Q3FY26 Investor Update

Jcurve Solutions Limited (ASX: JCS)

Chris King

CEO

29th April 2026

Jcurve

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Agenda

Q3FY26 Business Update

Q4FY26 Priorities

Full Year Guidance

Q3FY26

Business Update

Jcurve

Q3FY26 Business Update Summary

Summarising the trading performance for the quarter, Jcurve continues to deliver to plan despite our customers experiencing challenging economic conditions throughout the quarter.

- Cash sales of **$2.789M** and Revenue of **$3.048** were slightly below expectations attributable to new customers delaying their buying decisions.
- Total ARR of **$2.500M**, including Jcurve Annual Recurring Revenue (JARR or Principal) of $1.517 which exceeded our Reseller Annual Recurring Revenue (RARR or Agent) of $0.987M delivering stronger margins, more diverse and resilient revenue mix and improved shareholder value.
- Operating profit (EBITDA) was down from $0.372M in Q3FY25 to **$0.149M** for Q3FY26 due to a combination of lower-than-expected new customer acquisitions and increased payroll and marketing spend.
- The Company ended the quarter with a cash balance of **$2.686M** as of 31 March 2026. This after investing in additional resources to support our next growth horizon. We will continue our strong and disciplined focus on cash.
- Customer number of **624** remained materially unchanged throughout the quarter. Customer acquisitions and churn were both lower than expected.

Q3FY26 Financial Summary

Jcurve
Let's Grow.

As at 31/3/26

$25.0M	$39.9k	624	$2.686M
Ann. Contract Value (ACV)	ACV / Customer	Customers	Cash
(FY25 $23.415M)	*(FY25 $37.0k)*	*(FY25 632)*	*(FY25 $0.321M)*

High level of customer churn year on year due to businesses ceasing trading

Up Yr > Yr

Down Yr > Yr

Q3FY26

$3.048M	$2.500M	$2.206M	$0.149M
Revenue	Rec. Rev.	Operating Expenses	Operating Profit
(FY25 $3.099M)	*(FY25 $2.461M)*	*(FY25 $1.967M)*	*(FY25 $0.401M)*

Softer new customer sales due to delay in buying decisions

Increase in payroll to support product development & growth

Q3FY26 Key Performance Indicators

Maintaining total Annual Contract Value growth net of churn.

Measure	2QFY25	3QFY25	4QFY25	1QFY26	2QFY26	**3QFY26**
Annual Contract Value (ACV $M's) [1]	$ 22.538	$ 23.415	$ 24.432	$ 25.101	$ 24.623	**$ 25.067**
Number of Customers	628	632	624	628	626	**624**
ACV / Customer	$ 35.889	$ 37.049	$ 39.154	$ 39.970	$ 39,334	**$ 40,171**
Jcurve Recurring Revenue JARR from ACV ($M's) [2]	n/a	n/a	n/a	$ 1.543	$ 1.543	**$ 1.517**
Reseller Recurring Revenue RARR from ACV ($M's) [3]	n/a	n/a	n/a	$ 1.346	$ 1.250	**$ 0.983**
Annualised Recurring Revenue ARR from ACV ($M's)	$ 1.758	$ 2.166	$ 2.460	$ 2.889	$ 2.793	**$ 2.500**
Annualised Recurring Revenue from ACV (%) [4]	31%	37%	40%	46%	45%	**40%**
Services and Other Revenue $M's	$ 0.481	$ 0.644	$ 0.586	$ 0.644	$ 0.671	**$ 0.556**
Number of Customers Acquired	7	16	13	14	14	**4**
Number of Customers Cancelled	13	12	21	10	16	**6**
EBITDAR $M's [5]	-$ 0.201	$ 0.401	$ 0.011	$ 0.654	$ 0.595	**$ 0.149**
Cash & cash equivalents $M's	$ 0.377	$ 0.321	$ 1.368	$ 2.499	$ 2.944	**$ 2.686**

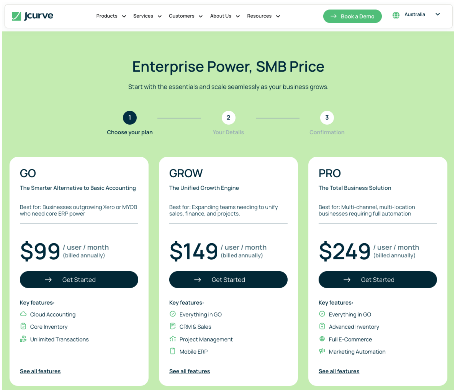
[1] Customer contract value for principal and agent contracts
[2] Jcurve Annualised Recurring Revenue generated from customer contracts
[3] Reseller Annualised Recurring Revenue generated from customer contracts
[4] ARR / (ACV / 4) for quarterly calculation
[5] EDITDAR = EBITDA + IFRS rent paid to landlords

Customer acquisition downturn due to unprecedented economic conditions

Q3FY26 Building our Product Portfolio

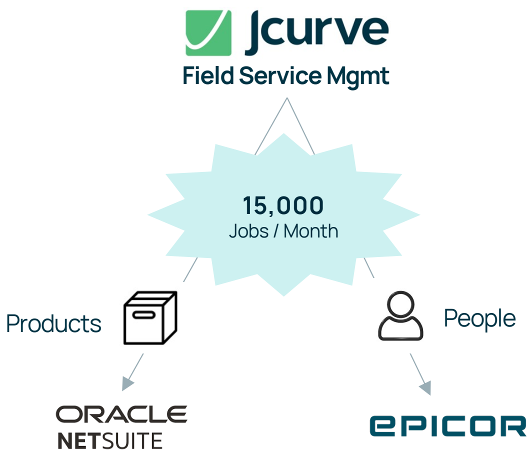
Whilst our customers take additional time to consider their purchases, we have taken the opportunity to focus internally on our product portfolio. R&D investments have been made to prepare us for FY27 and our next horizon of; 'the next 100 Customers'. These investments are building products which will power our growth in Jcurve Annual Recurring Revenue (JARR).

Re-Launched **Jcurve ERP**



Customers are looking for fast, simple and affordable solutions from a business they trust. Jcurve represents the best value ERP on the market today.

Field Service Management



By connecting front and back offices, FSM is; delivering class leading customer and team member experience, whilst minimising operating costs.

Expense Management

We have extended our platform to help businesses manage their fixed line, mobile and now digital communications channels. Such as Microsoft Teams.

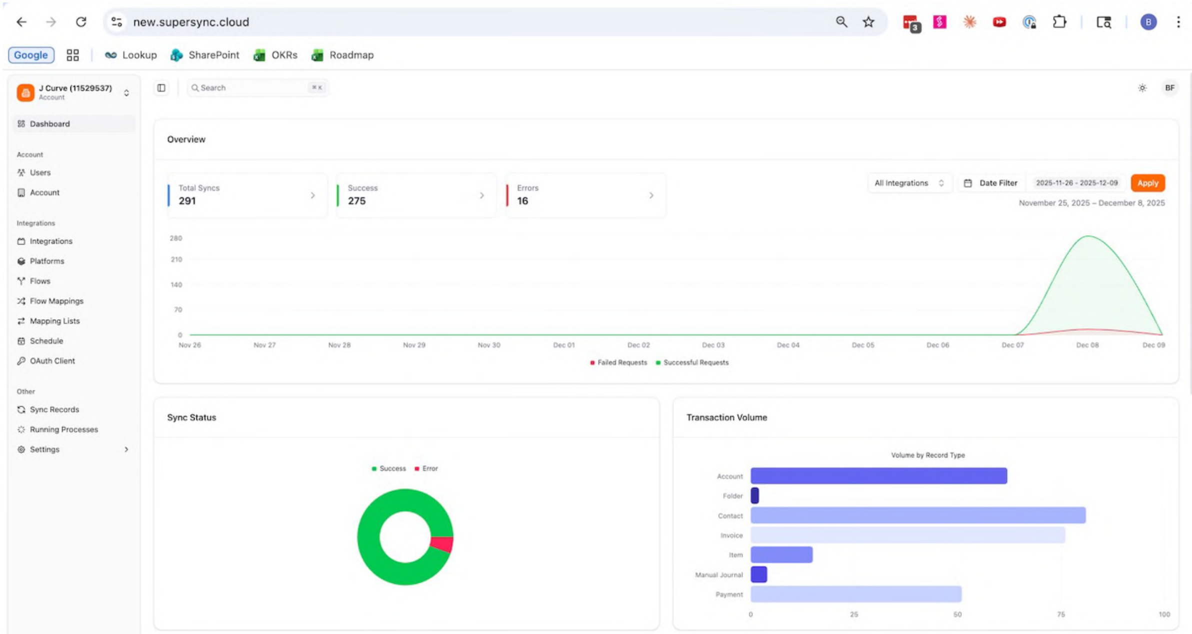
Q3FY26 Jcurve ERP

Remove a major barrier t entry and minimise the time, effort and expense it takes to migrate from Accounting software to ERP.

Use Case: Upgrade in Weeks

Launched the auto migrate capability at the Accounting and Business Expo in Sydney in March 2026

Solution: Automated Data migration from Xero to Jcurve



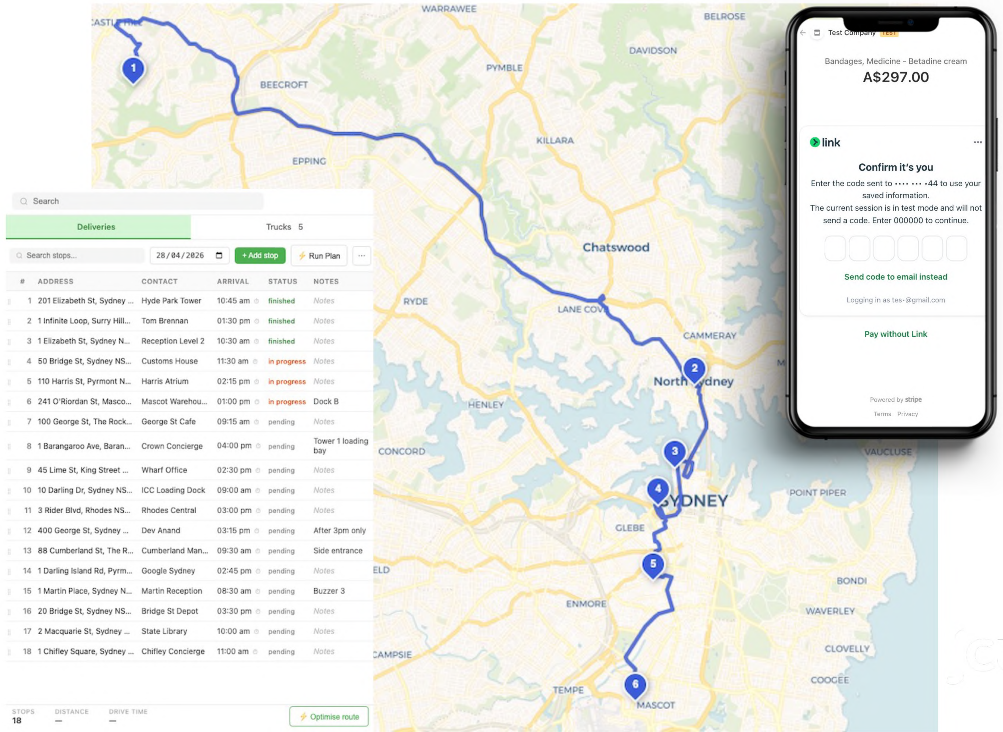
In collaboration with NetGain, we developed a tool to automatically migrate data from Xero accounts to Jcurve edition ERP accounts. This will save significant time and costs when upgrading new customers.

Q3FY26 Field Service Management

We are delivering fully integrated field service management, to enable productivity gains that lead to reduced cost to serve. With mobile app enhancements and paperless experiences, service agents and customers receive best in class experiences. All synchronized to your ERP in real time.

Use Case: Optimisation & POD

Solution: Optimisation & POD with Real Time ERP updates



Q3FY26 Expense Management

Telecoms Expense Management customer can now manage Digital Platforms such as Microsoft Teams in addition to their fixed line and mobile telecoms costs as communications platforms evolve to become the primary communications channel for enterprises..

Use Case: Teams Expense Mgmt

Layla Usman March 26, 2026

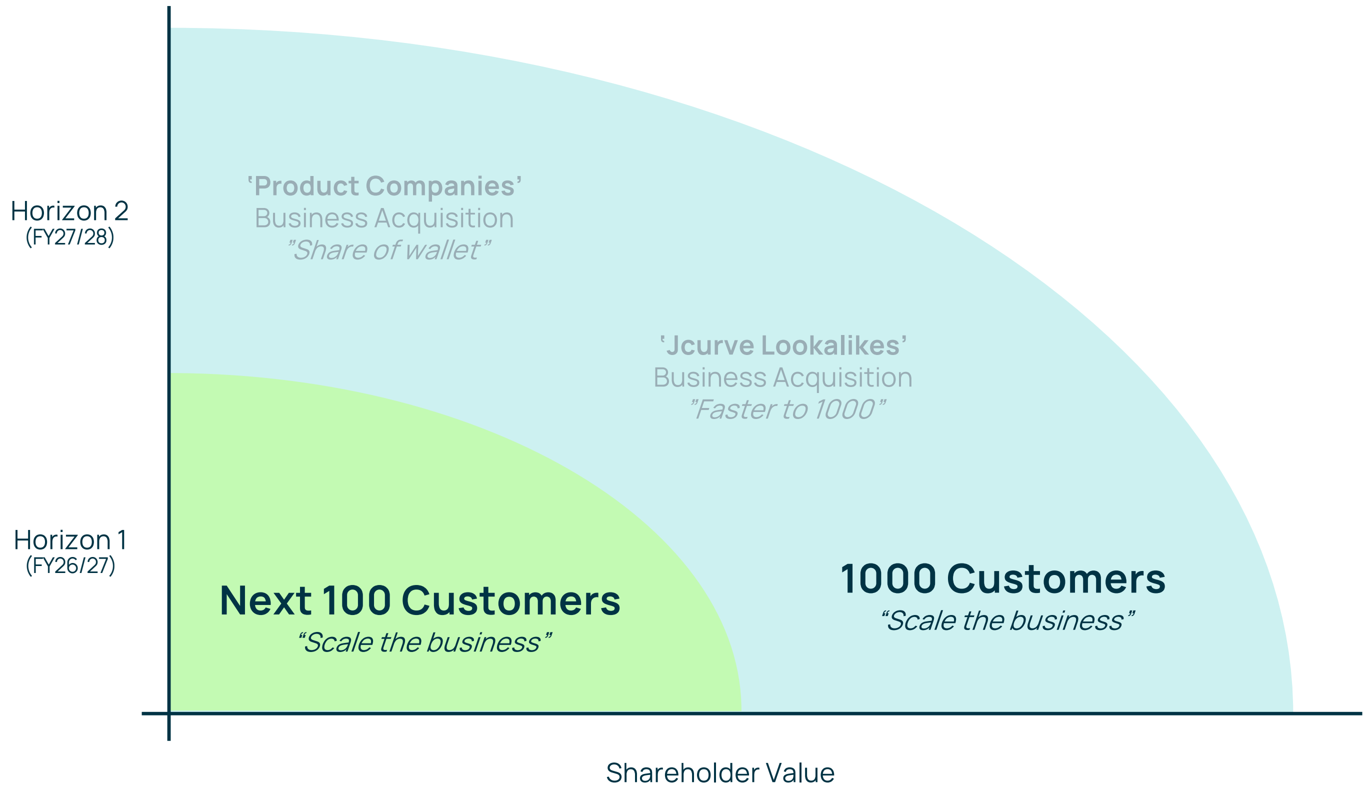
Your Team Already Uses Microsoft Teams. So Why Are You Still Paying for a Separate Phone System?

The Most Overlooked Feature in Your Microsoft 365 Subscription

Solution: Teams added to PSTN/Mobile/VOIP channels

Q4FY26 Priorities

Delivering on Our Next Horizons



Q4 Priorities

NEW CUSTOMERS

AI INTERNALLY

EBITDA IMPROVEMENTS

Business Planning & Insights

Sales & Marketing Agents

Operations & Finance Agents

Product Engineering / Coding

FY26

Full Year Guidance

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Jcurve FY26 Full Year Guidance

Revenue for FY26 is forecast to be between **$13 million and $13.35 million**, representing an increase of 14% to 17% compared to FY25's $11.423 million.

Cash flow for 2HFY26 period is expected to be **positive**.

As we accelerate customer acquisition and drive growth in annual recurring revenue, we may **increase our spending on Sales, Marketing, and R&D** compared to the first half of FY26. However, we will allocate additional resources cautiously, and only continue to raise our expenditure during the second half of FY26 and beyond if there is clear evidence that it directly supports our objective of acquiring 100 new customers.

Questions.

Thank you.

Jcurve