

Q3FY26 Investor Update

> Jcurve Solutions Limited (ASX: JCS)

Chris King

CEO

29th April 2026



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Agenda

Q3FY26 Business Update

Q4FY26 Priorities

Full Year Guidance



Q3FY26

Business
Update

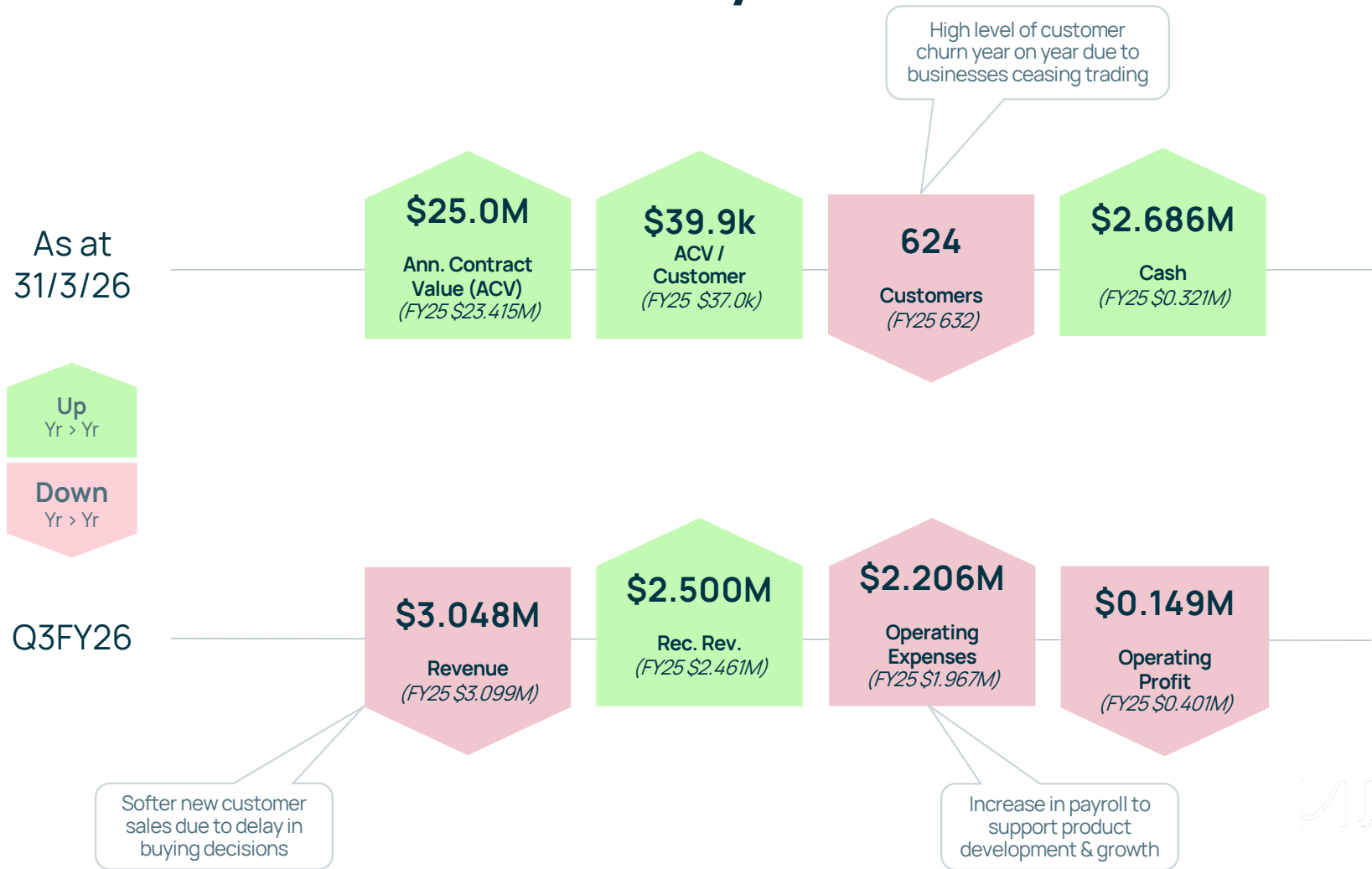


Q3FY26 Business Update Summary

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



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

Customer acquisition downturn due to unprecedented economic conditions

[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

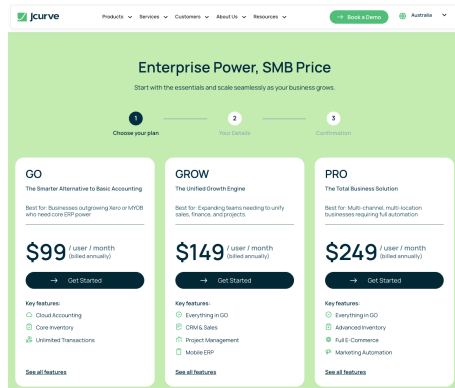
[4] ARR / (ACV / 4) for quarterly calculation

[5] EDITDAR = EBITDA + IFRS rent paid to landlords

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

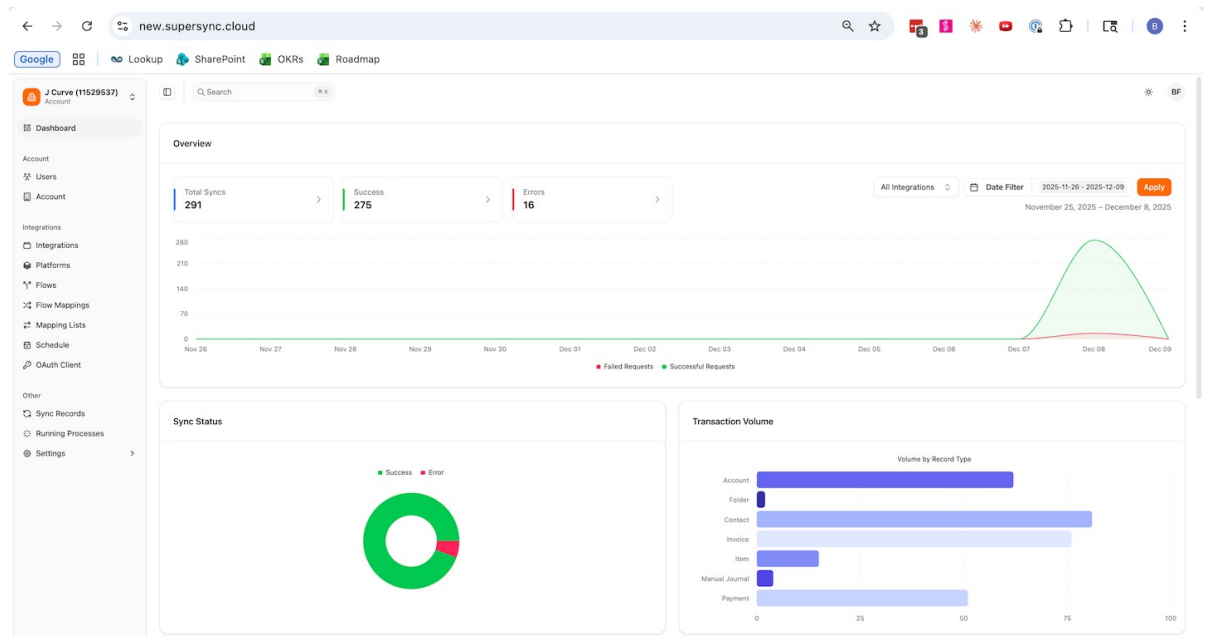
Remove a major barrier to entry and minimise the time, effort and expense it takes to migrate from Accounting software to ERP.

Use Case: Upgrade in Weeks

Solution: Automated Data migration from Xero to Jcurve



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



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.

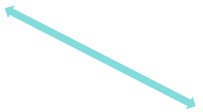
Q3FY26 Field Service Management

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

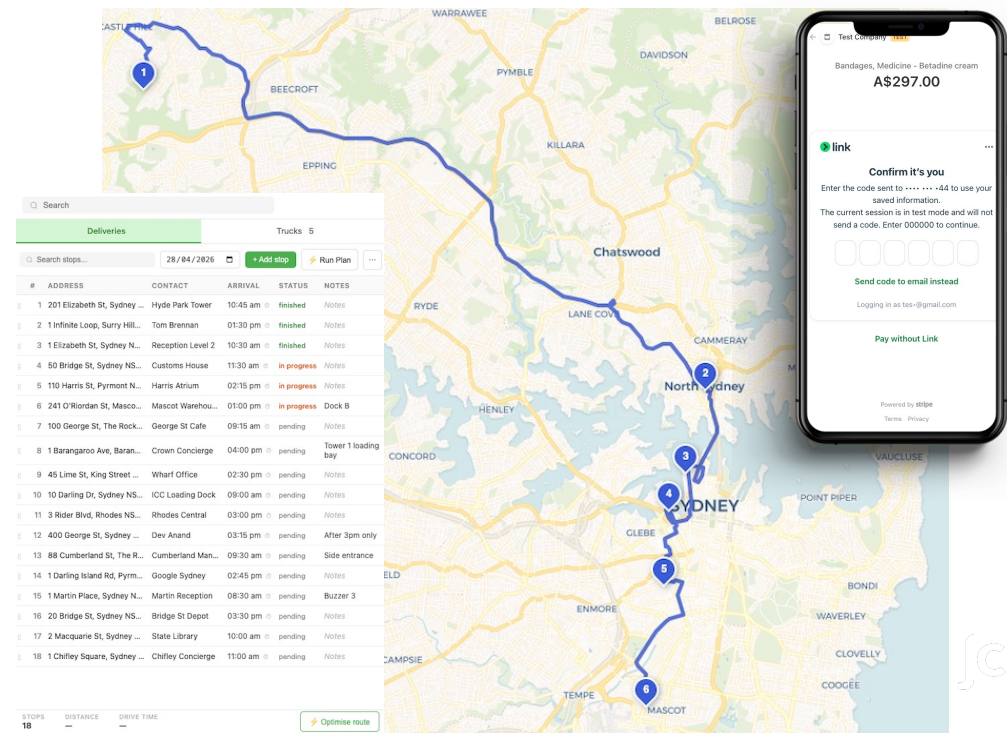
Solution: Optimisation & POD with Real Time ERP updates

EPICOR



Jcurve
Field Service Mgmt

ORACLE
NETSUITE

#	ADDRESS	CONTACT	ARRIVAL	STATUS	NOTES
1	201 Elizabeth St, Sydney ...	Hyde Park Tower	10:45 am	finished	Notes
2	Infinite Loop, Surry Hill...	Tom Brennan	01:30 pm	finished	Notes
3	1 Elizabeth St, Sydney N...	Reception Level 2	10:30 am	finished	Notes
4	60 Bridge St, Sydney NS...	Customs House	11:30 am	in progress	Notes
5	110 Harris St, Pyrmont N...	Harris Atrium	02:15 pm	in progress	Notes
6	241 O'Riordan St, Masco...	Mascot Warehou...	01:00 pm	in progress	Dock B
7	100 George St, The Rock...	George St Cafe	09:15 am	pending	Notes
8	1 Barangaroo Ave, Baran...	Crown Conierge	04:00 pm	pending	Tower 1 loading bay
9	45 Lime St, King Street ...	Wharf Office	02:30 pm	pending	Notes
10	10 Darling Dr, Sydney NS...	ICC Loading Dock	09:00 am	pending	Notes
11	3 Rider Blvd, Rhodes NS...	Rhodes Central	03:00 pm	pending	Notes
12	400 George St, Sydney ...	Dev Anand	03:15 pm	pending	After 3pm only
13	88 Cumberland St, The R...	Cumberland Man...	09:30 am	pending	Side entrance
14	1 Darling Island Rd, Pym...	Google Sydney	02:45 pm	pending	Notes
15	1 Martin Place, Sydney N...	Martin Reception	08:30 am	pending	Buzzer 3
16	20 Bridge St, Sydney NS...	Bridge St Depot	03:30 pm	pending	Notes
17	2 Macquarie St, Sydney ...	State Library	10:00 am	pending	Notes
18	1 Chifley Square, Sydney ...	Chifley Conierge	11:00 am	pending	Notes

Jcurve

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

Solution: Teams added to PSTN/Mobile/VOIP channels



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

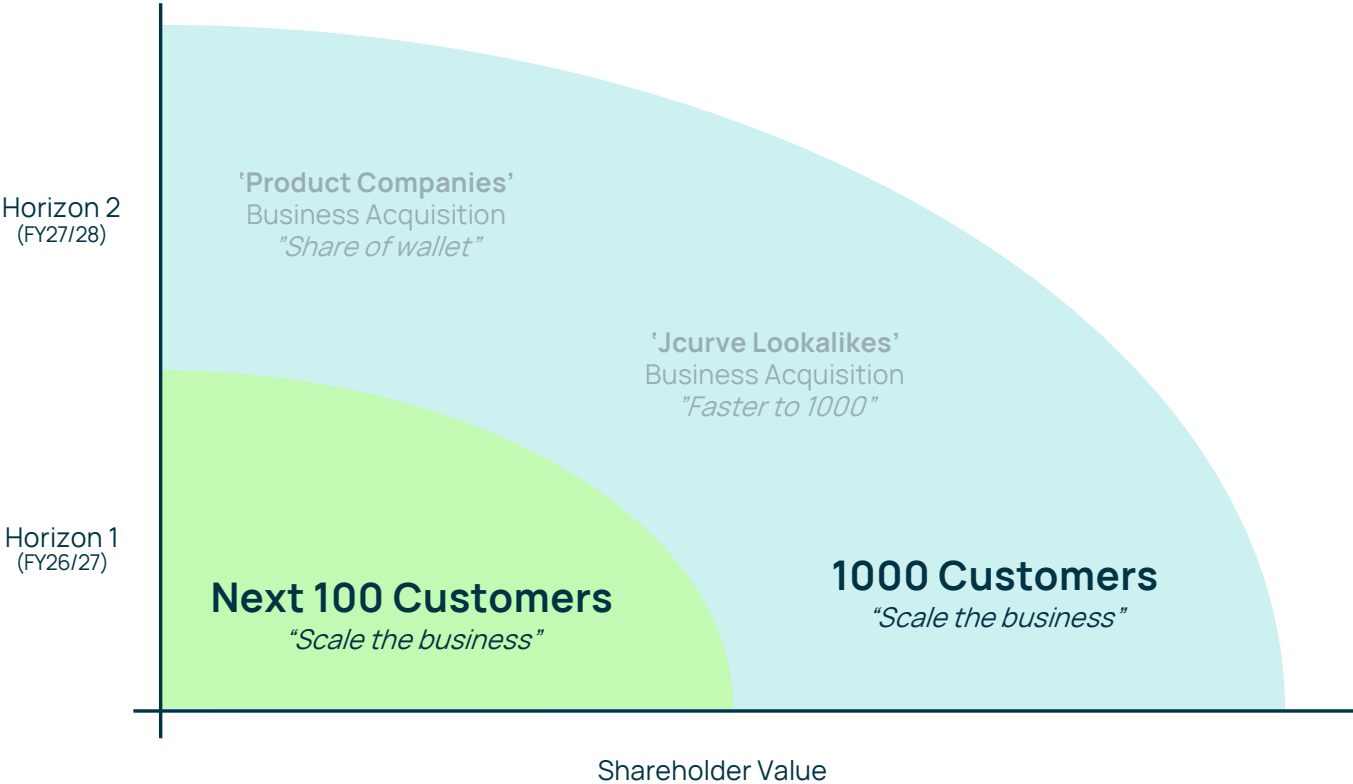


Q4FY26

Priorities



Delivering on Our Next Horizons



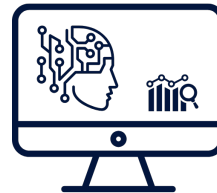
Q4 Priorities

**NEW
CUSTOMERS**



← Business Planning & Insights
Sales & Marketing Agents

**AI
INTERNALLY**



→ Operations & Finance Agents
Product Engineering / Coding

**EBITDA
IMPROVEMENTS**



FY26

Full Year
Guidance



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.

