



Anna Curzon

Chief Partner Officer, Xero

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Better together:
the network effect



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the network effect

Xero purpose

Have a positive impact on the world by growing small business



Xero mission

Rewire the global economy by connecting millions of businesses
to their banks, advisors and each other

We are rewiring the global economy



A photograph of the Golden Gate Bridge in San Francisco at sunset. The bridge's iconic red-orange towers and suspension cables are silhouetted against a sky transitioning from orange near the horizon to a deep blue. The city lights are visible in the distance across the water. The text "30 million people touched by Xero" is overlaid in a white, thin, sans-serif font.

30 million people
touched by Xero

Once in lifetime opportunity

The cloud has
unlocked the vast
small business
market

Global platforms allow
transformational
products, services, and
networks

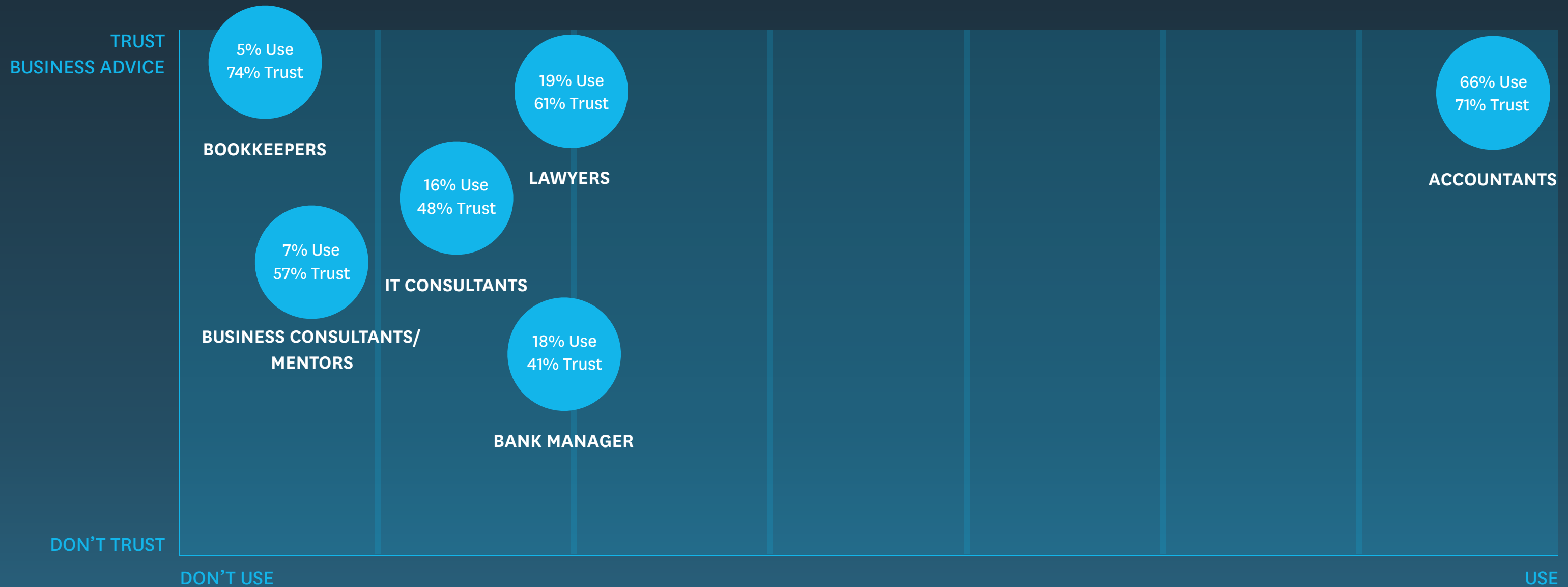
Computing is evolving
from transactions to
data and artificial
intelligence

Distributed global
companies can
outperform
incumbents

You are the connector

Accountants best placed to provide guidance

Expert use and trust



Source: Xero Small Business Market Study, Jul 16, n= 750

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Advisors have **over 100,000** conversations every month with small businesses about which banks and services to use

What small businesses want

Universal need



Improve efficiency 68%

Top active priorities



Stay the same 51%

Improve profitability 39%

Save time 21%

Stay alive 18%

Grow 33%

Growth is painful

We have to enable efficiency so growth is a byproduct of running a better business



Only 33% of small businesses want to grow



The majority (68%) would like to “achieve more with less” but don’t know how



Only 16% of small businesses have borrowed money from a bank



Small business are not equipped to handle growth

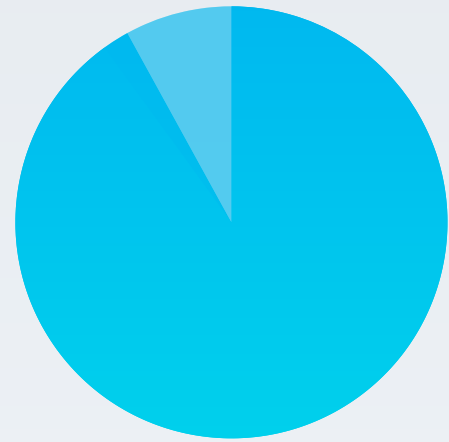
Together, we're driving small
business success

BUSINESSES WHO USED AN ACCOUNTANT

Grew net profit up to
23% faster
than those who didn't

BUSINESSES WHO USED CLOUD APPS

Grew net profit up to
30% faster
than those who didn't



92% of Xero small businesses
are connected to an advisor

Based on data from our Australian and New Zealand Business Edition subscribers

Enable the teachers to teach

Tech as a lever for success in their own practices

Case Study: Accountants and Bookkeepers*

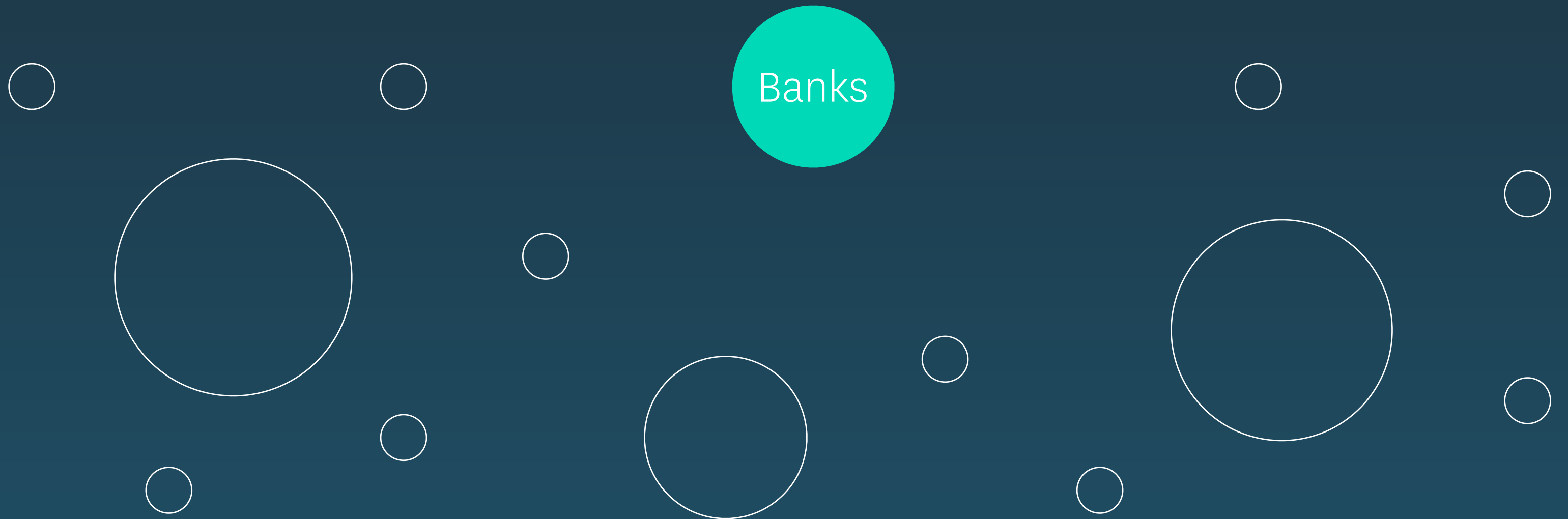
Clients served online	Low tech use (under 20%)	High tech use (over 80%)
Ability to provide “CFO-level” advice services	20%	50%
Productivity per staff member	Market average	\$20K above average
Working closely with bankers	20%	87%
Creating more jobs by adding staff	20%	88%
Increasing firm revenues, last year	3.5%	12.5%

In summary, practices embracing technology are creating more, higher paying jobs by working more closely with bankers and small businesses.

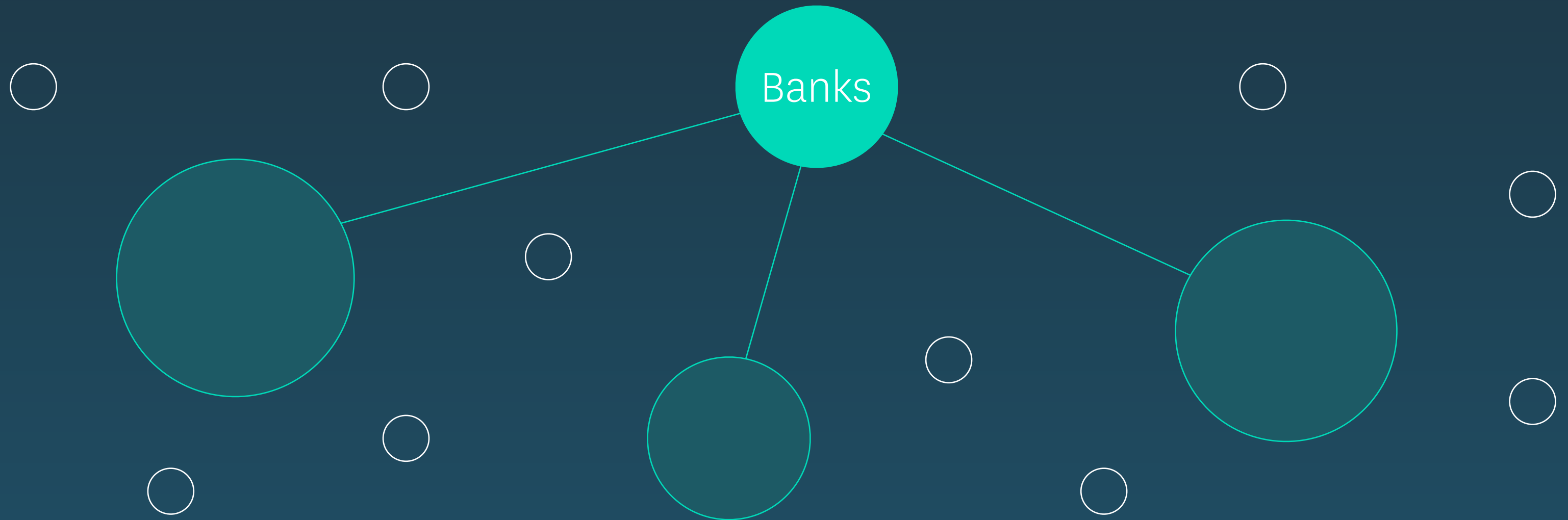
The background is a dark blue gradient. It is decorated with various geometric elements: solid light blue circles of different sizes, white outlined circles, and dashed light blue lines. Some circles are connected by dashed lines, creating a network-like structure. The overall aesthetic is modern and minimalist.

Smashing barriers: the financial web

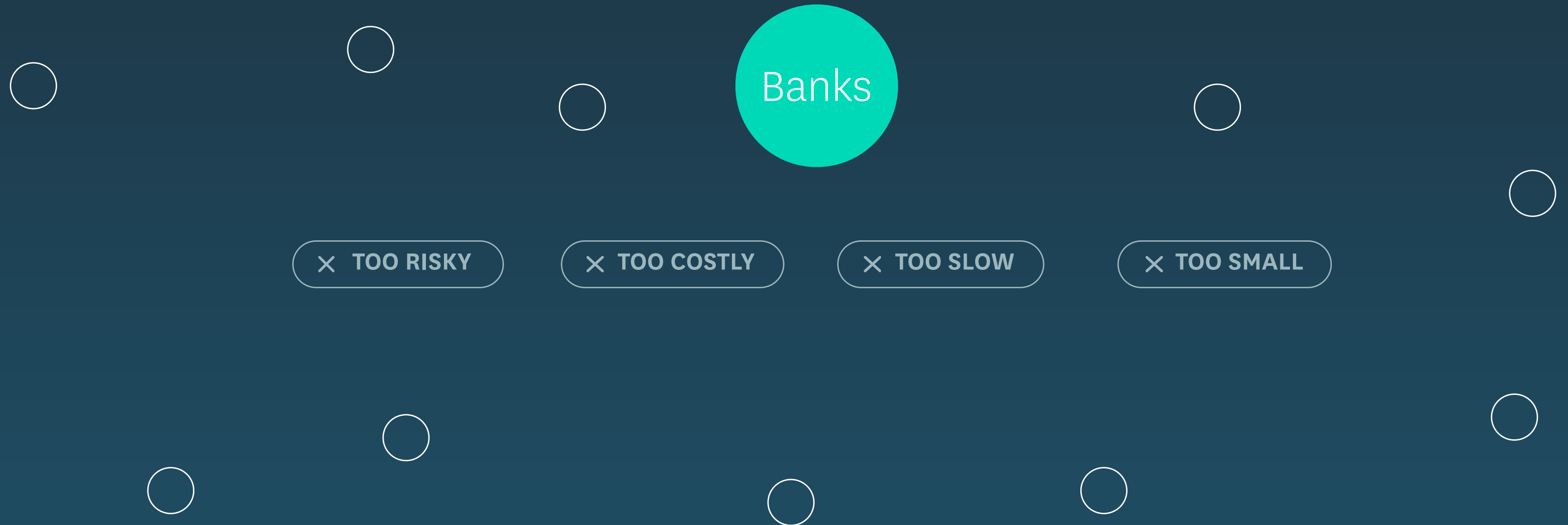
The Financial Web



Only connecting with medium to large businesses



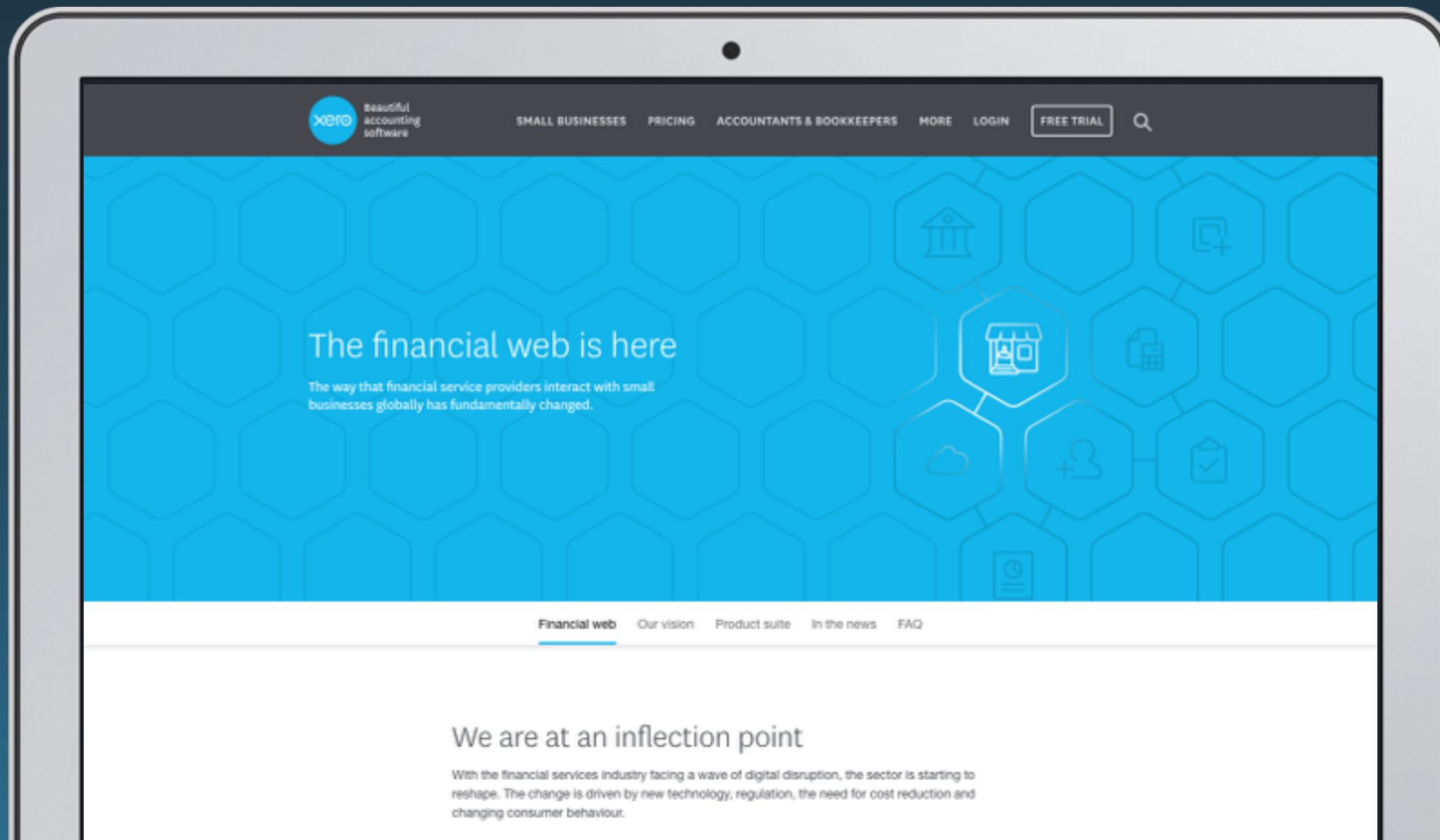
Small businesses connections are



The Small Business market is now accessible to banks



Why the financial web matters

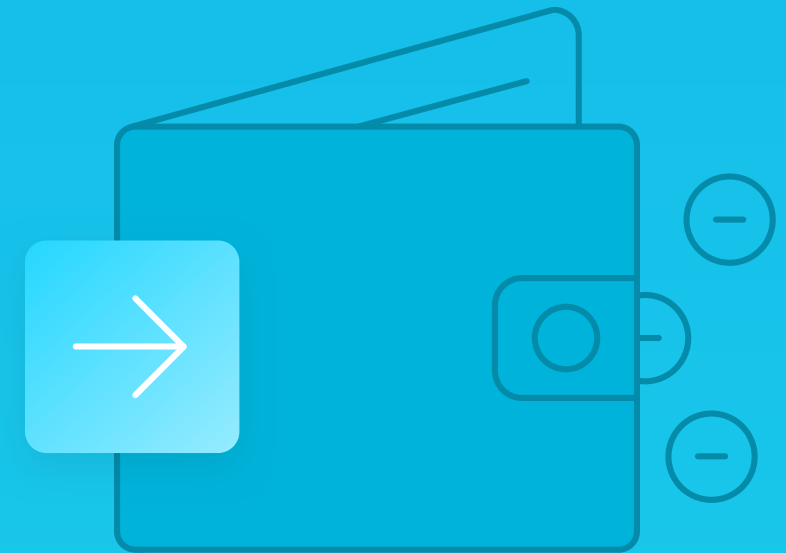




Daily Bank feed
connectivity



Get paid and make
payments



Expand access to
capital

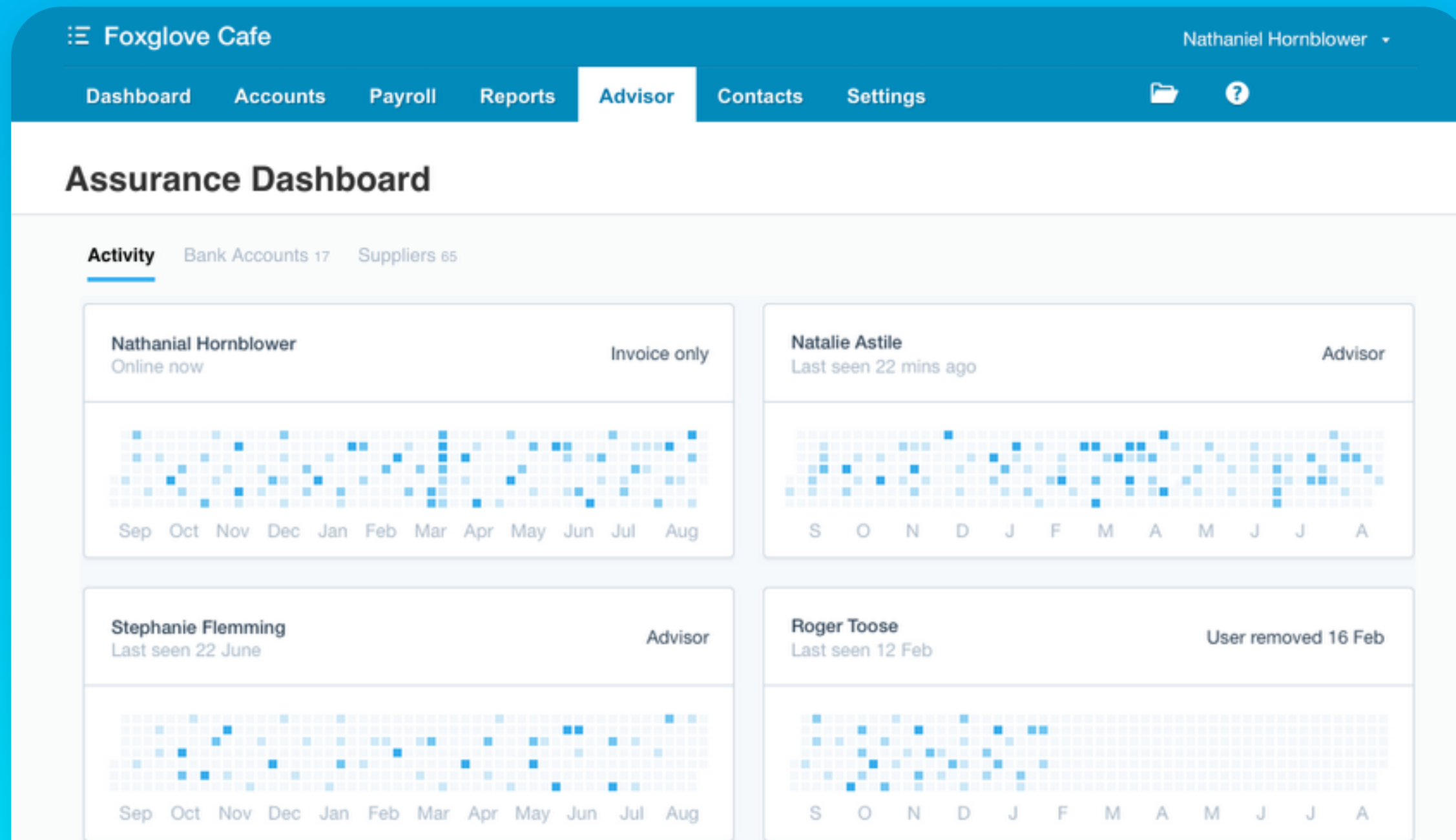
Automated, not manual ⊕ Inbuilt system c ⊖ High integrity accounting

Data you can depend on

Automated, not manual ⊕ Inbuilt system c ⊖ High integrity accounting

Continuous certification

Assurance dashboard



Assurance dashboard

Foxglove Cafe

Rod Drury

Dashboard

Accounts

Payroll

Reports

Adviser

Contacts

Settings

+

Assurance Dashboard

User Activity

Bank Accounts

Contacts

Invoices & Bills

Business Savings Account

02-0908-7654321-050

No manually reconciled or deleted statement lines found

nab

Business Bank Account

12-0102-0345678-000

6 Statement lines deleted

O.Greenville 1 August 2016	-29.50	Deleted (user data not available)
O.Greenville 1 August 2016	-29.50	Deleted (user data not available)

Assurance dashboard

Foxglove Cafe

Dashboard

Accounts

Payroll

Reports

Advisor

Contacts

Settings

Nathaniel Hornblower

Assurance Dashboard

Activity

Bank Accounts 17

Suppliers 65

Suppliers with the same bank account

Account Number: 17364-2748-2513-3644-00

Gateway Graphics

gateway@gmail.com

Edited by Nathaniel Hornblower

24 Feb 2015

Bannock Trust

Edited by Roger Toose

24 Feb 2015

Eye Design

sham.pain@test.com

Edited by Roger Toose

24 Feb 2015

Account Number: 2748-17364-2513-3644-05

Capital Cab Co

office@capitalcabco.com

Edited by Nathaniel Hornblower


24 Feb 2015

Burton Street Butchery

steven@gmail.com

Edited by Roger Toose

24 Feb 2015

The background is a dark blue gradient. It is decorated with various geometric elements: solid light blue circles of different sizes, white outlined circles, and dashed light blue lines. Some lines connect circles, while others are standalone. The overall aesthetic is modern and tech-oriented.

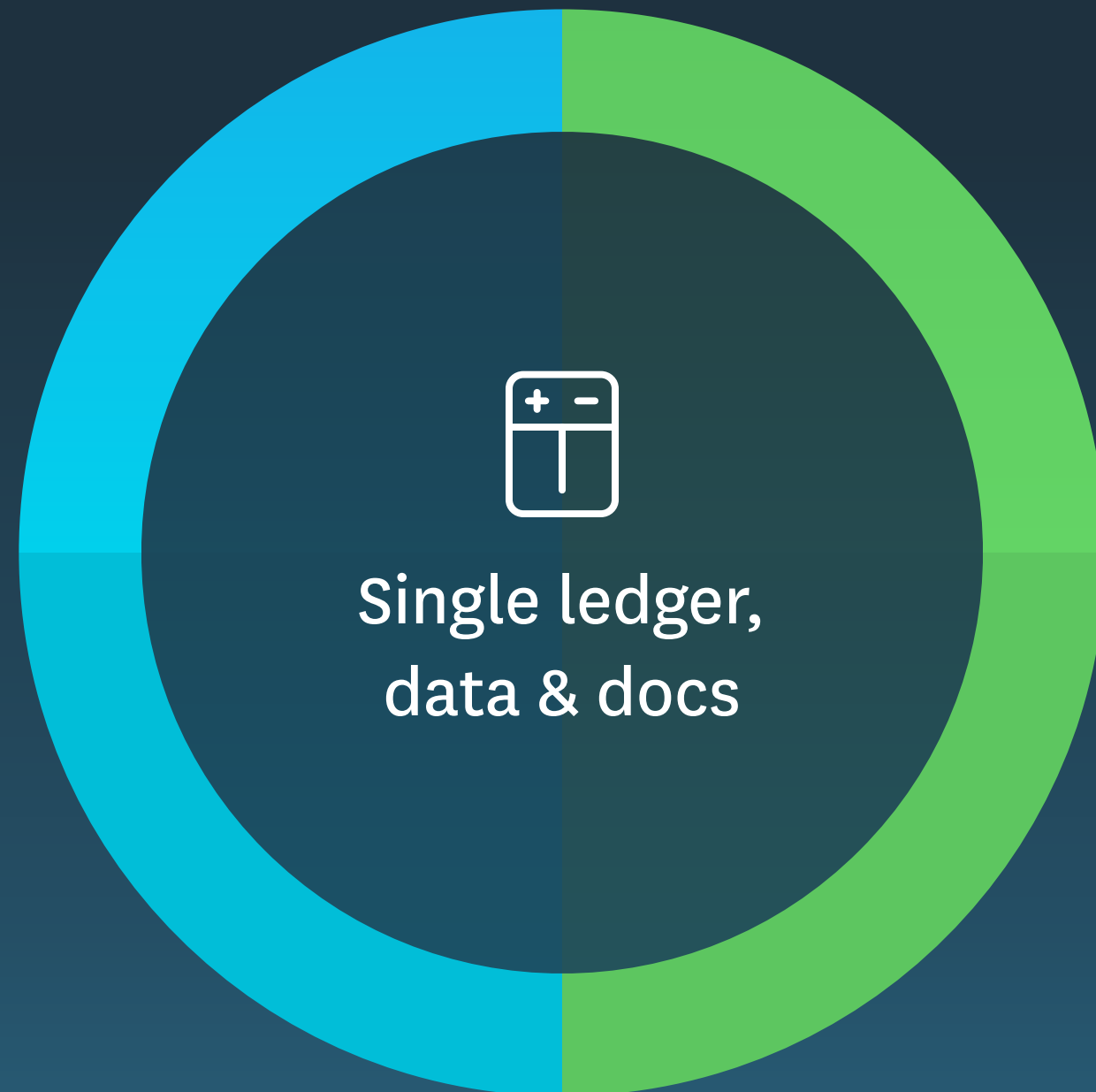
Supporting growth: cloud-based practice tools

Xero

Xero HQ

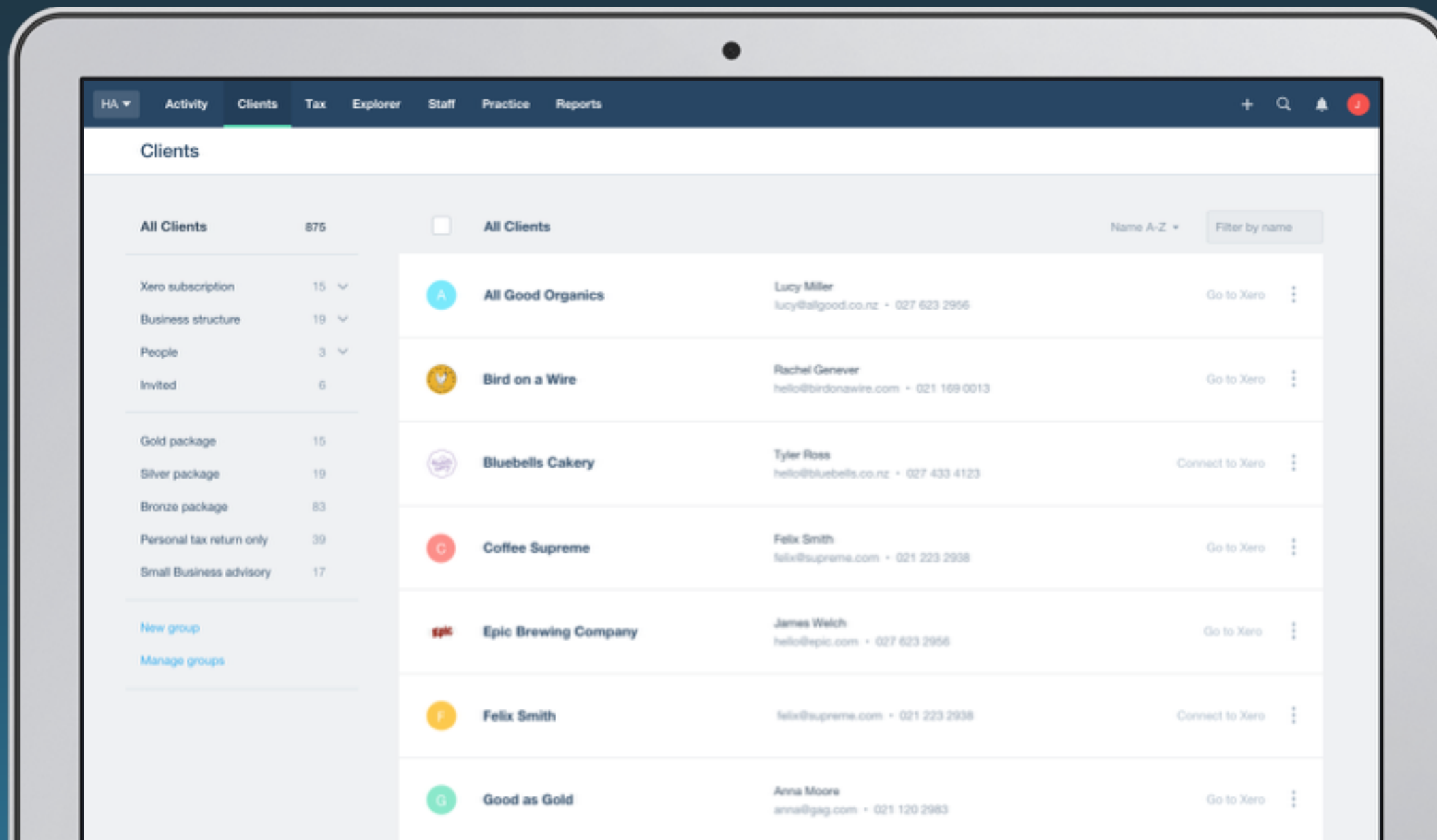
HQ apps

Connected apps



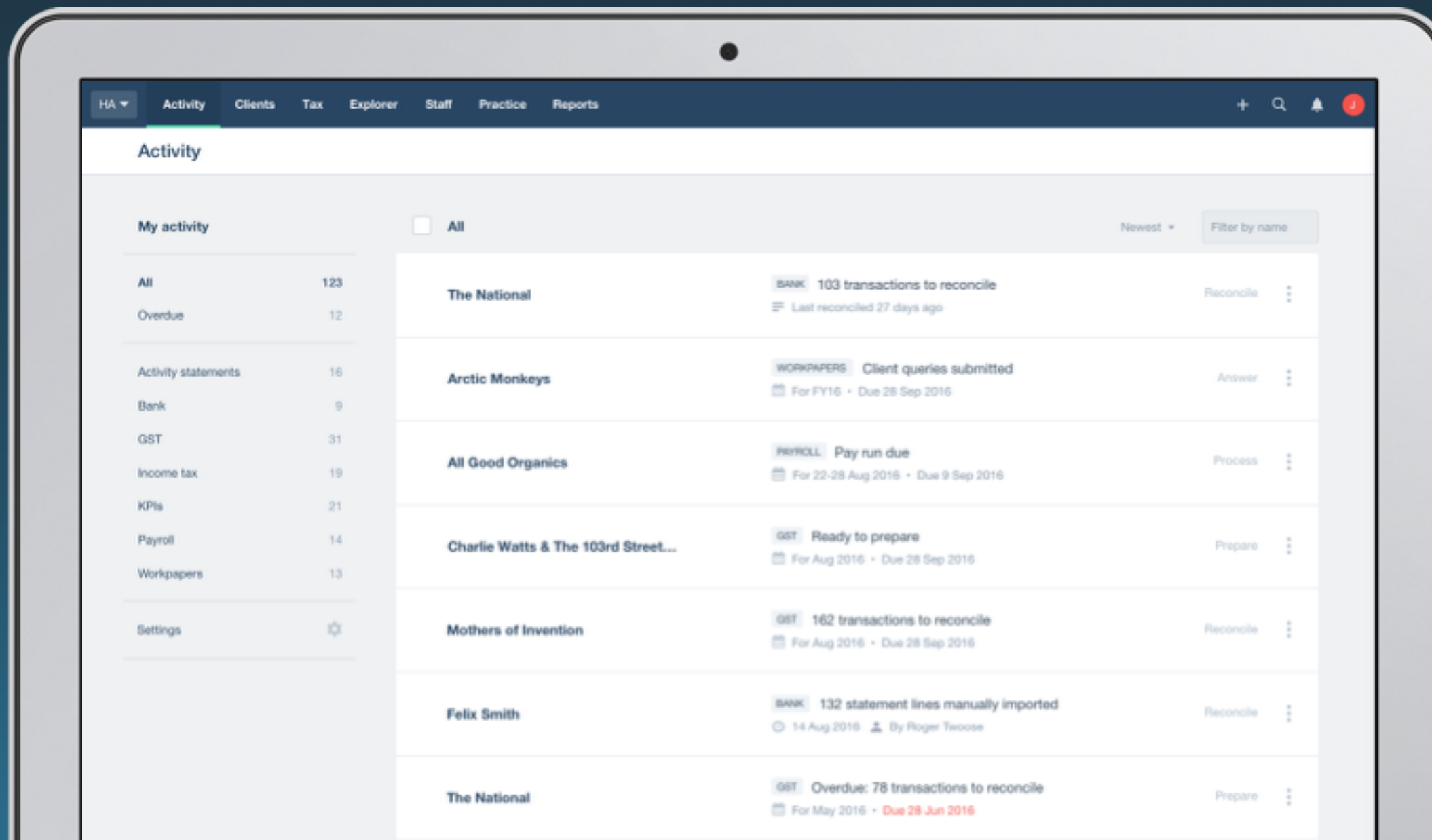
See all of your clients in one place

CLIENT LIST



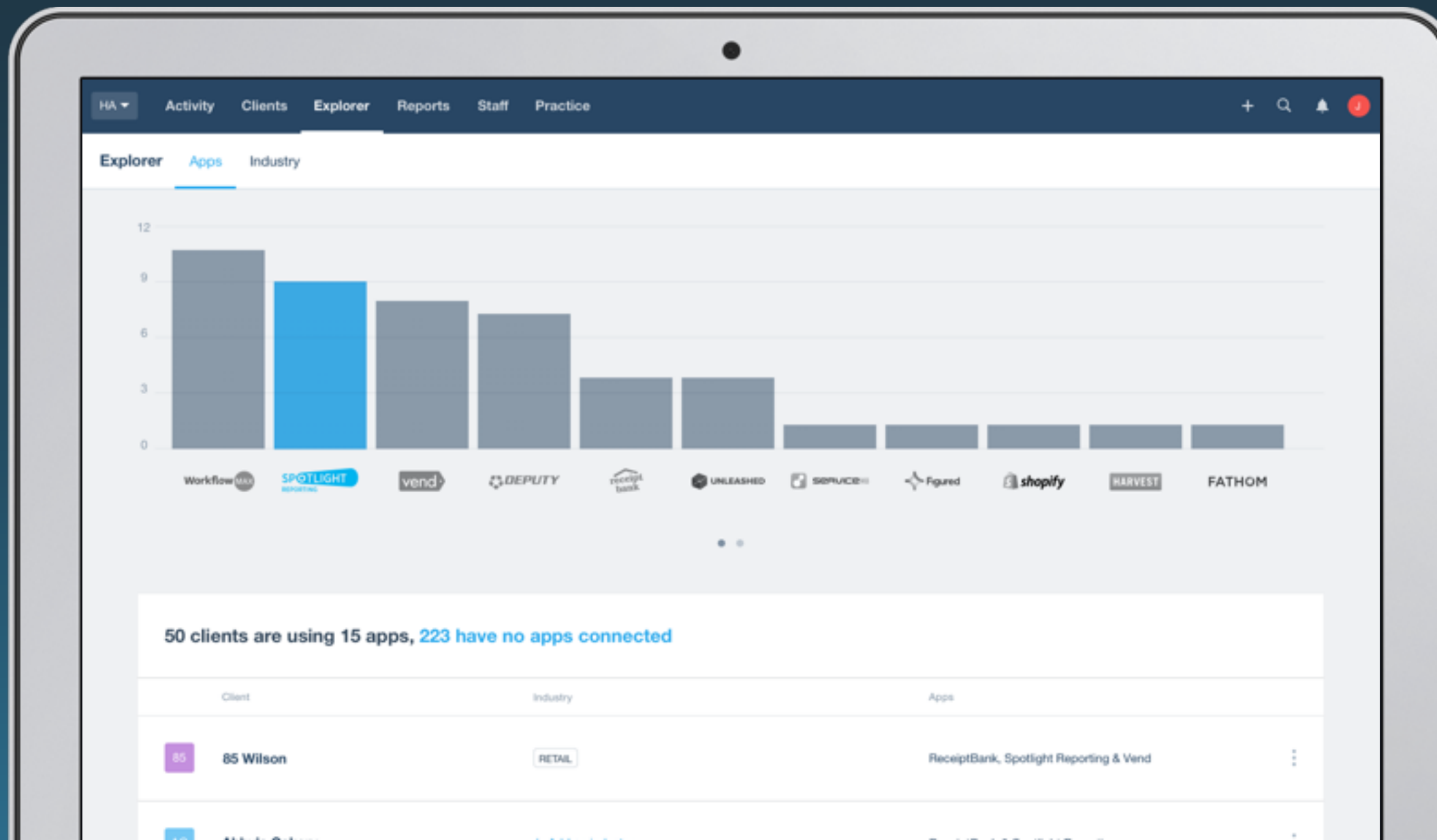
Use actions to know what needs to be done and when

ACTIVITY FEED



The Gain insight into your clients apps, banks and industries reporting solution in the cloud

EXPLORERS

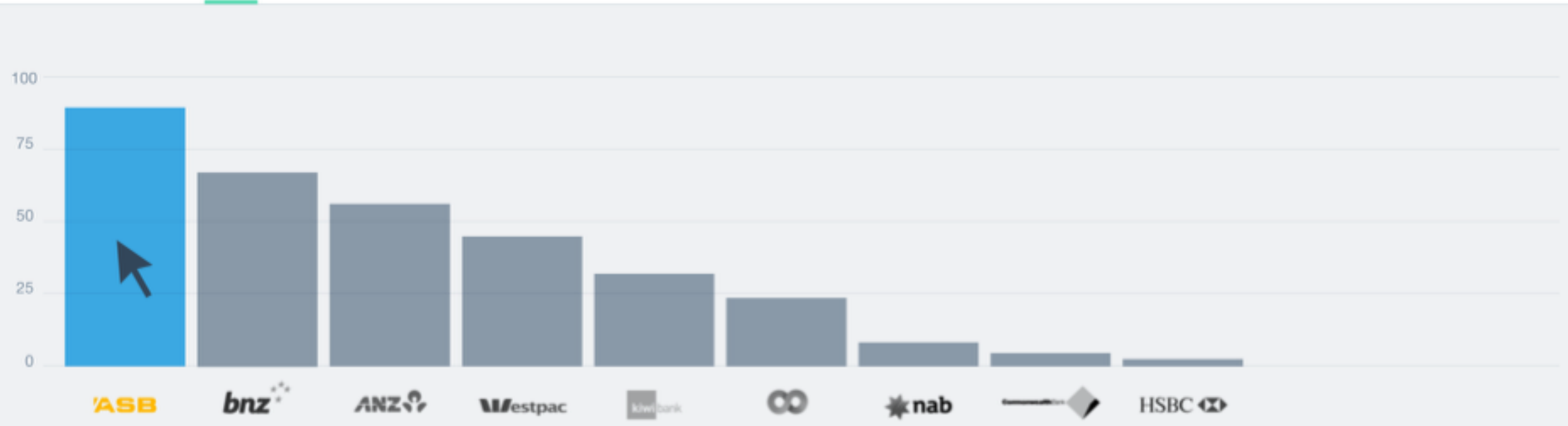


Explorer

Apps

Banks

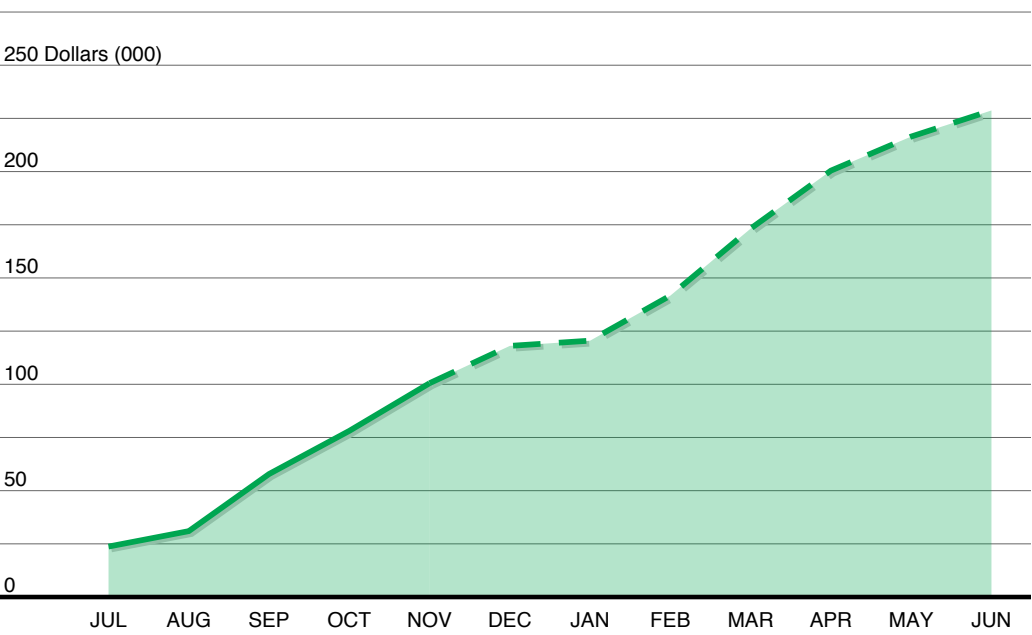
Industry



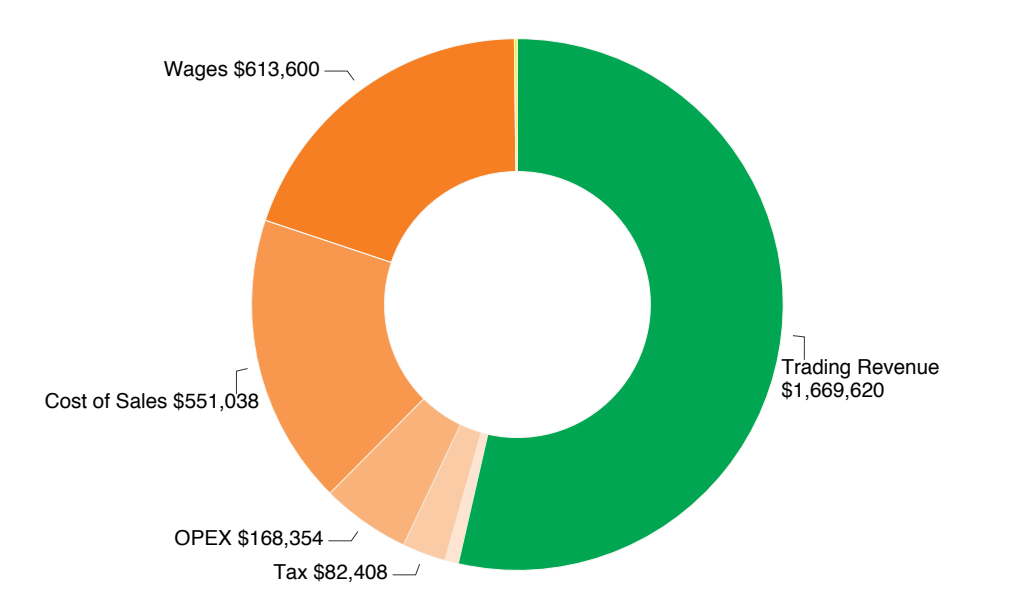
307 clients are using 9 banks

Client	Industry code	Apps	Banks	
<div>A</div> All Good Organics	RETAIL	ReceiptBank, Shopify & Vend	Westpac	⋮
<div>🐔</div> Bird on a Wire	+ Add an industry	ReceiptBank & Shopify	BNZ	⋮

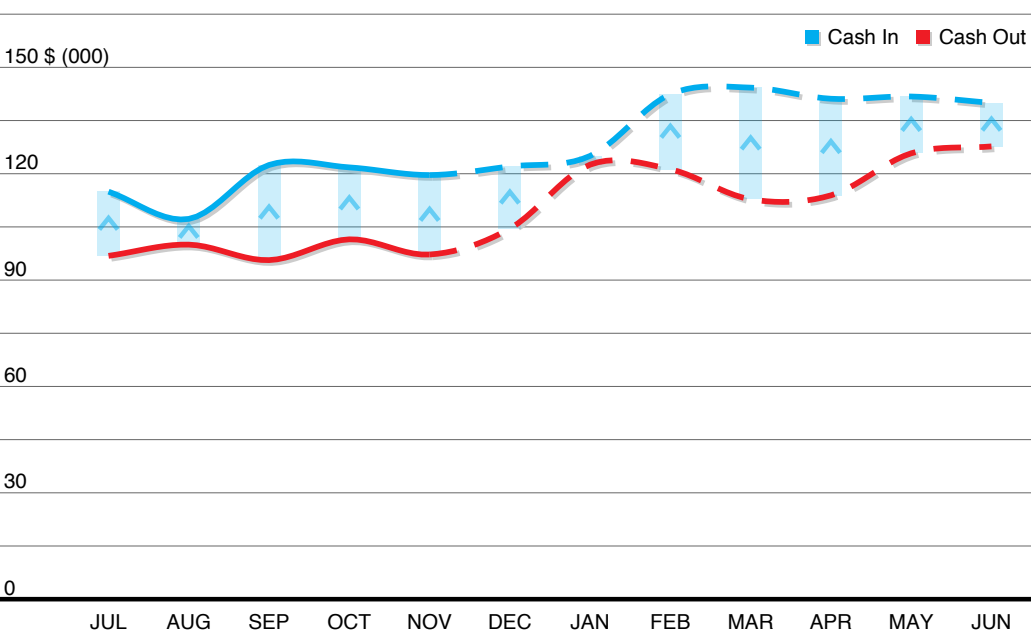
CASH ON HAND FORECASTS



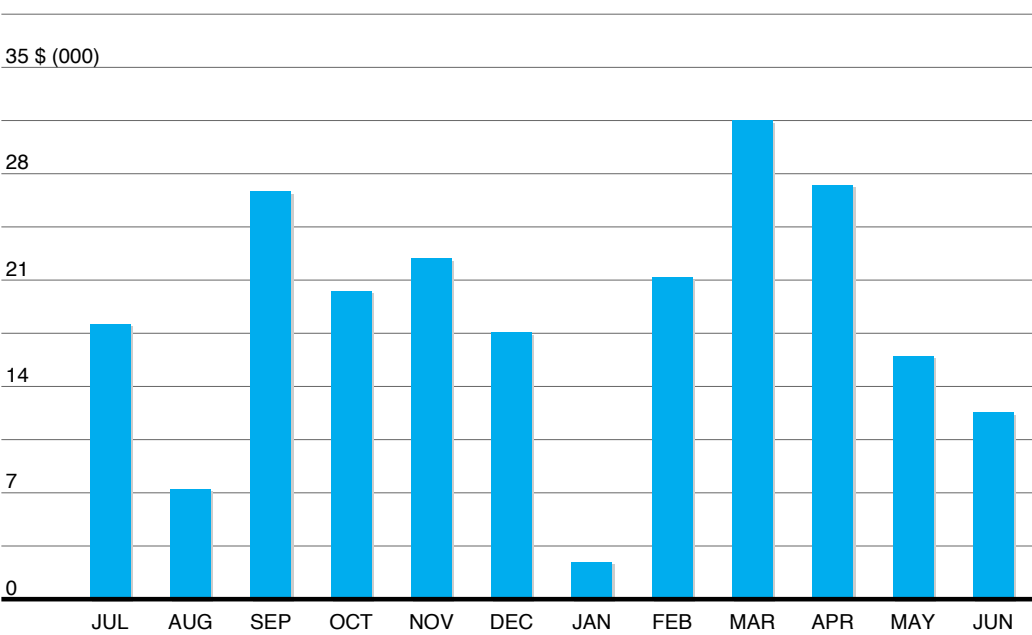
FORECASTED CASHFLOW




FORECAST CASH IN AND OUT



FORECAST CASH MOVEMENTS



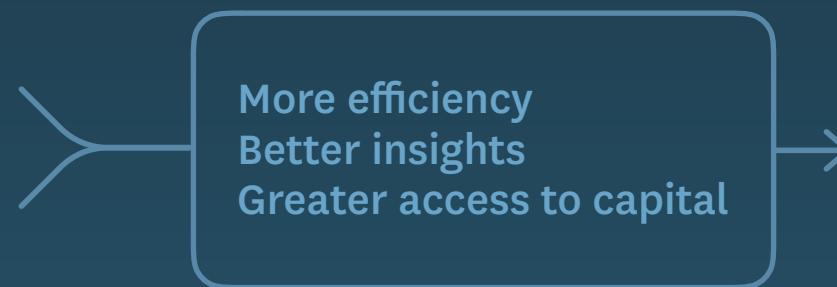
We are better together

 Spotlight Reporting

 Xero

 Accountants

 Financial web



Drives more growth



Creates more jobs



Enable you to be an even better advisor

You are the connector



Beautiful accounting software

www.xero.com