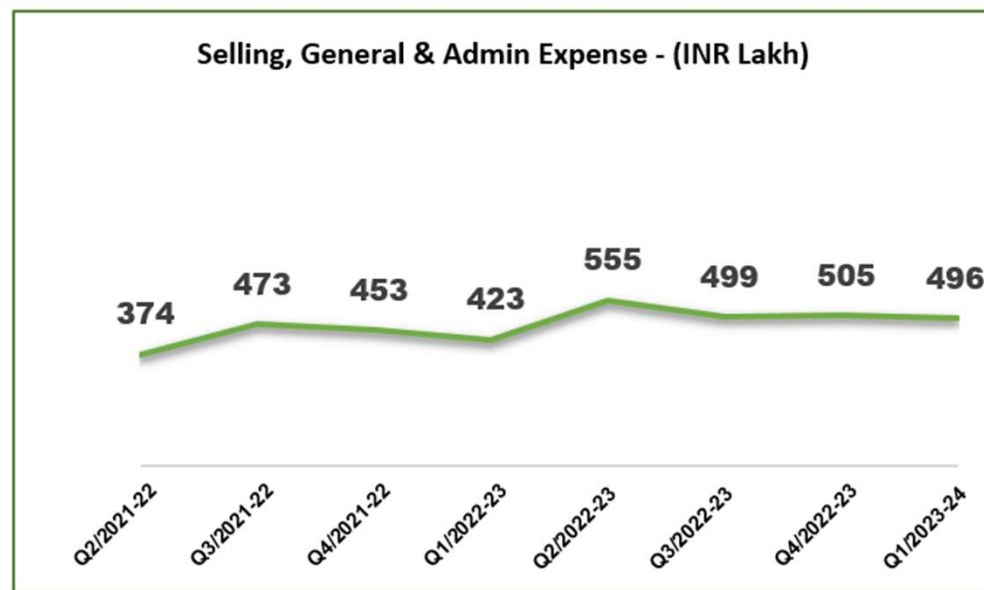
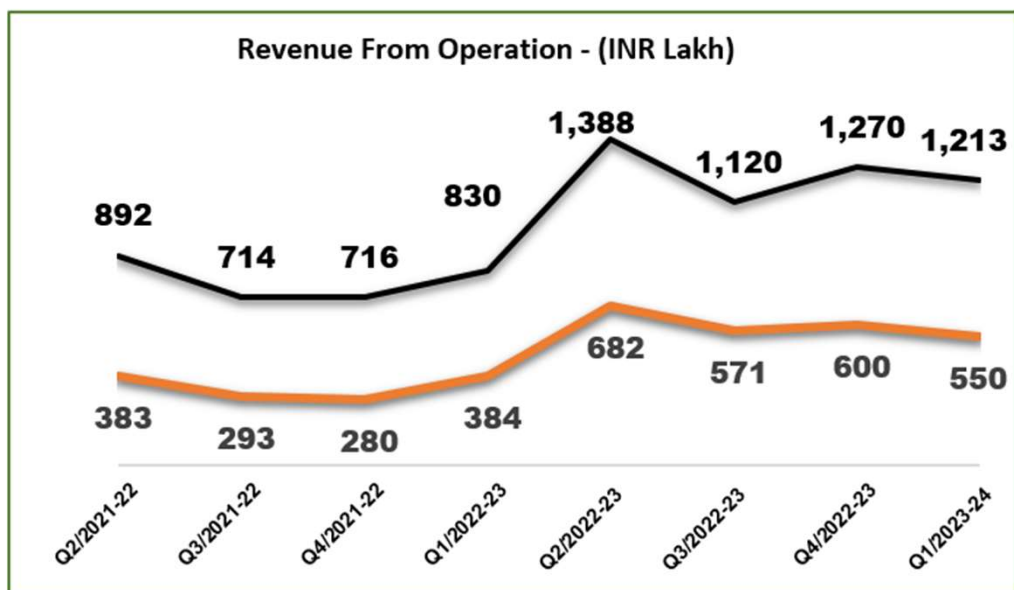
Particulars (INR Lakhs)	Q1/23-24	Q1/22-23	% Inc
Revenue from Ops	1,212.79	715.99	69%
Other Income	41.95	60.48	-31%
PBT	11.34	(244.10)	
PAT (After OCI)	11.34	(177.62)	

Q1/23-24 & Q4/22-23 Performance & Comparison

Particulars (INR Lakhs)	Q1/23-24	Q4/22-23	% Inc
Revenue from Ops	1,212.79	1,269.87	-4%
Other Income	41.95	37.16	13%
PBT	11.34	48.58	
PAT (After OCI)	11.34	44.93	



Comparative Charts Q on Q – Revenue & Expenses

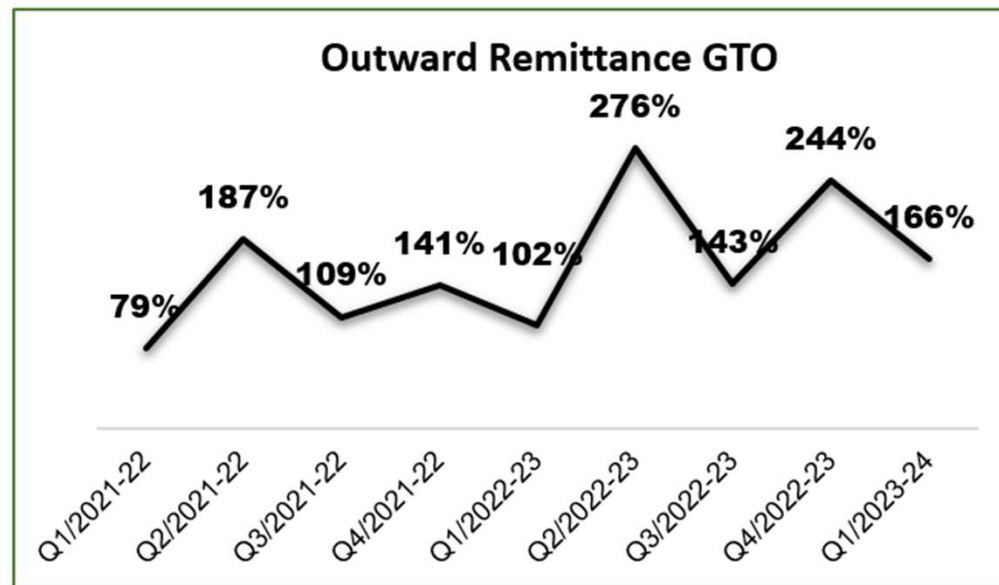
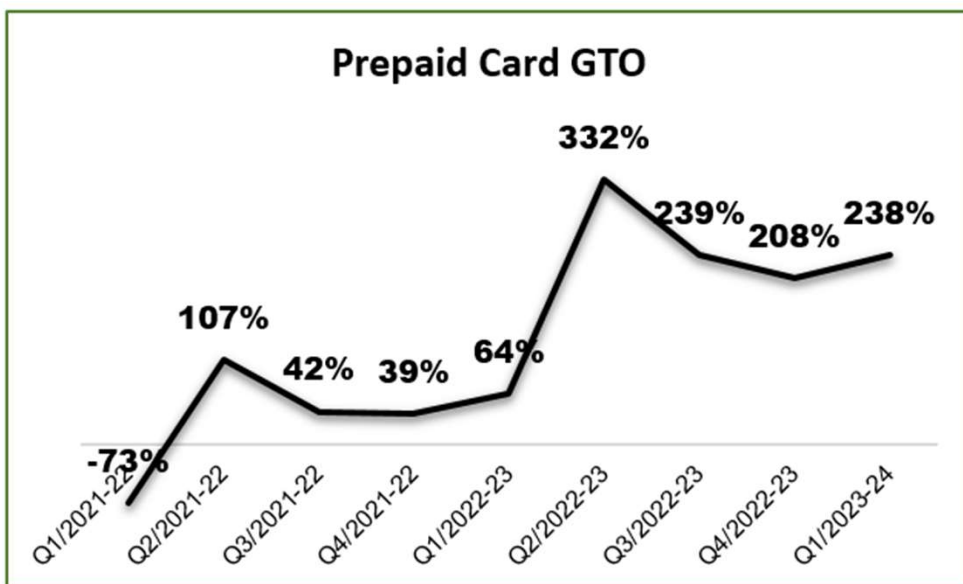


■ Gross Revenue ■ Net Revenue



Priority Customer Segments

- Primary Focus on Students & Millennials for their University Fee Payments, Living expenses.



Notes:

- The growth on both charts are pegged on Q1/2018-19 as the base year and growth are shown on the base year
- Prepaid cards and outward remittance segment – seasonality (students) and hence the spike in Q2 is seen in the above graph



Quarterly / FY Results

Profit and Loss Account – Abstract (Standalone)

INR Lakhs

Particulars	FY 2023-24		FY 2022-23					FY 2021-22				
	Q1	FTY	Q4	Q3	Q2	Q1	FTY	Q4	Q3	Q2	Q1	FTY
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	1,212.78	1,212.78	1,269.87	1,120.01	1,387.93	830.02	4,607.83	715.99	714.01	891.81	559.86	2,881.67
Less: Direct Cost	662.73	662.73	669.61	548.91	706.43	446.52	2,371.47	436.05	421.09	509.31	327.94	1,694.39
Revenue from Operations Net	550.06	550.06	600.26	571.10	681.51	383.50	2,236.36	279.94	292.92	382.50	231.92	1,187.28
Other Income	41.95	41.95	37.16	35.78	35.30	26.33	134.57	60.48	21.64	25.01	21.97	129.10
Total Revenue	592.00	592.00	637.42	606.87	716.81	409.83	2,370.93	340.42	314.56	407.51	253.89	1,316.38
Selling, General & Admin Exp	495.77	495.77	504.61	498.50	555.43	422.78	1,981.32	453.14	473.30	373.74	388.91	1,689.09
Provisions	-	-	-	-	-	-	-	-	-	-	-	-
EBIDTA	96.23	96.23	132.81	108.37	161.38	(12.96)	389.61	(112.72)	(158.74)	33.77	(135.02)	(372.71)
Finance Cost	28.68	28.68	17.99	30.34	24.56	21.93	94.83	27.74	15.11	18.25	7.00	68.10
EBDTA	67.56	67.56	114.82	78.03	136.82	(34.89)	294.78	(140.46)	(173.85)	15.52	(142.02)	(440.81)
Depreciation	56.22	56.22	66.24	43.90	43.46	51.28	204.88	103.64	30.76	29.63	29.70	193.73
PBT	11.34	11.34	48.58	34.13	93.36	(86.17)	89.90	(244.10)	(204.61)	(14.11)	(171.72)	(634.54)
Tax Expense	-	-	-	-	(0.00)	(26.88)	(26.88)	(71.96)	(62.72)	(4.40)	(53.58)	(192.66)
Other comprehensive income	-	-	(3.65)	-	10.04	-	6.39	(5.48)	(1.20)	(2.81)	0.39	(9.10)
PAT	11.34	11.34	44.93	34.13	103.39	(59.28)	123.18	(177.62)	(143.09)	(12.52)	(117.75)	(450.98)



Financial Results

Sr. No.	Particulars	(Rs. In Lakhs)			
		Quarter Ended		Year Ended	
		June 30, 2023 (Unaudited)	March 31, 2023 (Audited)	June 30, 2022 (Unaudited)	March 31, 2023 (Audited)
1	Income from Operations				
	a) Revenue from Operations	1,212.79	1,269.87	830.02	4,607.83
	b) Other Income	41.95	37.16	26.33	134.57
	Total Revenue	1,254.74	1,307.03	856.35	4,742.40
2	Expenses				
	a. Employee benefits expense	353.44	330.03	295.89	1,383.47
	b. Finance Costs	28.68	17.99	21.93	94.83
	c. Depreciation & Amortization expenses	56.22	66.24	51.28	204.87
	d. Brokerage and commission	662.73	669.61	446.07	2,370.98
	e. Other Expenses	142.33	174.58	127.35	598.34
	Total Expenses	1,243.40	1,258.45	942.52	4,652.49
	Profit / (Loss) before exceptional items (1-2)	11.34	48.58	(86.17)	89.91
3	Exceptional Items	-	-	-	-
4	Net Profit / (Loss) before tax (3+4)	11.34	48.58	(86.17)	89.91
5	Tax Expense				
	a. Current tax	-	-	-	-
	b. Deferred Tax	-	-	26.88	26.88
6	Net Profit / (Loss) after tax (5+6)	11.34	48.58	(59.28)	116.79
	Other comprehensive income (OCI)	-	(3.65)	-	6.39
7	Total comprehensive income (7+8)	11.34	44.93	(59.28)	123.18
8	Paid-up Equity Share Capital (Face Value Rs. 10/- each)	1,159.84	1,159.84	1,159.84	1,159.84
9	Reserves Excluding Revaluation Reserves as per Balance Sheet of previous accounting year	1,585.62	1,585.62	1,301.07	1,585.62
10	Earning per share (EPS) of Rs. 10 each (not annualised)	-	-	-	-
	(a) Basic	0.10	0.42	(0.51)	1.01
	(b) Diluted	0.10	0.42	(0.51)	1.01



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Hyderabad, Jalandhar, Kochi, Kolkata, Ludhiana,
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Thank You



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