



Innofactor Interim Report for Q3 2016 January 1 – September 30, 2016

October 25, 2016, Sami Ensio, CEO

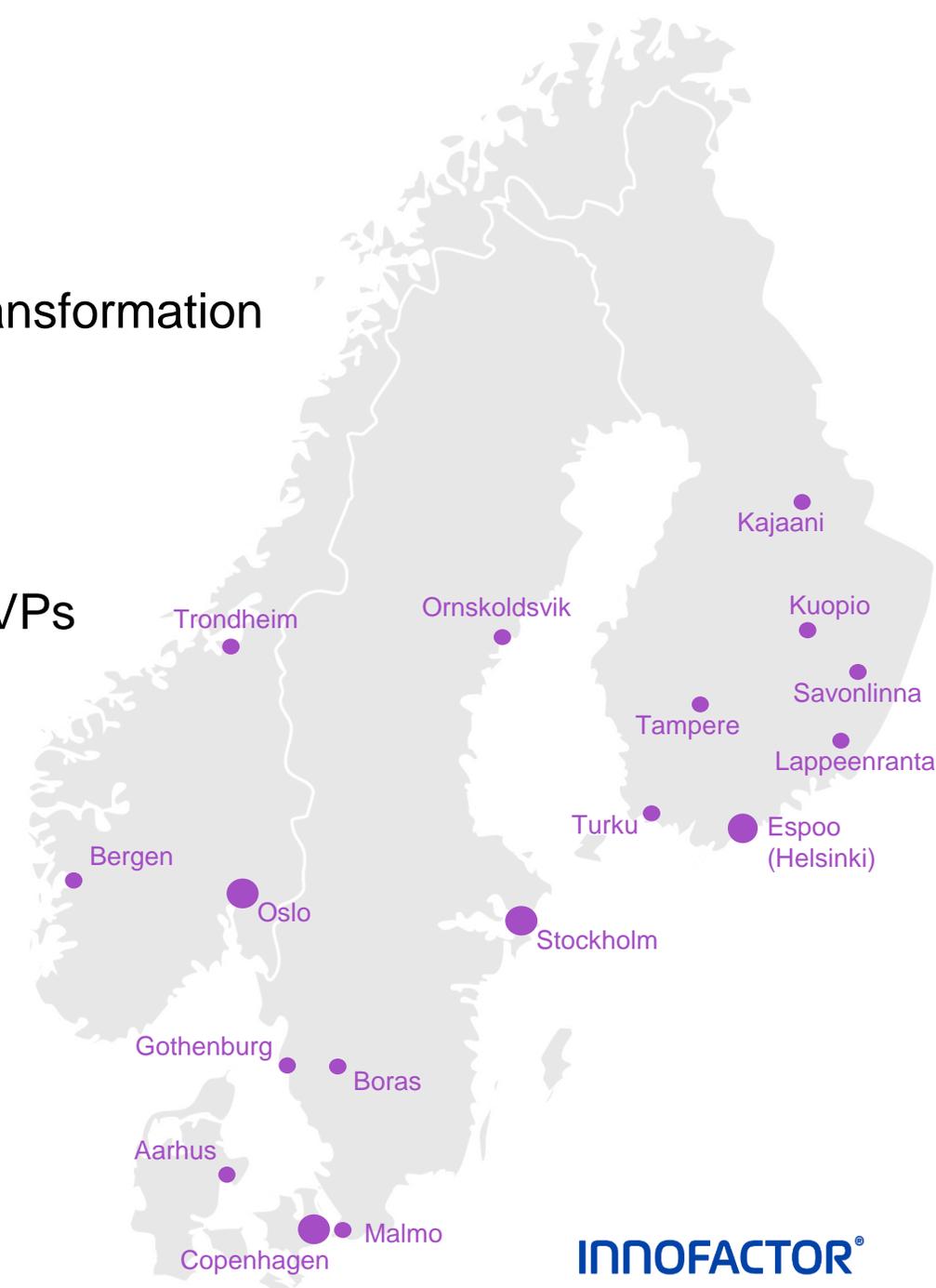
Microsoft Partner

- Gold Application Development
- Gold Application Integration
- Gold Cloud Customer Relationship Management
- Gold Cloud Platform
- Gold Cloud Productivity
- Gold Collaboration and Content
- Gold Customer Relationship Management
- Gold Data Analytics
- Gold Datacenter
- Gold Data Platform
- Gold Devices and Deployment
- Gold Enterprise Mobility Management
- Gold Enterprise Resource Planning
- Gold Identity and Access
- Gold Project and Portfolio Management



Innofactor in Brief

- Leading Nordic provider of cloud solutions and digital transformation
- 1,500+ customers from commercial, public sector and membership-based organizations
- 15 enterprise-level Microsoft Gold Competencies
- 600+ professionals, 1600+ Microsoft certificates, 10+ MVPs
- Revenue EUR 60M+ (Pro Forma 2015), growth 35% and EBITDA 8% (2011 to 2015 CAGR)
- Listed in NASDAQ Helsinki, 10,000+ shareholders

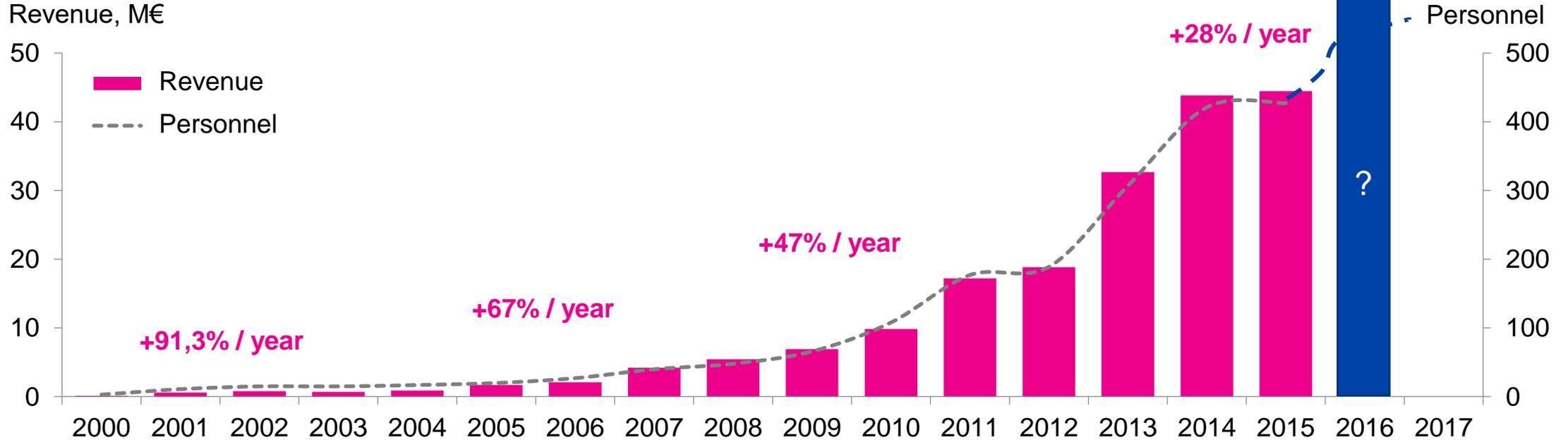


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- Gold Project and Portfolio Management



Systematic Growth from Year 2000



Start Up – Everything for Everyone

- Innofactor founded by Sami Ensio in Jan 2000
- Innofactor’s first Microsoft-based product “Prime” released

#1 in Selected Micro Segments

- Microsoft SharePoint pioneer
- First M&A activities

#1 Microsoft-based Provider in Finland

- CRM, BI and case management included in the offering
- Reverse IPO, NASDAQ Helsinki

#1 Microsoft-based Provider in the Nordic Countries

- Become leading provider of cloud solutions and digital transformation for Nordic organizations
- Organization change to support growth and internationalization
- Several acquisitions in the Nordic Countries

Our Mission:

We empower organizations and people to make a difference in the digital world.

Our Vision:

We are the leading provider of cloud solutions and digital transformation in each of the Nordic Countries.

Our Strategy:



Best Nordic Professionals in Microsoft Ecosystem

Our People Make the Difference

Dynamic atmosphere with 600+ professionals

Best colleagues and team spirit

1600+ Microsoft certificates and 10+ MVPs

Top-notch projects, interesting customers and continuous learning together

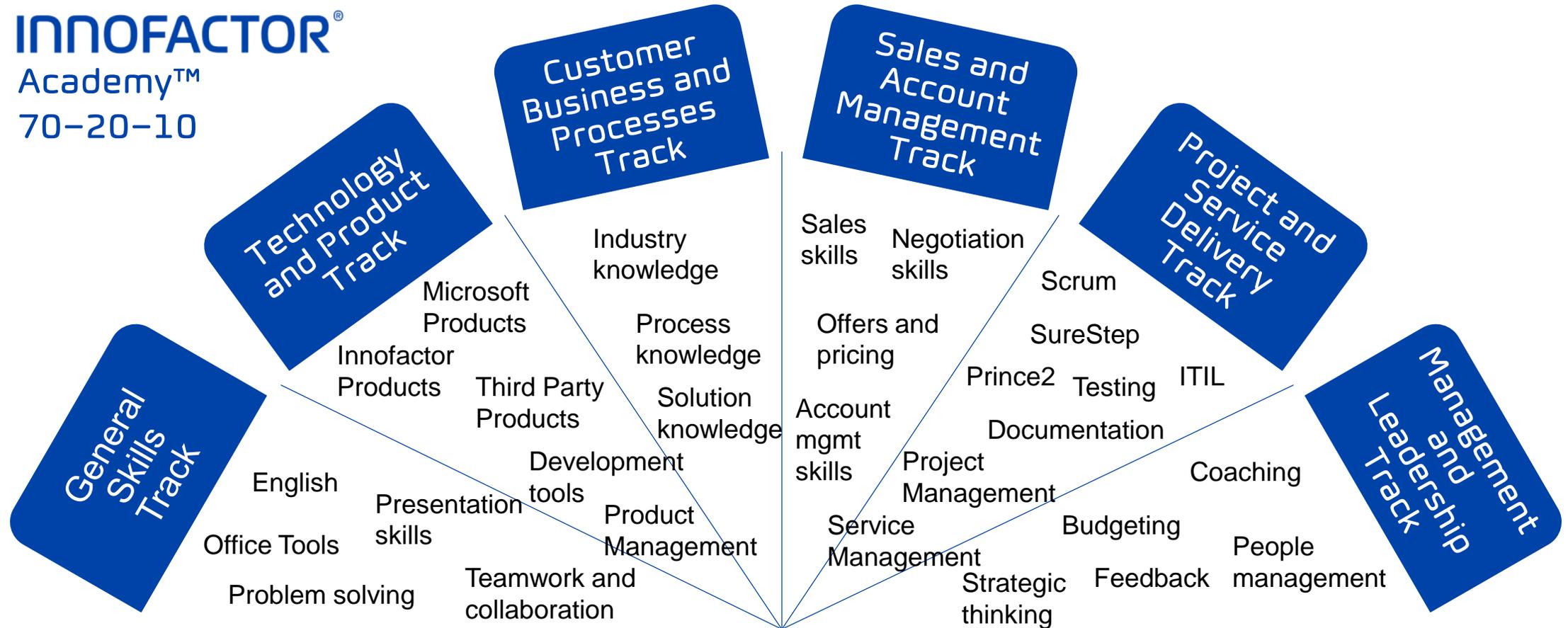
Unique winning culture, in which work is done with high professionalism, with a twist of fun

Innofactor's growth and development is only possible with our excellent personnel

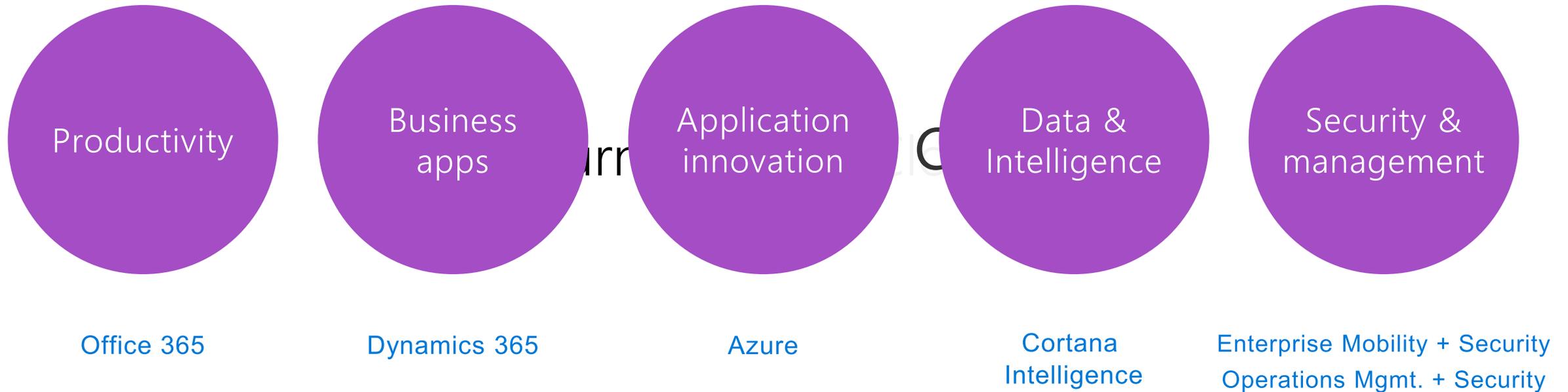


Continuous Competence Development and Training

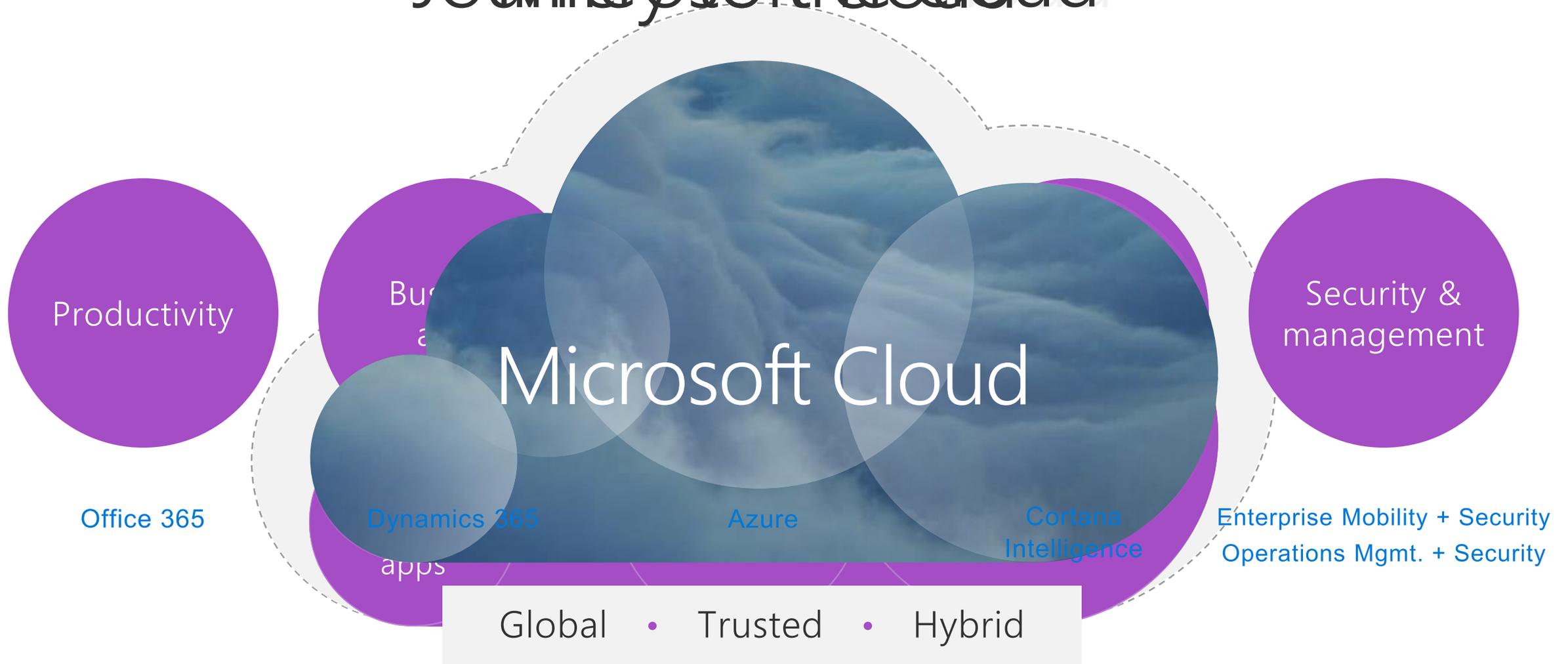
INNOFACTOR[®]
Academy™
70-20-10



Journey to the cloud

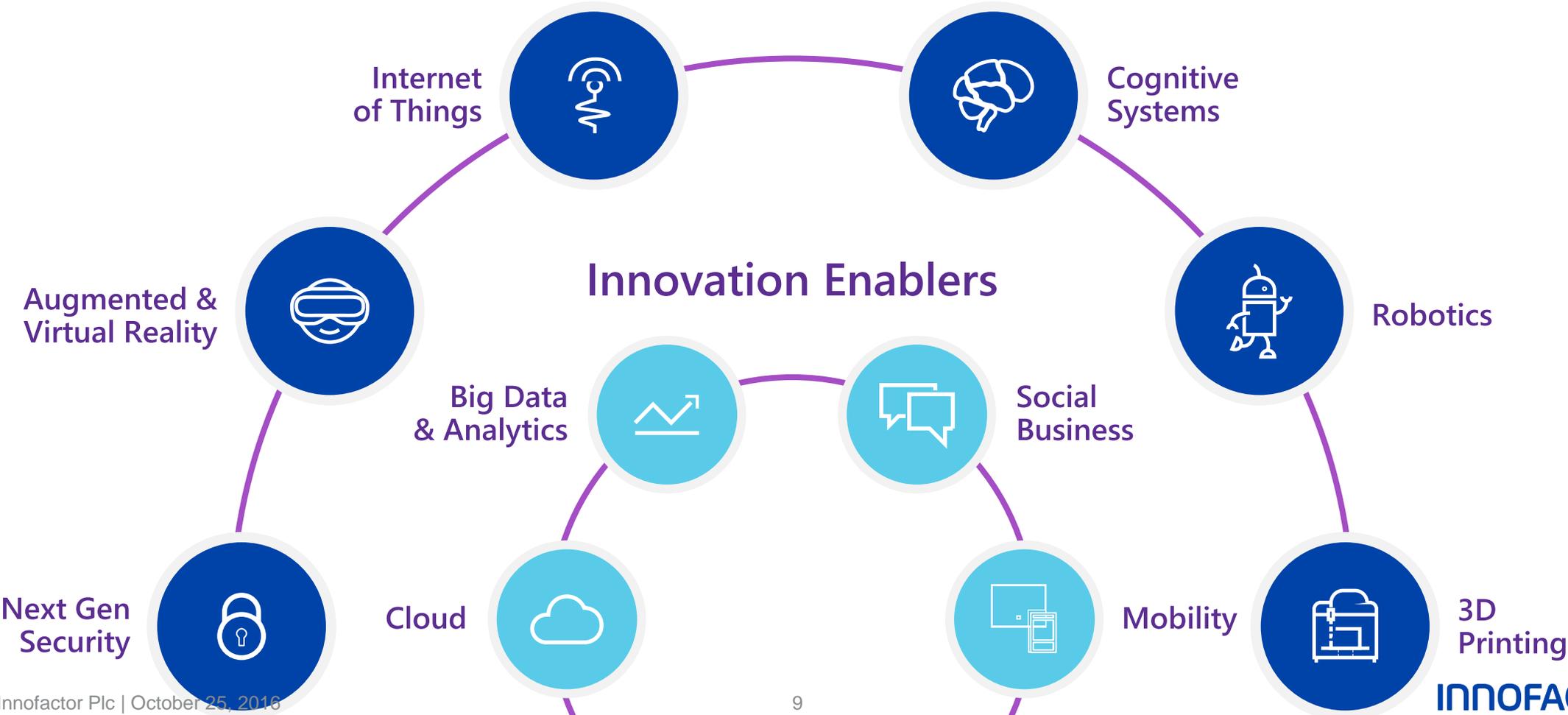


Journey to the cloud

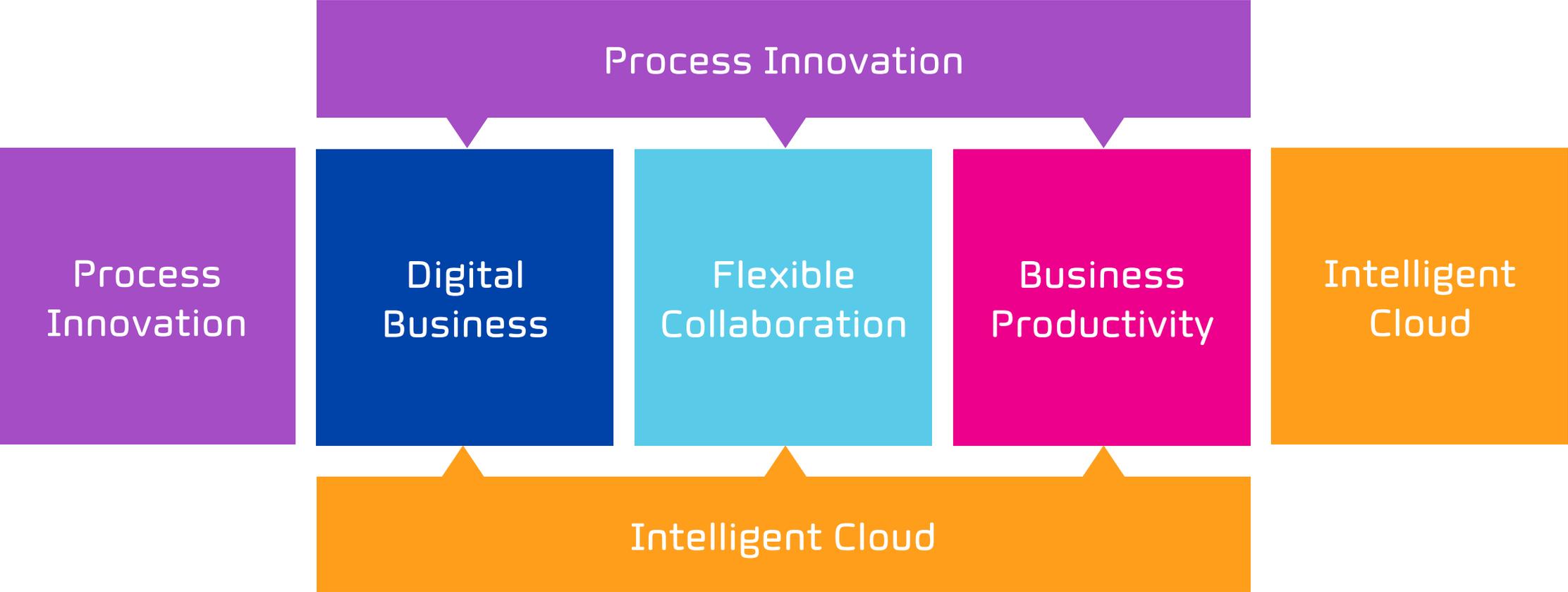


Digital Transformation

Key Trends Driving Innovation



Empowering Business of Our Customers





Process Innovation

Better Business Process

- Customer Relations, Marketing, Sales and Support
- Production, Logistics, Delivery and Projects
- Business and Product Development and Innovation
- Financial Management and Business Forecasting
- HR, Quality, Risk Management, ICT and Legal Matters

Digital Business

Better Customer Experience

- Service Design
- Digital Marketing
- Websites and Mobile Applications
- Digital Customer Service

Flexible Collaboration

Better Employee Experience

- Mobile Productivity
- Digital Collaboration
- Enterprise Communication

Business Productivity

Better Business Experience

- Customer Relationship Management (CRM) and xRM
- Project and Portfolio Management (PPM)
- Enterprise Resource Planning (ERP) and Customized Solutions
- Information, Case and Quality Management
- Business Intelligence (BI)

Intelligent Cloud

Better Cloud Experience

- Managed Azure Services
- Identity Management
- Enterprise Mobility and Security (EMS)
- Operations Management and Security (OMS), and System Management
- Advanced Analytics, Machine Learning and IoT

Proactive, Value-adding and Flexible Delivery Model are Based on Our Values and Way of Working





Concrete benefits right from the beginning

- Increasing customer's know-how
- Evaluation of customer's environment and requirements
- Consultation
- Proof of Concept (PoC) or demo, visible evidences fast

The best options through cooperation

- Scope definition
- Business objectives
- Functional requirements
- Architectural framework
- Security and performance
- Selecting the right delivery, service, support and governance models

Agile delivery and fast customer benefits

- Efficient project management
- Planning and specifications
- Technical implementation
- Documentation
- Quality assurance and testing
- Risk management
- Deployment and end user support

Flexible and continuously developing service

- Reliable services
- Suitable service model
- Right service level
- Continuous development in deep cooperation with the customer

Top Nordic customers: 1500+ Commercial, Public Sector and Membership-based Customers



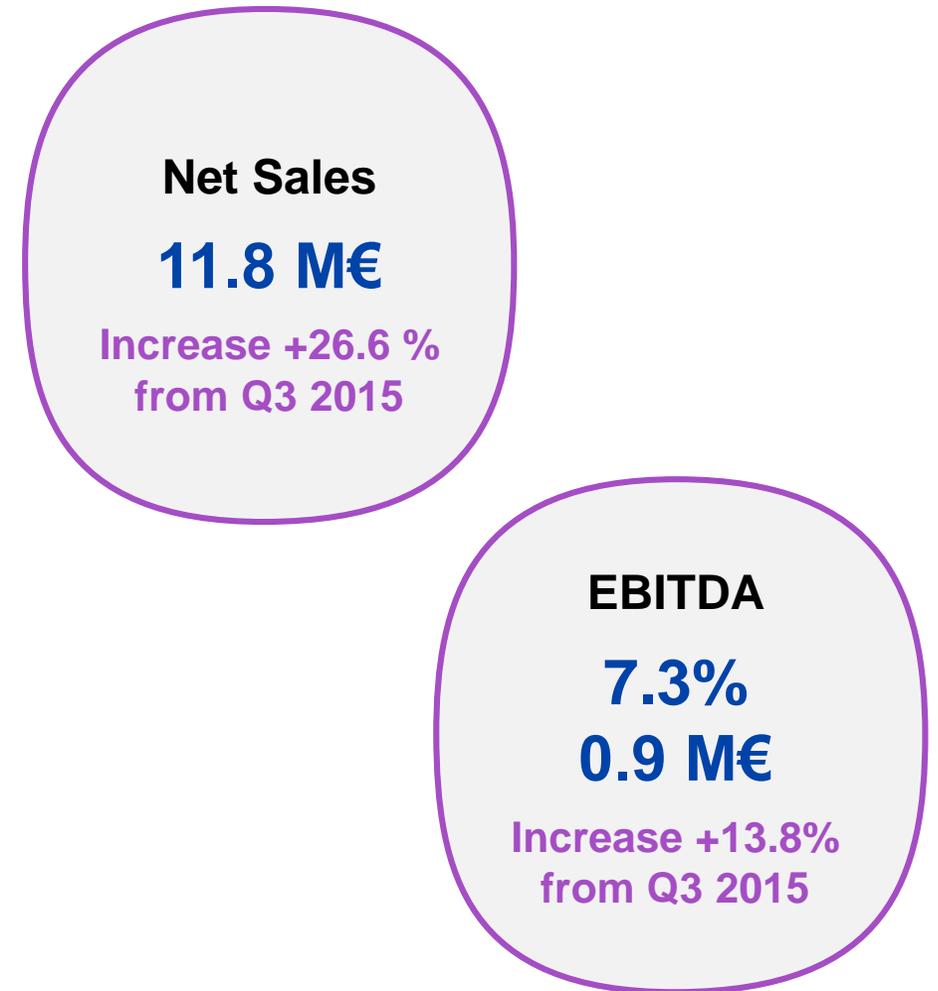
Q3/2016 Interim Report

”Significant step in our Nordic expansion – Innofactor buys Lumagate”

After the acquisition, we have reached our strategic goal of being the number one Microsoft-based solution provider in the Nordic Countries.

Our vision from now on is to be the leading provider of cloud solutions and digitalization in each of the Nordic Countries.

Net Sales grew +26.6% and EBITDA +13.8%.



Q1-Q3/2016 Actuals and 2016 Outlook

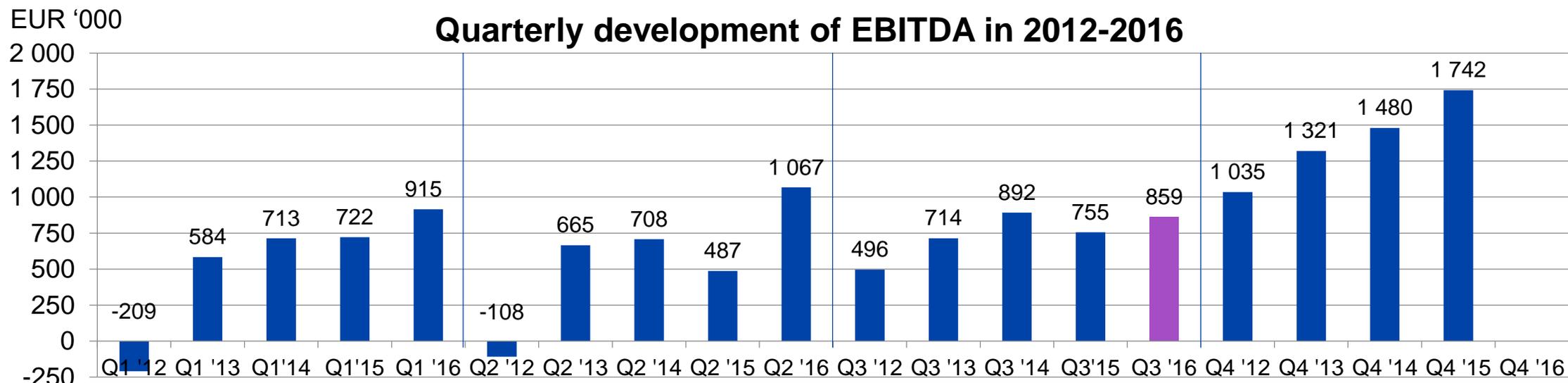
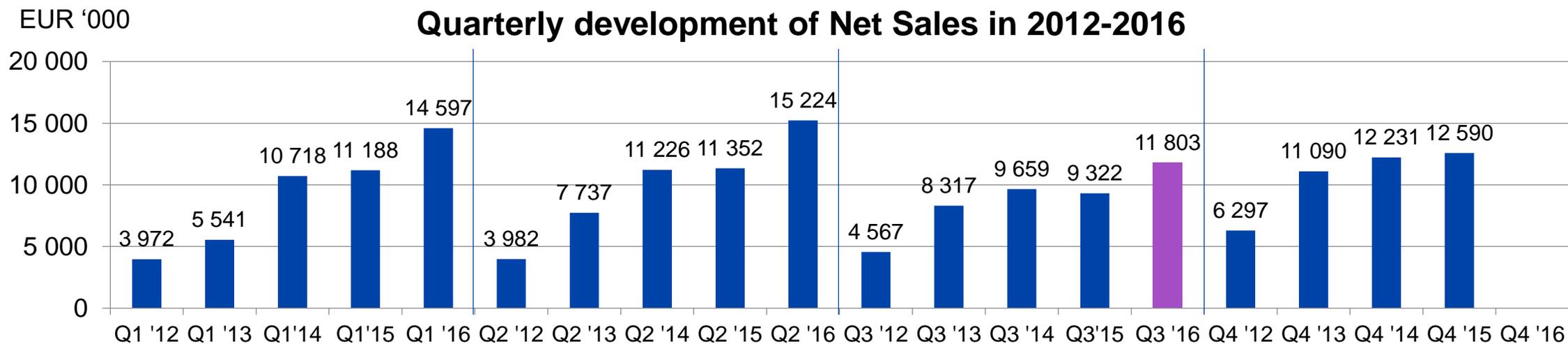
Selected Key Figures

	Q1-Q3 /2016	Q1-Q3 /2015	Change (%)	CEO's comment
Net Sales (kEUR)	41,624	31,862	+30.6%	<i>"The Net Sales grew in line with our strategic targets of 25-35%, which is satisfactory. A significant part of the growth was achieved as a result of the Cinteros AB acquisition."</i>
EBITDA (kEUR)	2,841	1,963	+44.7%	<i>"The EBITDA increased significantly from previous year. The EBITDA was somewhat impacted by costs relates to Cinteros AB acquisition. The EBITDA is typically better during the latter part of the year."</i>
Equity Ratio (%)	41.6%	55.0%		<i>"During Q1 Innofactor redeemed the EUR 3.2 million hybrid loan, which decreased the equity ratio. Operating cash flow remained strong and was EUR +2.5 million."</i>

Guidance for 2016

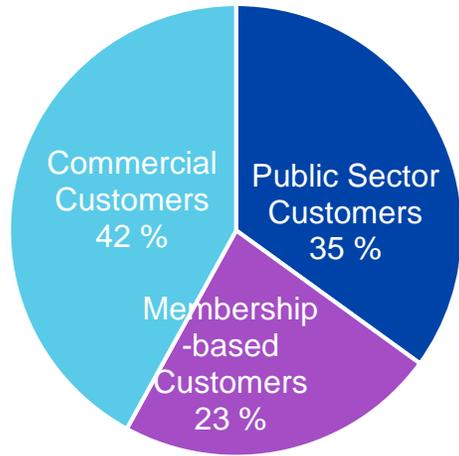
- Innofactor's net sales and operating margin (EBITDA) in 2016 is estimated to increase significantly from 2015, during which net sales were EUR 44.5 million and EBITDA margin was EUR 3.7 million.

Quarterly development of Innofactor Group financials

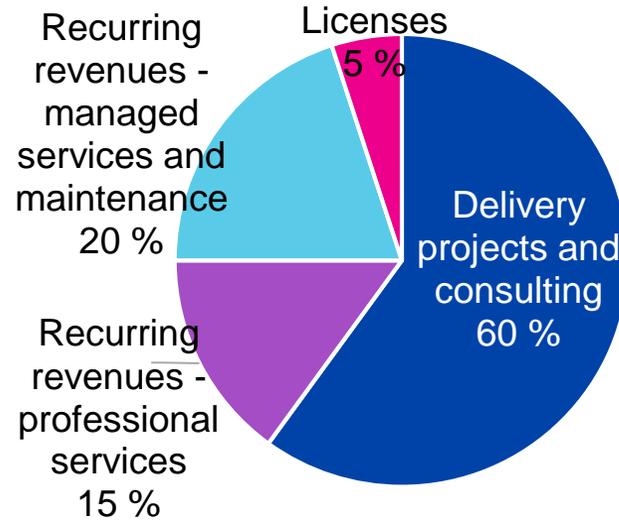


Customer Base and Long Term Contracts Bring Stability

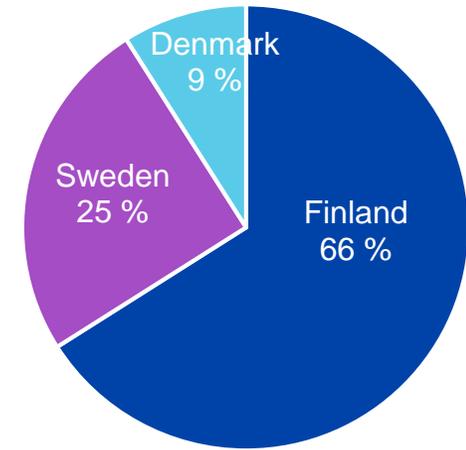
Distribution of net sales 1.1.–30.9.2016



- Strong customers in both public and private sectors bring stability in economic fluctuations
- 10 largest customers account for approximately 32 % of net sales



- Recurring revenues from service agreements and license sales bring competitive advantage and business stability
- Sales of labor moving increasingly to frame agreements and continuous maintenance work



- Sweden and Denmark represented a significant portion of Innofactor's revenues.
- Innofactor's objective is to create a strong position in all Nordic countries

Key figures of the Group, IFRS

	Jul 1–Sep 30, 2016	Jul 1–Sep 30, 2015	Change	Jan 1–Sep 30, 2016	Jan 1–Sep 30, 2015	Change	Jan 1–Dec 31, 2015
Net sales, EUR thousand	11,803	9,322	26.6%	41,624	31,862	30.6%	44,452
Growth of net sales	26.6%	-3.5%		30.6%	0.8%		1.4%
Operating margin (EBITDA), EUR thousand*	859	755	13.8%	2,841	1,963	44.7%	3,705
percentage of net sales*	7.3%	8.1%		6.8%	6.2%		8.3%
Operating profit/loss (EBIT), EUR thousand*	254	562	-54.8%	1,006	1,072	-6.2%	2,542
percentage of net sales	2.2%	6.0%		2.4%	3.4%		5.7%
Earnings before taxes, EUR thousand** ***	157	485	-67.6%	724	540	34.1%	1,935
percentage of net sales	1.3%	5.2%		1.7%	1.7%		4.4%
Earnings, EUR thousand** ***	125	388	-67.8%	579	432	34.2%	1,548
percentage of net sales	1.1%	4.2%		1.4%	1.4%		3.5%
Shareholders' equity, EUR thousand	21,573	23,974	-10.0%	21,573	23,974	-10.0%	24,534
Return on equity****	5.5%	6.6%		4.9%	2.5%		6.6%
Interest bearing liabilities, EUR thousand	12,801	9,710	31.8%	12,801	9,710	31.8%	9,219
Cash and cash equivalents, EUR thousand	827	524	57.8%	827	524	57.8%	843
Deferred tax assets, EUR thousand	6,284	7,076	-11.2%	6,284	7,076	-11.2%	6,704
Return on equity****	5.2%	6.2%		5.9%	4.3%		7.6%
Net gearing	55.5%	38.3%		55.5%	38.3%		34.1%
Equity ratio	41.6%	55.0%		41.6%	55.0%		56.9%
Balance sheet total, EUR thousand	53,606	44,831	19.6%	53,606	44,831	19.6%	43,983
Research and product development EUR thousand	756	538	40.5%	2,505	1,609	55.7%	2,495
percentage of net sales	6.4%	5.8%		6.0%	5.0%		5.6%
Active personnel on average during the review period*****	511	407	25.6%	505	402	25.6%	427
Active personnel on average at the end of the review period*****	519	412	26.0%	519	412	26.0%	432
Number of shares at the end of the review period	32,901,377	33,453,737	-1.7%	32,901,377	33,453,737	-1.7%	33,453,737
Earnings per share (EUR)	0.0038	0.0119	68.0%	0.0176	0.0133	32.3%	0.0475
Shareholders' equity per share (EUR)	0.656	0.717	-8.5%	0.656	0.717	-8.5%	0.733

*) During the third quarter, an error in the assessment of projects was detected in the Group company concerning the period of January 1–June 30, 2015, for the year 2015 and only the last quarter of 2014 for the previous financial periods. The assessment error has been corrected for the above-mentioned periods in accordance with IAS 8: 41–42. The total effect of the error on the net sales for January 1–September 30, 2015, and for the net sales of the entire year 2015 was a decrease of approximately EUR -238 thousand in the operating margin and operating profit. Adjustments and their effects on the Group figures are described in more detail in the attachment to the interim report for January 1–September 30, 2015, which was published on October 20, 2015.

**) During the third quarter of 2015, an error in the assessment of projects was detected in the Group company concerning the period of January 1–June 30, 2015, for the year 2015 and only the last quarter of 2014 for the previous financial periods. The assessment error has been corrected for the above-mentioned periods in accordance with IAS 8: 41–42. The effect of the error on the net sales for January 1–September 30, 2015, and for the entire year 2015 was a decrease of approximately EUR -238 thousand in the earnings before taxes, which decreased the profit of the financial period of 2015 by EUR -190 thousand. Adjustments and their effects on the Group figures are described in more detail in the attachment to the interim report for January 1–September 30, 2015, which was published on October 20, 2015.

***) In accordance with IFRS 3, the operating profit for July 1–September 30, 2016, includes EUR 455 thousand (2015: 120) in depreciations related to acquisitions, concerning the allocations of the purchase price to intangible assets. Adjusted for the said depreciations, Innofactor's operative business profit for the review period of July 1–September 30, 2016, would have been EUR 709 thousand (2015: 682), the operative business result before taxes EUR 612 thousand (2015: 605), the operative business result EUR 490 thousand (2015: 484), and the operative business result per share EUR 0.0149 (2015: 0.0150). The business result of the review period January 1–September 30, 2016, includes EUR 1,365 thousand (2015: 360) in depreciations related to acquisitions, concerning the allocations of the purchase price to intangible assets. Adjusted for the said depreciations, Innofactor's operative business profit for the review period of January 1–September 30, 2016, would have been EUR 2,371 thousand (2015: 1,432), the operative business result before taxes EUR 2,089 thousand (2015: 900), the operative business result EUR 1,671 thousand (2015: 720), and the operative business result per share EUR 0.0508 (2015: 0.0223).

****) The percentages for the return on equity and return on investment have been adjusted to correspond with the figures for a 12-month period.

*****) The Innofactor Group monitors the number of active personnel. The number of active personnel does not include employees who are on a leave of over 3 months.

Innofactor Aims for Profitable Growth

New Long-term Financial goals by 2020

Achieve annual organic growth of about 20 percent by 2020

Achieve about 20 percent EBITDA in relation to the net sales by 2020

Keep the cash flow positive and secure solid financial standing in all situations

Results 2011–2015

35% total Growth
2011–2015

EBITDA 8.4 %
2011–2015

High equity ratio
and operative
cash flow

Key Stock Exchange Releases in Q3 2016

- On July 1, 2016, Innofactor announced in a stock exchange release that Innofactor's Board of Directors had appointed Patrik Pehrsson as Innofactor Plc's new Chief Financial Officer (CFO) as of October 1, 2016. Previously, Pehrsson has worked as a CFO at Microsoft Oy since 2008. In his new role, Pehrsson, M.Sc. (Econ. & Bus. Adm.), will be a member of Innofactor's Executive Board, reporting to CEO Sami Ensio.

Key Stock Exchange Releases after September 30, 2016

- On October 10, 2016, Innofactor announced in a stock exchange release that on October 9, 2016, it had signed an agreement on acquiring the entire share capital of the Nordic Lumagate group from the company's key persons. Lumagate is one of the leading Nordic IT companies, which operates in the Microsoft ecosystem and focuses on offering cloud-based solutions. The company has over 70 employees in three different countries: Sweden, Norway and Denmark. Due to the acquisition, Innofactor will expand into Norway and will strengthen its position significantly in Sweden and Denmark. Innofactor considers that, after the acquisition, it has reached the position of the number one Microsoft-based solution provider in the Nordic Countries, as defined in its strategy. Lumagate's high quality know-how, productized solutions and strong customer base complement Innofactor's current business operations splendidly. Innofactor's vision from now on is to be the leading implementer of cloud solutions and digitalization in each of the Nordic Countries.
- On October 10, 2016, Innofactor announced in a stock exchange release that it will renew its vision and long-term financial goals. Innofactor considers that, after the acquisition, it has reached the position of the number one Microsoft-based solution provider in the Nordic Countries, as defined in its strategy. Innofactor's vision from now on is to be the leading provider of cloud solutions and digitalization in each of the Nordic Countries.

Board of Directors' Proposal on the Dividend

- Innofactor has defined a dividend distribution policy according to which the aim of the Board of Directors is to provide an opportunity for the shareholders to distribute, from the part of the operating margin (EBITDA) that exceeds 10%, the maximum dividend allowed by the state of the business.

Organization

Board of Directors
 Ari Rahkonen (Ch.) Sami Ensio
 Jukka Mäkinen Ilari Nurmi
 Pekka Puolakka

Sami Ensio
 President and CEO

Patrik Pehrsson
 CFO

Elina Jokinen
 Vice President, HR

PRODUCTS AND SERVICES
Janne Heikkinen
 CTO and EVP,
 Products & Services

FINLAND
Jari Hahl
 EVP, Country Manager,
 Finland

SWEDEN
Robert Erlandsson
 MD, Country Manager,
 Sweden

DENMARK
Jørgen Krog Kaufmann
 MD, Country Manager,
 Denmark

NORWAY
Stig Nerland
 MD, Country Manager,
 Norway

	Digital Experience Jyrki Vepsäläinen Vice President	Business Productivity Jaakko Karhumaa Vice President	Productized Solutions Mikko Myllys Vice President
Corporate Customers Tommi Flemming, Vice President			
Public Sector Customers Antti Pohjolainen, Vice President			

Organization

Board of Directors
 Ari Rahkonen (Ch.) Sami Ensio
 Jukka Mäkinen Ilari Nurmi
 Pekka Puolakka

Sami Ensio
 President and CEO

Patrik Pehrsson
 CFO

Elina Jokinen
 VP, HR

PRODUCTS AND SERVICES
Janne Heikkinen
 CTO and EVP,
 Products & Services

FINLAND
Jari Hahl
 EVP, Country Manager,
 Finland

SWEDEN
Robert Erlandsson
 MD, Country Manager,
 Sweden

DENMARK
Jørgen Krog Kaufmann
 MD, Country Manager,
 Denmark

NORWAY
Stig Nerland
 MD, Country Manager,
 Norway

CUSTOMER RELATIONSHIP MANAGEMENT (Jørgen Krog Kaufmann)

OFFERING & DEVELOPMENT (Janne Heikkinen)

MARKETING & COMMUNICATION (Sami Ensio)

SALES (Jari Hahl)

PROJECTS & DELIVERIES (Patrik Pehrsson)

CONTINUOUS SERVICE & SUPPORT (Robert Erlandsson)

HUMAN RESOURCES & RESOURCING (Elina Jokinen)

Innofactor's Founder and CEO

Sami Ensio, born 1971, M.Sc. (Tech.)

Founder and CEO of Innofactor. Previously member of the Omnitele Management Team. Board member in Sovelto. Several positions of trust in the Federation of Finnish Technology Industries and Confederation of Finnish Industries. Member of Partner Advisory Council in Microsoft Corporation.

Sami Ensio's specialties include solid and comprehensive know-how of the software industry as well as strategic and operational leadership and managing profitable growth. Sami Ensio was, for example, selected Software Entrepreneur of the year in 2011 by the Finnish Software Entrepreneurs Association.

Education: Master of Science (Technology), technical physics, Helsinki University of Technology (Aalto University), legal studies at the University of Helsinki and general business studies at University of California, Los Angeles UCLA.

Shareholding: 7.4 million shares

More information: <https://fi.linkedin.com/in/ensio>



Innofactor Group Executive Board



Sami Ensio, President and CEO
M.Sc. (Tech.) President and CEO. Member of the Board of Directors. CEO and founder of Innofactor since 2000. Born in 1971. Ownership: 7 460 715 shares.



Robert Erlandsson
M.Sc. (Econ. & Bus. Adm.) MD, Country Manager, Sweden. CEO and co-founder of Cinteros AB since 2005. Employed by Innofactor since 2016 (acquisition). Born in 1966. Ownership: after earn out period.



Jari Hahl
Diploma in Business Information Technology. EVP, Country Manager, Finland. Employed by Innofactor since 2016. Born in 1962. Ownership: 66 793 shares.



Janne Heikkinen
M.Sc. (Tech.) Chief Technology Officer and EVP Products and Services. Employed by Innofactor since 2015. Born in 1974. Ownership: 83 044 shares.



Elina Jokinen
M.Sc. (Political Science) VP HR. Employed by Innofactor since 2013. Born in 1974. Ownership: 53 979 shares.



Jørgen Krog Kaufmann
MD, Country Manager, Denmark. Employed by Innofactor since 2016. Born in 1959. Ownership: 83 044 shares.



Stig Nerland
MD, Country Manager, Norway. Employed by Innofactor since 2016. Born in 1979.



Patrik Pehrsson
M.Sc. (Econ. & Bus. Adm.) CFO. Employed by Innofactor since 2016. Born in 1971. Ownership: 83 044 shares.

Board of Directors



Ari Rahkonen, Chairman
BBA. Chairman of the Board and member of Board of Directors as of March 24, 2015. Born in 1963. Ownership: 30 000 shares.



Sami Ensio
M.Sc. (Tech.) CEO of Innofactor Plc since 2010 and member of the Innofactor Plc Board of Directors since 2010. CEO and founder of Innofactor since 2000. Born in 1971. Ownership: 7 460 715 shares.



Jukka Mäkinen
Member of the Board of Directors as of March 27, 2012. Born in 1954. Ownership: 83 491 shares.



Ilari Nurmi
M.Sc. (Tech.). Member of the Board of Directors as of March 26, 2013. Born in 1975. Ownership: 63 328 shares.



Pekka Puolakka
LLM, lawyer. Member of the Board of Directors from since March 24, 2015, and in years 2010–2014. Born in 1971. Ownership: 194 403 shares.

Innofactor Nordic Advisory Board



Jonas Persson, Sweden
Industrial Advisor at EQT Partners.
Former country manager of
Microsoft Sweden.



Niels Soelberg, Denmark
Independent Consultant. Former
country manager of Microsoft
Denmark and Microsoft Vice
President EMEA Public Sector.



Knut Aasrud, Norway
CEO at Norstat. Former country
manager of Microsoft Norway and
Microsoft GM Communications
Sector EMEA, Former country
manager of SAP in Norway and
Sweden.



Ari Rahkonen, Chairman of Board
BBA. Chairman of the Board and
member of Board of Directors as of
March 24, 2015. Born in 1963.
Ownership: 30 000 shares.



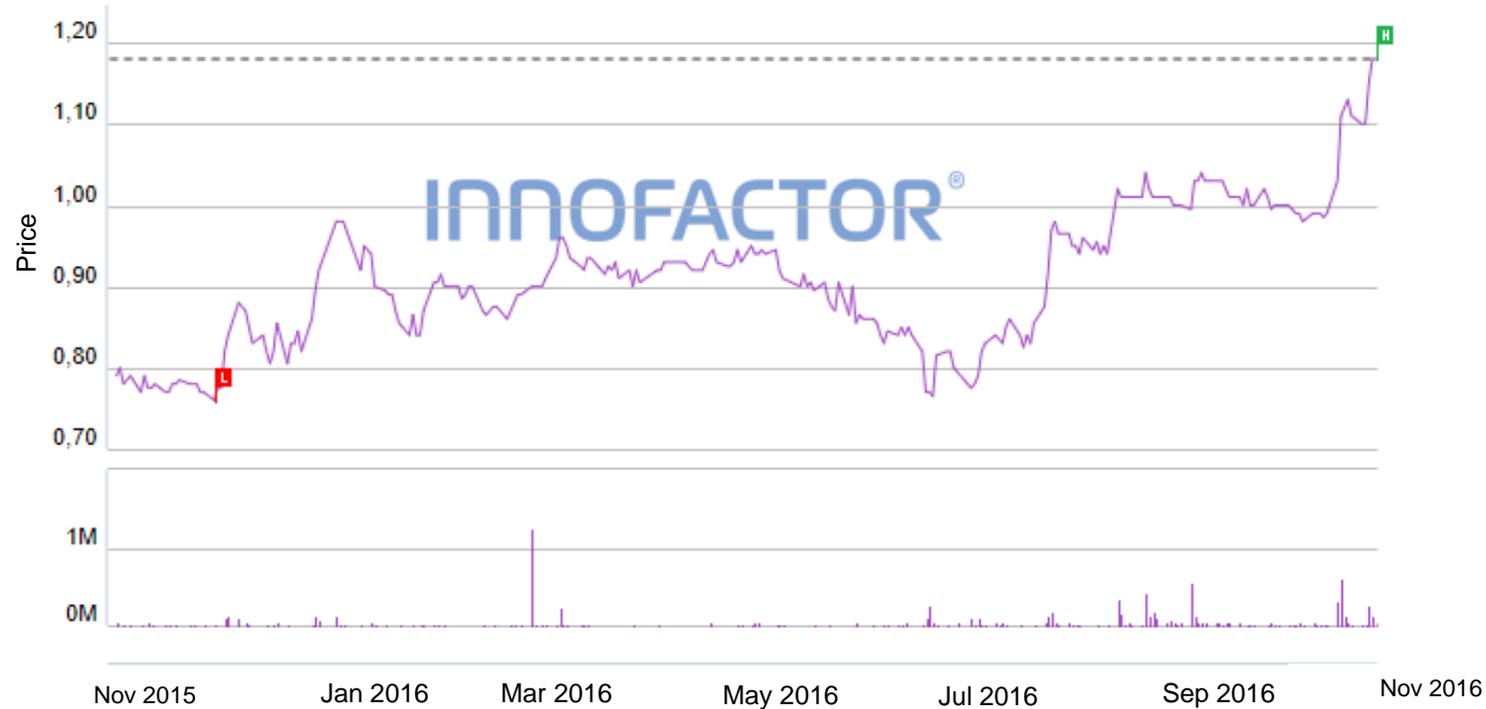
Sami Ensio, President and CEO
M.Sc. (Tech.) President and CEO.
Member of the Board of Directors.
CEO and founder of Innofactor since
2000. Born in 1971.
Ownership: 7 460 715 shares.

Largest shareholders as of June 30, 2016

Name	Number of shares	% of share capital
1. Ensio Sami	7,460,715	22.68%
Ensio Sami	5,286,955	16.07%
Minor under guardianship	724,588	2.20%
Minor under guardianship	724,586	2.20%
Minor under guardianship	724,586	2.20%
2. Tilman Tuomo Tapani	2,772,169	8.43%
Tilman Tuomo Tapani	2,747,492	8.35%
Mpire Capital Oy	24,677	0.08%
3. Laiho Rami Tapani	1,418,519	4.31%
4. Linturi Kaija and Risto	1,271,411	3.86%
R. Linturi Oyj	504,107	1.53%
Linturi Kaija Anneli	430,000	1.31%
Linturi Risto Erkki Olavi	337,304	1.03%
5. Ilmarinen Mutual Pension Insurance Company	1,250,000	3.80%
6. Salminen Jyrki Kalle Tapio	1,111,149	3.38%
7. Ärje Matias Juhanpoika	941,278	2.86%
8. Mäki Antti-Jussi	930,201	2.83%
9. Lampi Mikko Olavi	881,770	2.68%
10. Muukkonen Teemu	522,230	1.59%
11. Bergqvist J.T.	350,000	1.06%
12. Kukkonen Heikki-Harri	336,021	1.06%
13. Järvenpää Janne-Olli	322,804	0.98%
14. Laiho Jari Olavi	270,000	0.82%
15. Damen Klaus Antero	250,001	0.76%
17. Karppinen Antti Sakari	200,000	0.61%
18. Martola Janne Matti Juhani	183,044	0.56%
18. Hellen Stefan Andreas	180,000	0.55%
19. Mäkinen Antti Vilho Juhani	154,000	0.47%
20. Insurance company Henki-Fennia	150,000	0.46%

Innofactor Plc had no treasury shares on June 30, 2016.

Innofactor Share Price Development Compared to Nasdaq Helsinki Index (Closing 18 July 2016 at €0.88)



Share price development

Beginning of 2016 +23.47%

1 year change +58.17%

2 year change +32.97%

3 year change +0.83%

5 year change +89.06%

Year highest 1.19EUR

Year lowest 0.75EUR

12 month highers 1.19EUR

12 month lowest 0.75EUR

For more information

<http://www.innofactor.com/investors>

Sami Ensio, CEO

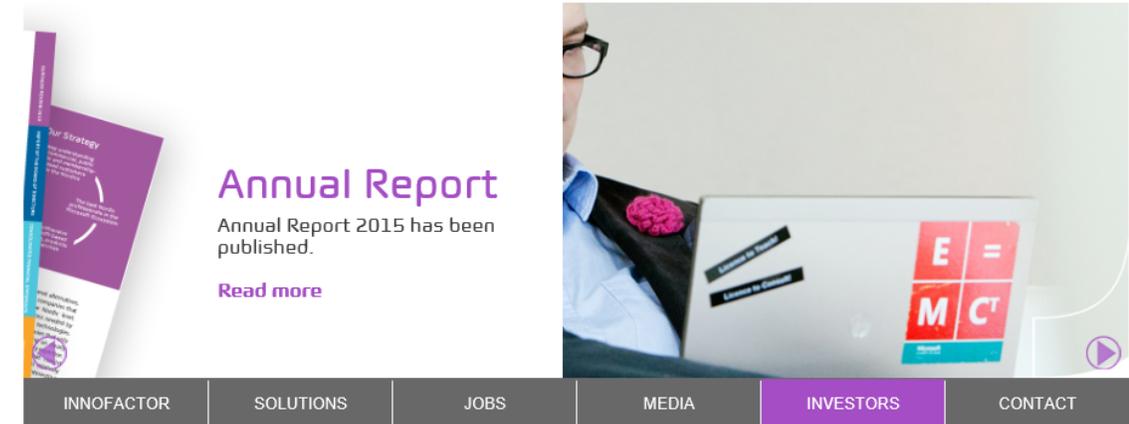
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Patrik Pehrsson, CFO

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Innofactor as an Investment

- ▶ CEO's Review
- ▶ Mission and Vision
- ▶ Key Figures
- ▶ Growth and Financial Targets
- ▶ Business Environment and Strategy
- ▶ Customers
- ▶ Personnel
- ▶ Solutions
- ▶ Acquisitions
- ▶ Corporate Responsibility
- ▶ Future Outlook

Share Information

Corporate Governance

Releases, Publications and Reports

Analysts

Investors > Innofactor as an Investment

Innofactor in Brief

One of the Leading Nordic IT Solution Providers Focused on Microsoft Platforms

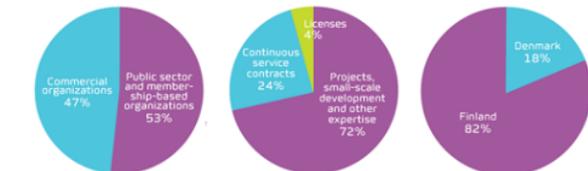
Excellent track records in fast and profitable growth

- 2015 Net Sales approx. 44.5 million euros and EBITDA approx. 3.7 million euros
- Net sales growth 2011 to 2015: 35% p.a.
- EBITDA margin 2011 to 2015: 8.4% of revenues in average

Over 500 employees. Over 1,000 customers.

7 offices located in Finland, 3 in Sweden and 2 in Denmark.

Listed in NASDAQ Helsinki. Approximately 10,000 shareholders.



€ 0.88

18.07.2016 08:29 pm EET
Change % High Low
€ +0.02 +2.34% € 0.90 € 0.87

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