

Casa Inc.

Financial Results Presentation for the 3rd Quarter 2021

Listed Code : 7196



	FY2019 / 3Q	FY2020 / 3Q		
	Amount of money	Amount of money	Last year Change amount	Last year YoY Rate
Unit: One million yen				
Net Sales	7,023	7,609	585	+ 8.3%
Initial guarantee fee	3,794	4,102	307	+ 8.1%
Annual guarantee fee	3,115	3,395	280	+ 9.0%
Cost of sales	2,381	2,965	583	+ 24.5%
Introduction referral fee	610	766	156	+ 25.7%
Lawsuit / Dispose expense	436	483	47	+ 10.8%
Provision of allowance for doubtful accounts	1,333	1,703	370	+ 27.8%
Gross profit	4,642	4,644	2	+ 0.1%
Selling and general administrative expenses	3,443	3,825	381	+ 11.1%
Operating profit	1,198	819	△ 378	△ 31.6%
Profit attributable to owners of parent	782	562	△ 220	△ 28.2%

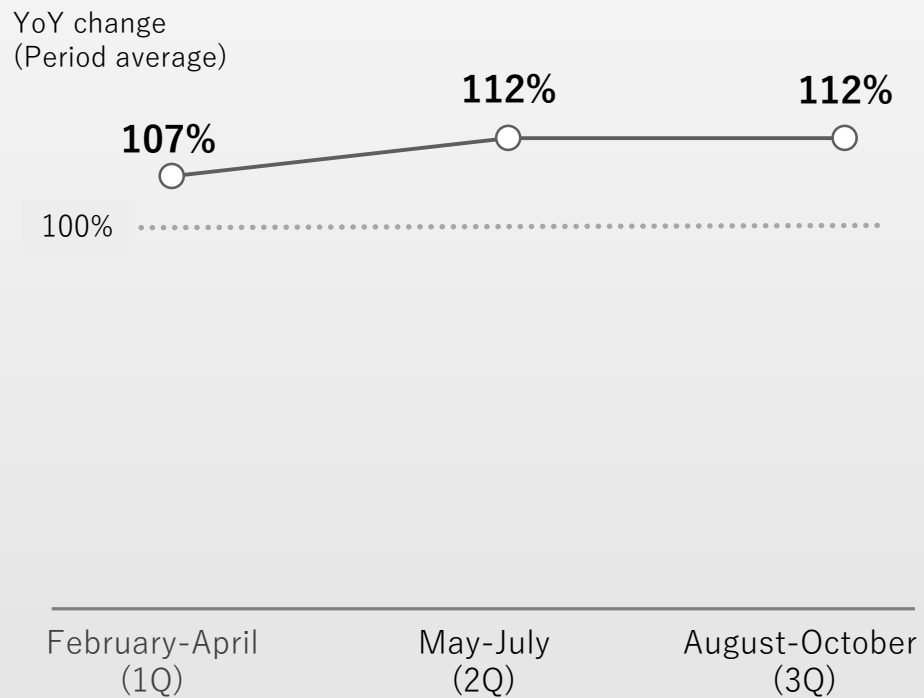
New contracts increased by **9.6%**

Impact of increased Right to Reimbursement

[Main factors for increase]
System investment
+140 Million Yen

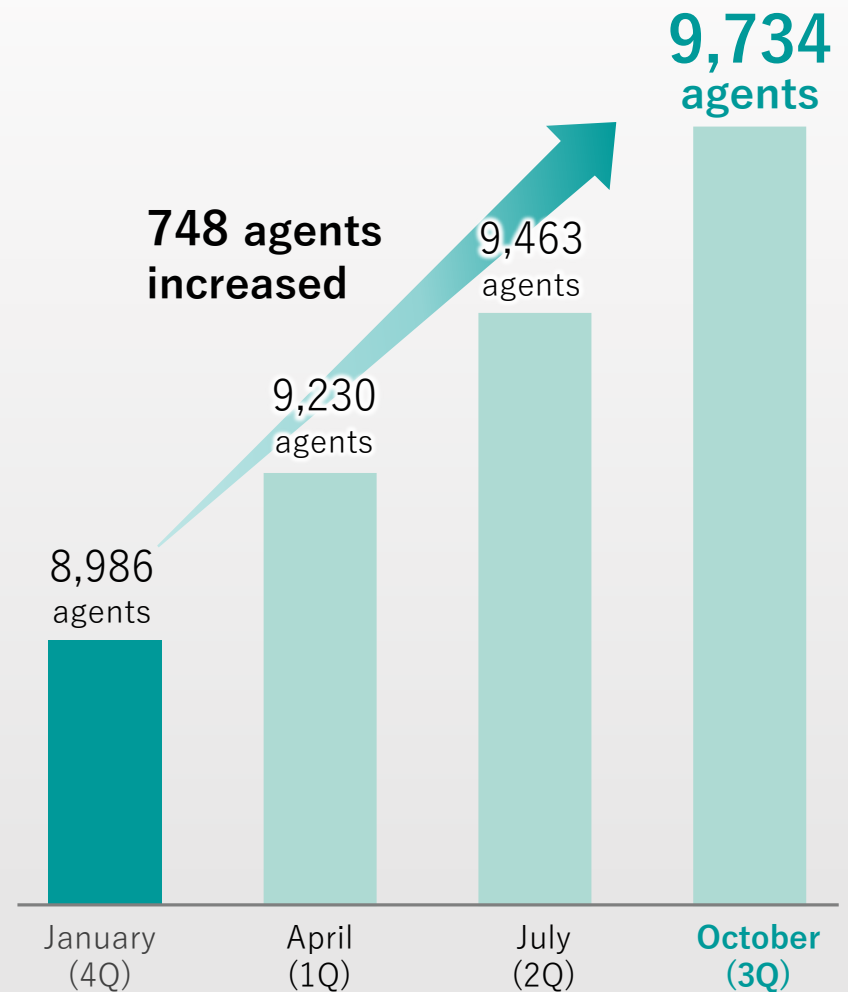
Application year-on-year change

Although it was affected by the coronavirus
Changes over the previous year



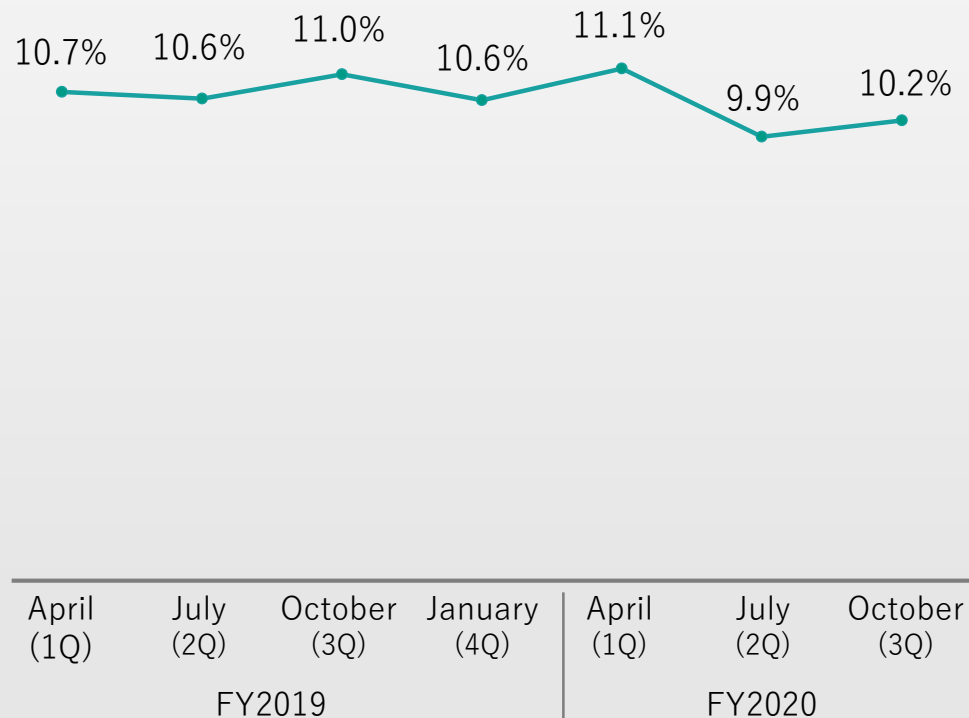
Number of agents

Increase in new agencies by strengthening sales



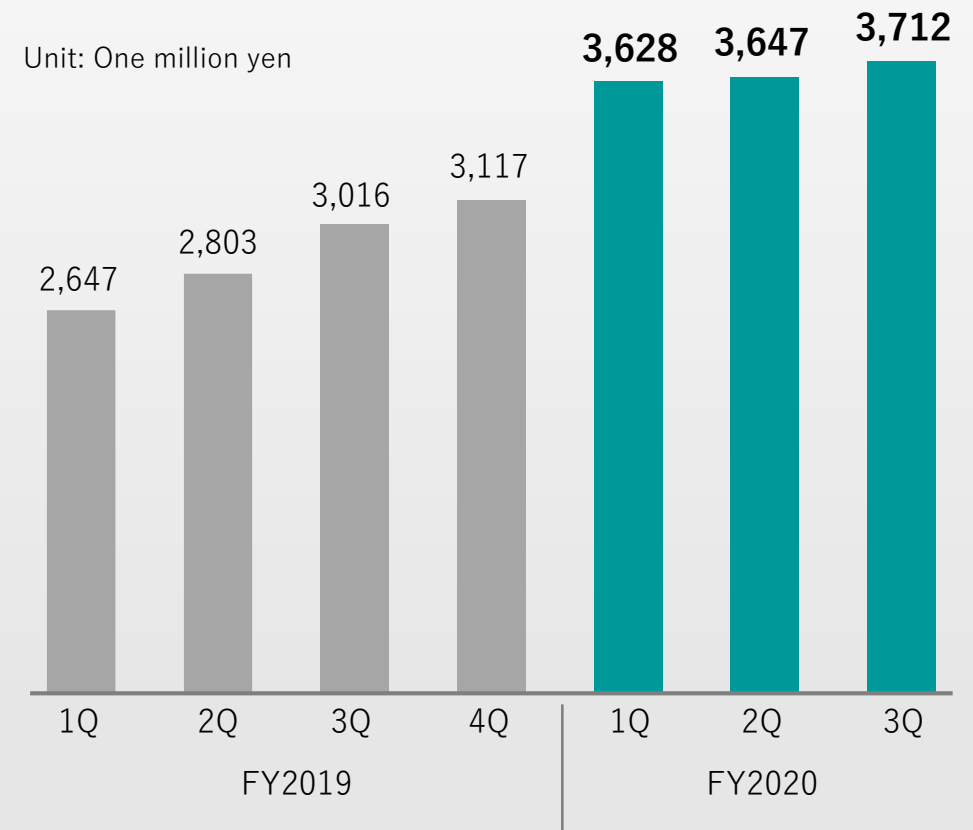
Delinquency rate

By public support system
The rate of delinquency continues to decrease



Right to Reimbursement

Housing security benefits and special fixed-amount benefits, etc.
Will normalize



Unit: One million yen	FY2019	FY2020 / 3Q	Increase/ decrease
Current Assets	6,529	7,070	540
Right to Reimbursement	3,117	3,712	594
Allowance for doubtful accounts	△1,826	△ 2,227	△400
Non-current Assets	6,141	6,437	295
Goodwill	3,579	3,382	△196
Total assets	12,671	13,507	836

- Increase due to growth in guaranteed balance (7%)
- Reimbursement for guaranteed balance
The ratio of receivables is 8.7% The temporary increase has been eased going back onto recovery trend

Liabilities	6,061	6,753	692
Advance payment	4,425	4,940	514
Long-term and short-term debt	-	-	-
Net Assets	6,610	6,754	143

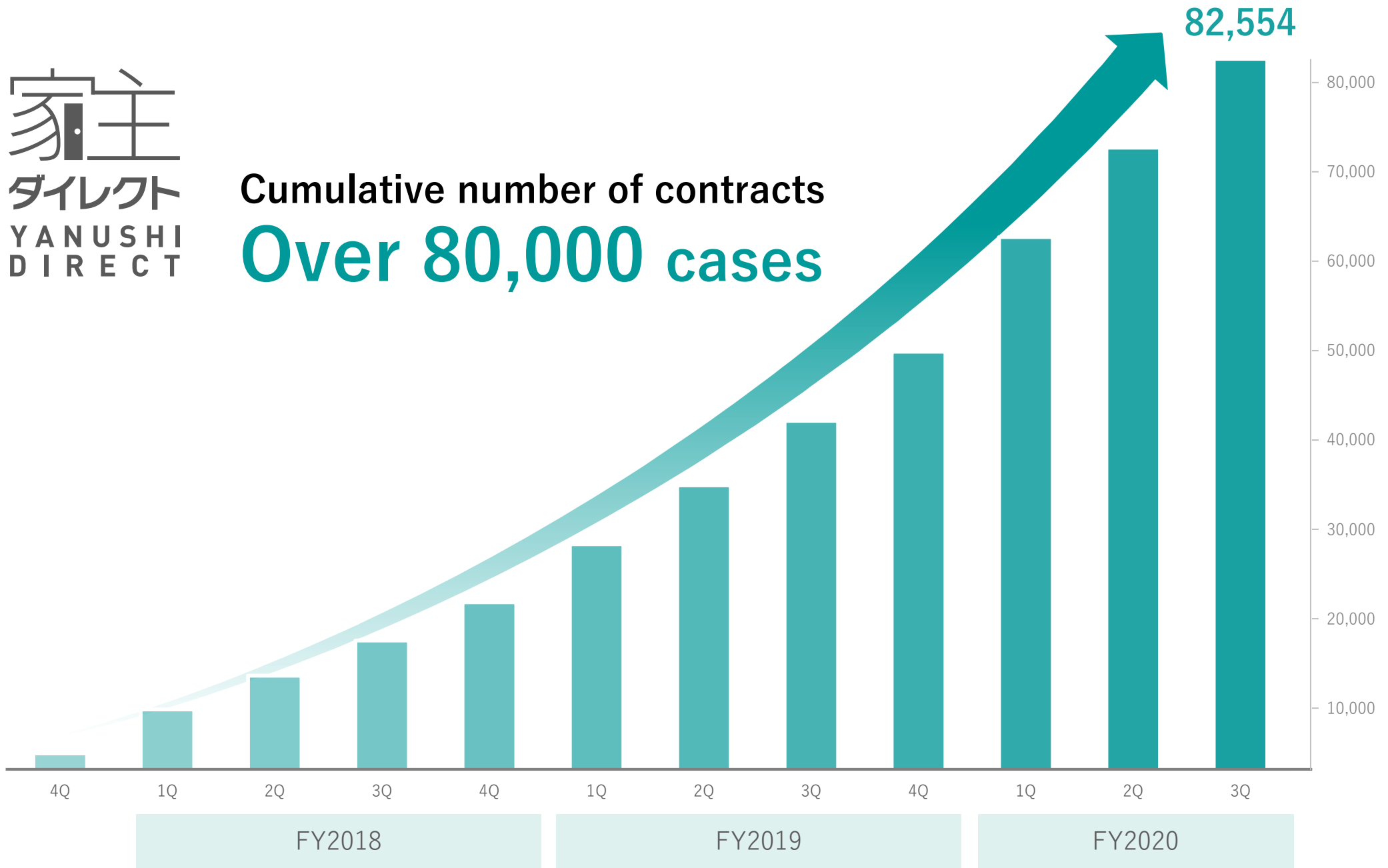
New contract, contracts held is steadily increasing year on year

[Breakdown]
Initial guarantee fee
2, 671 Million Yen
Annual guarantee fee
2, 269 Million Yen

	FY2019 / 3Q	FY2020 / 3Q		
Number of new contracts	99,036 cases	108,556 cases	+ 9,520 cases	+ 9.6%
↳ In) “Yanushi (Landlord) Direct” () Percentage of new contracts	20,305 cases (20%)	32,766 cases (30%)	+12,461	+ 61.4%
Number of agents (cumulative)	8,729 agents	9,734 agents	+1,005 agents	+ 11.5%
Contracts Held (cumulative)	512,976 cases	557,149 cases	+44,173	+ 8.6%



Cumulative number of contracts
Over 80,000 cases



Business progress

From price competition to value-added competition

Landlord Direct



Recruitment

22,000 stores nationwide
Works with Mediation network.
Wide range support for rental
anagement



Rent guarantee

With full guarantee content
Receivable risk is eliminated.
Achieve stable cash flow



Solitary Death Insurance

The compensation for unlikely
events is automatically provided.
Rent loss cost / Accident response cost /
Restoration cost

+ Value - up



Direct S

Examination utilizing
personal credit
information

Released in August



WEB fund transfer

Rent account transfer
procedure is easy
with a smartphone

Released in September



Electronic contract

Contract procedure
Go online

Released in October



Resident Cafe

Resident trouble handling
and advantageous
preferential services

Renewed in July



Smartwith

Stock revenue model
for management
companies

Released in July

Launch of new service for major management companies



OEM provision utilizing personal credit information

Advantages

1

Improvement of
examination accuracy

2

Reduction of
clerical work related
to examination

3

Controlling the rate
of delinquency

CasaWEB



- Electronic contract
- Account transfer
- Guarantee application

Alliance

Application for
move-in Guarantee
consignment application



Application for
move-in Guarantee
consignment application



Application for
move-in Guarantee
consignment application



Guarantee Contract
Lease Agreement



Promotion of DX conversion in the real estate industry



Real estate business troubles are reduced with chat

Bathroom etc.



Toilet is clogged

Room key



Lost the key

Glass



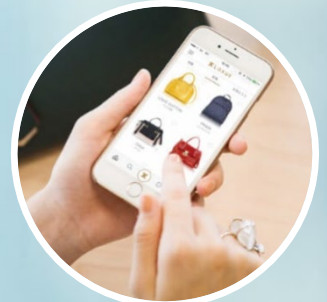
Glass broken

Life noise



Neighborhood
noise

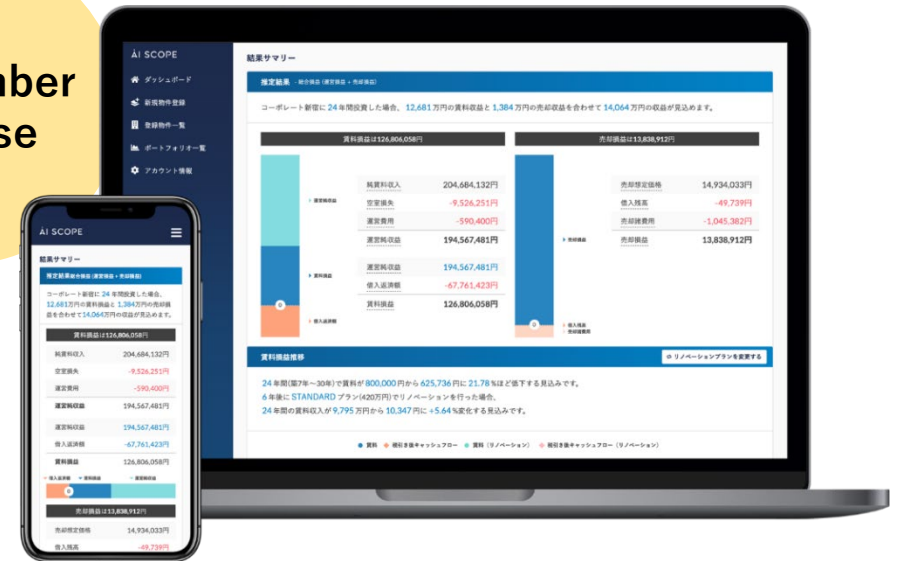
Residents are also happy ! Various special services



AI SCOPE

Real estate investment simulation
that predicts the effect of renovation

September
release



Simulation considering
renovation effect
and vacancy rate



Easy market
analysis



More detailed analysis
with property registration



Understand estimated
vacancy rent and
cash flow after tax

Protect the future of children

Casa

養育費保証 PLUS

Child support guarantee + Independence support



Pay child support
on delay



No contact required
to a former partner



The longest in the
industry! Guarantee for
up to 36 months



Looking for a job, looking
for a room Etc.
are also supported

養育費保証 PLUS

TOP 養育費保証とは? 料金・プラン よくあるご質問 手続きの流れ ご契約者様 お問い合わせ

子どもが笑顔だと、ママも安心
ママが笑顔だと、子どもも安心

子どもの未来を守る

Casaの養育費保証

私たちの想い

子どもの笑顔はママの笑顔

ひとり親世帯の3人に2人は養育費を受け取れていません。
養育費は子どもの未来への貯金。子どもの未来のために安心を提供したい。
私たちのサービスによって、シングルマザーの皆様、そして子どもたちが、
「笑顔」で「自分らしく」過ごすことができるように、
希望にあふれる暮らしを創ってまいります。

Casaの養育費保証とは

養育費保証とは、
養育費の未払いが発生した際に、
受取者に対して、
養育費をお支払いするサービスです。

養育費受取人 養育費支払人

請求・立替 ご連絡

Casa

最大36ヶ月の保証期間・保証料は月額わずか1,000円

- In addition to our business and industry trends, this document also refers to our future prospects based on our current plans, estimates, forecasts or forecasts.
- These forward-looking statements carry various risks and uncertainties.
- Already known or unknown risks, uncertainties and other factors may or may not lead to different consequences than those contained in the statement of future prospects.
- We can not promise that our forward-looking statements are correct, and our results may differ materially from our forward-looking statements.
- The forward-looking statements in this document were made by the Company based on available information as of December 8, 2020, and reflect any future events or circumstances. The statement is not updated or changed.