



Dear friends, partners, and shareholders of 8Twelve,

As another year comes to a close and a new one begins, we'd like to share with you our accomplishments of 2021 and what we are architecting for 2022. As always, our goals remain the same: making financial services easier and more accessible to all Canadians.

In Q4, we implemented new technologies to assist in re-engaging old leads and situational training, resulting in growing to over 350 Google reviews (up from ~150 at the start of the year) while maintaining a 4.9-star rating! This is a testament to the industry-leading customer experience we're able to deliver. There is always room for improvement and evolution; we don't shy away from either, which keeps us motivated and on a forward trajectory.

In addition to the **Top Brokerage award**, the Mortgage division, **8Twelve Mortgage** (Lic #13072), was also bestowed the honour of being named **Top Mortgage Employer** in 2021 by Canadian Mortgage Professionals (CMP). While being a top-rated employer is an admirable distinction, we feel it's much more. Within our team, you often hear the words "8Twelve Family," which has been the sentiment and approach we've had since day one.

Our **8Twelve Capital** division closed out the year, arranging a record \$33m in private mortgages. We had strong demand for closer to \$60m (this total nearly exceeds our cumulative originations over the past 3 years!). We were limited only in capital to fund those opportunities and, as a result, are looking to bring on investors who are looking for a stable yield alternative to cash and cash-like investments.

We are also pleased to announce that we have solved the number one problem new home buyers face...having a downpayment. In Q4, we launched **Canada's First approved OSFI Compliant Co-Equity program**. This is a game-changer as it allows home buyers with the income to qualify for a mortgage but who lack the full downpayment to buy a home.

We closed out Q4 well ahead of schedule with new B2B partnerships. Opportunities from our B2B partners **increased by 19.6%**, and we expect that to accelerate this year. As we look forward to 2022, a significant focus will be on nurturing and growing these partnerships and fostering new ones to reduce lead costs, improve closing ratios, and increase efficiencies.

Overall our successes in 2021 focused on growing the foundation for significant growth to come. We built out our internal staff and support, secured numerous B2B partnerships, created and implemented processes, and set ourselves up for what will be deemed a year of execution in 2022.

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