Q1FY27 Investor Update

Jcurve Solutions Limited (ASX: JCS)

Chris King

CEO

29th October 2026

This presentation has been authorised for release by the Board of Jcurve Solutions Limited.

Disclaimer

The information outlined in this investor presentation ("Presentation") has been prepared by Jcurve Solutions Limited ("the Company") and is delivered for informational purposes only.

The Company has prepared the Presentation Materials based on information available to it at the time of preparation. No attempt has been made to independently verify the information contained in this Presentation. The Presentation does not purport to contain all information that a prospective investor may require. While the information contained herein has been prepared in good faith, neither the Company nor its shareholders, directors, officers, agents, employees, or advisors give, has given or has the authority to give, any representations or warranties (express or implied) as to, or in relation to, the accuracy, reliability or completeness of the information in this Presentation, or any revision thereof, or of any other written or oral information made or to be made available to any interested party or its advisors (all such information being referred to as "information") and liability therefore is expressively disclaimed.

Accordingly, neither the Company nor any of its shareholders, directors, officers, agents, employees or advisors take any responsibility for, or will accept any liability whether direct or indirect, express or implied, contractual, tortuous, statutory or otherwise, in respect of the accuracy or completeness of the information or for any of the opinions contained herein or for any errors, omissions or misstatements or for any loss howsoever arising from the use of this Presentation.

In furnishing this Presentation, the Company does not undertake or agree to any obligation to provide the recipient with access to any additional information or to update this Presentation or to correct any inaccuracies in, or omissions from, this Presentation which may become apparent.

This Presentation should not be considered as the giving of investment advice or recommendations by the Company or any of its shareholders, directors, officers, agents, employees or advisors. Each party to whom this Presentation is made available must make its own independent assessment of the Company after making such investigations and taking such advice as may be deemed necessary. In particular, estimates or projections or opinions contained herein necessarily involve significant elements of subjective judgement, analysis and assumption and each recipient should satisfy itself in relation to such matters.

This Presentation may contain "forward looking statements". Where the Company expresses or implies an extension or belief as to future events or results such expectation or belief is expressed in good faith and believed to have reasonable basis. However, "forward looking statements" are subject to risks, uncertainties and other factors, which could cause actual results to differ materially from future results expressed, projected or implied by such "forward looking statements". The Company does not undertake any obligation to release publicly any revisions to any "forward looking statement" to reflect events or circumstances after the date of this Presentation or to reflect the occurrence of unanticipated events, except as may be required under applicable laws.

All forward-looking statements, forecasts and projections contained in this Presentation are qualified by the foregoing cautionary statements. Recipients are cautioned that forward looking statements are not guarantees of future performance and accordingly recipients are cautioned not to put undue reliance on forward looking statements due to the inherent uncertainty therein.

Jcurve
Let's Grow.

Q1 Highlights

$1.194M
Annual Contract Value Added

$1.010M
Services Orders

6
New Customers
ALL Markets

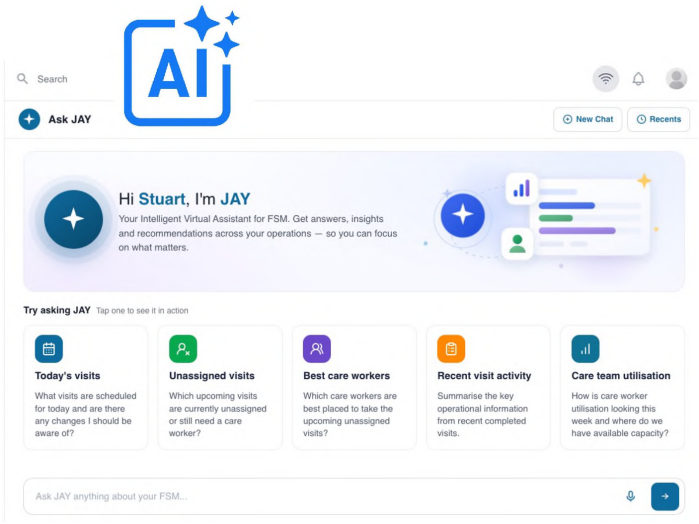


Every
Location
EBITDA
Profitable

4.84*
Customer Satisfaction

2.7 Days
Av. Time to
Close

42%
CSAT Response
Rate



$631k
Services Revenue

6,886
Hours
Delivered

23
Projects
Closed

Q1FY27 Financial Summary

Showing Comparison to same period last financial year Q1FY26

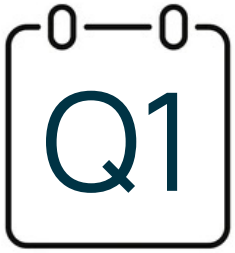


$26.085M
ACV
FY26 $25.101M

615
Customers
FY26 628

$5.664M
RPO
FY26 $5.923

$3.044M
Cash
FY26 $2.499M



$3.359M
Revenue
FY26 $3.533

$2.728M
ARR
FY26 $2.899

$2.447M
Op. Ex.
FY26 $2.164

$0.162M
EBITDA
FY26 $0.654

Q1 Key Performance Indicators

Measure	4QFY25	1QFY26	2QFY26	3QFY26	4QFY26	**1QFY27**
Annual Contract Value (ACV $M's) [1]	$ 24.432	$ 25.101	$ 24.623	$ 25.067	$ 24.891	**$ 26,085**
Number of Customers	624	628	626	624	612	**$ 615**
ACV / Customer	$ 39.154	$ 39.970	$ 39,334	$ 40,171	$ 40,672	**$ 42,415**
Jcurve Recurring Revenue JARR from ACV ($M's) [2]	n/a	$ 1.543	$ 1.543	$ 1.517	$ 1.454	**$ 1,498**
Reseller Recurring Revenue RARR from ACV ($M's) [3]	n/a	$ 1.346	$ 1.250	$ 0.983	$ 1.213	**$ 1,230**
Annualised Recurring Revenue ARR from ACV ($M's)	$ 2.460	$ 2.889	$ 2.793	$ 2.500	$ 2.667	**$ 2,728**
Annualised Recurring Revenue from ACV (%) [4]	40%	46%	45%	40%	43%	**42%**
Services and Other Revenue $M's	$ 0.586	$ 0.644	$ 0.671	$ 0.556	$ 0.551	**$ 0.631**
Number of Customers Acquired	13	14	14	4	6	**6**
Number of Customers Cancelled	21	10	16	6	18	**3**
EBITDAR $M's [5]	$ 0.011	$ 0.654	$ 0.595	$ 0.149	$ [6] 0.300	**$ 0.162**
Cash & cash equivalents $M's	$ 1.368	$ 2.499	$ 2.944	$ 2.686	$ 3.080	**$ 3,043**

[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

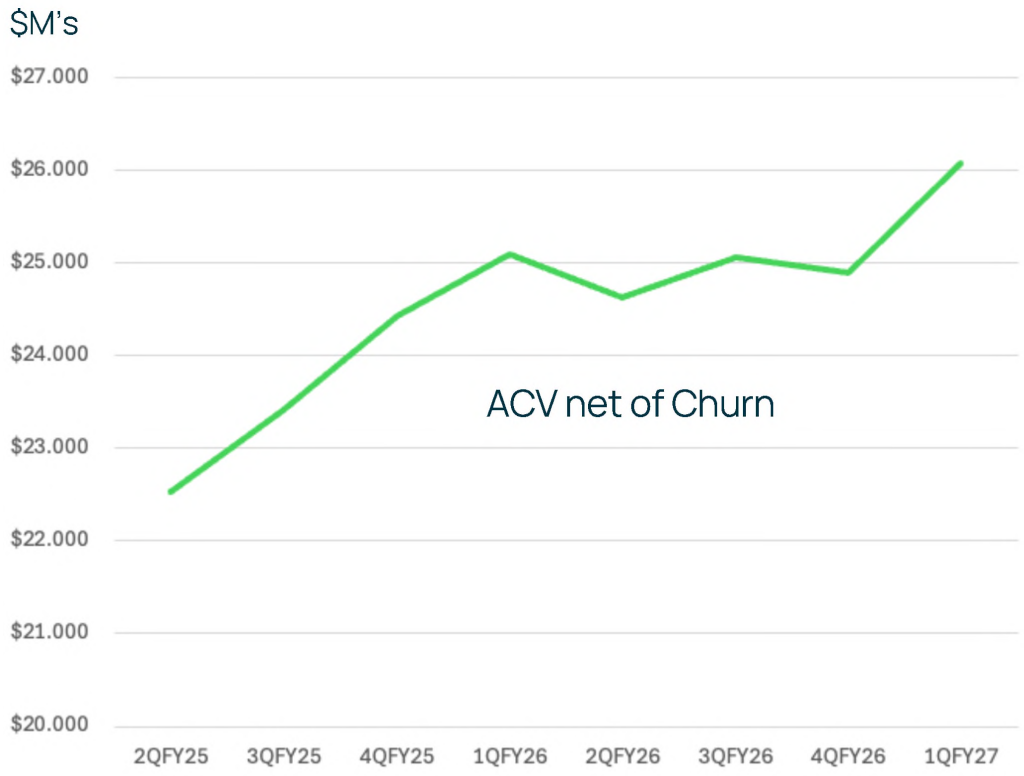
[6] Final Audited Amount updated from $0.230M (Q4FY26 Update) to $0.300M

FY27 Priorities Update

"Next 100 Customers"

- Accelerate new business sales & marketing efforts in all regions
- Identify Jcurve 'lookalike' businesses for acquisition
- Amplify Jcurve 'Next' ERP message & target growing SME's"

Annual Contract Value Growth



Q1 Customer Wins

Jcurve
Let's Grow.

LIONS BEFRIENDERS SINGAPORE
Connecting Seniors, Enriching Lives ®

IC Markets

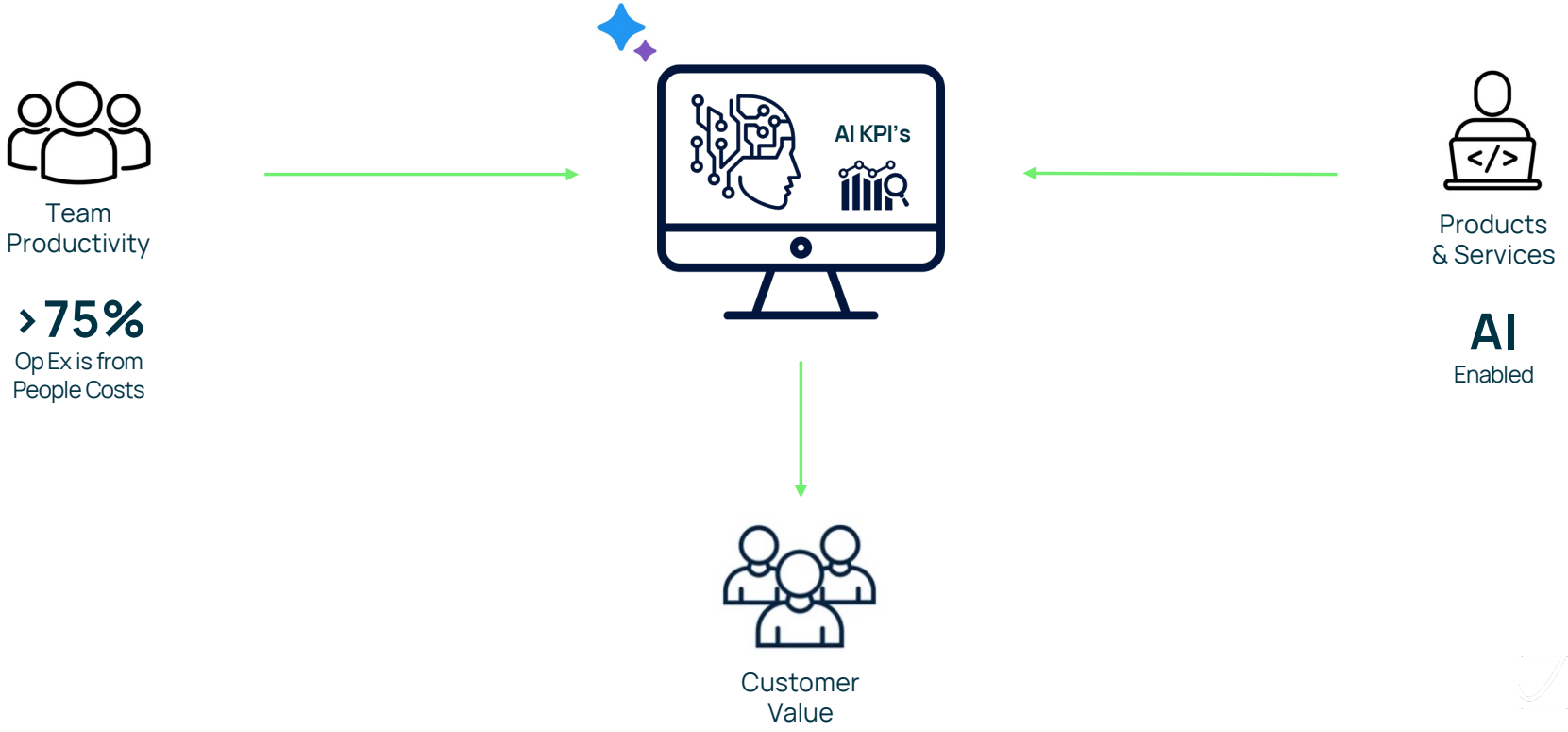
TOP
Okuno (Thailand)

THE AMERICAN CHAMBER OF COMMERCE OF THE PHILIPPINES
TO FOSTER COMMERCE AND WELFARE
FOUNDED 1902 • INCORPORATED 1903

Jcurve

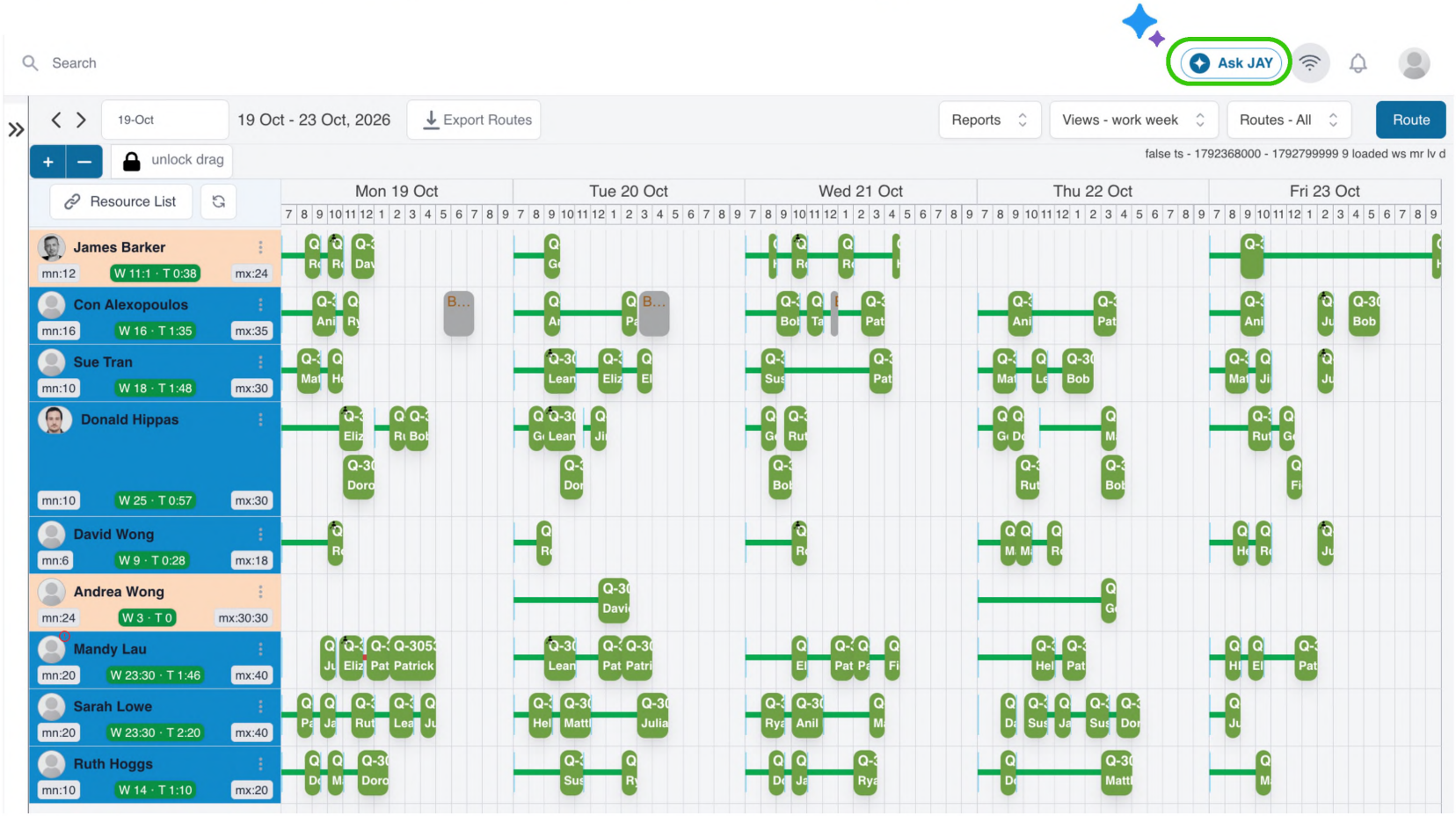
AI @ Jcurve- Driving Customer Value

We have identified quantifiable business outcomes that are guiding the introduction of AI for our Teams, Customers and Product Development. When developing our AI strategy, adoption and enablement programs we have prioritised the goal of our 'Next 100 Customers' when considering what role AI should play.



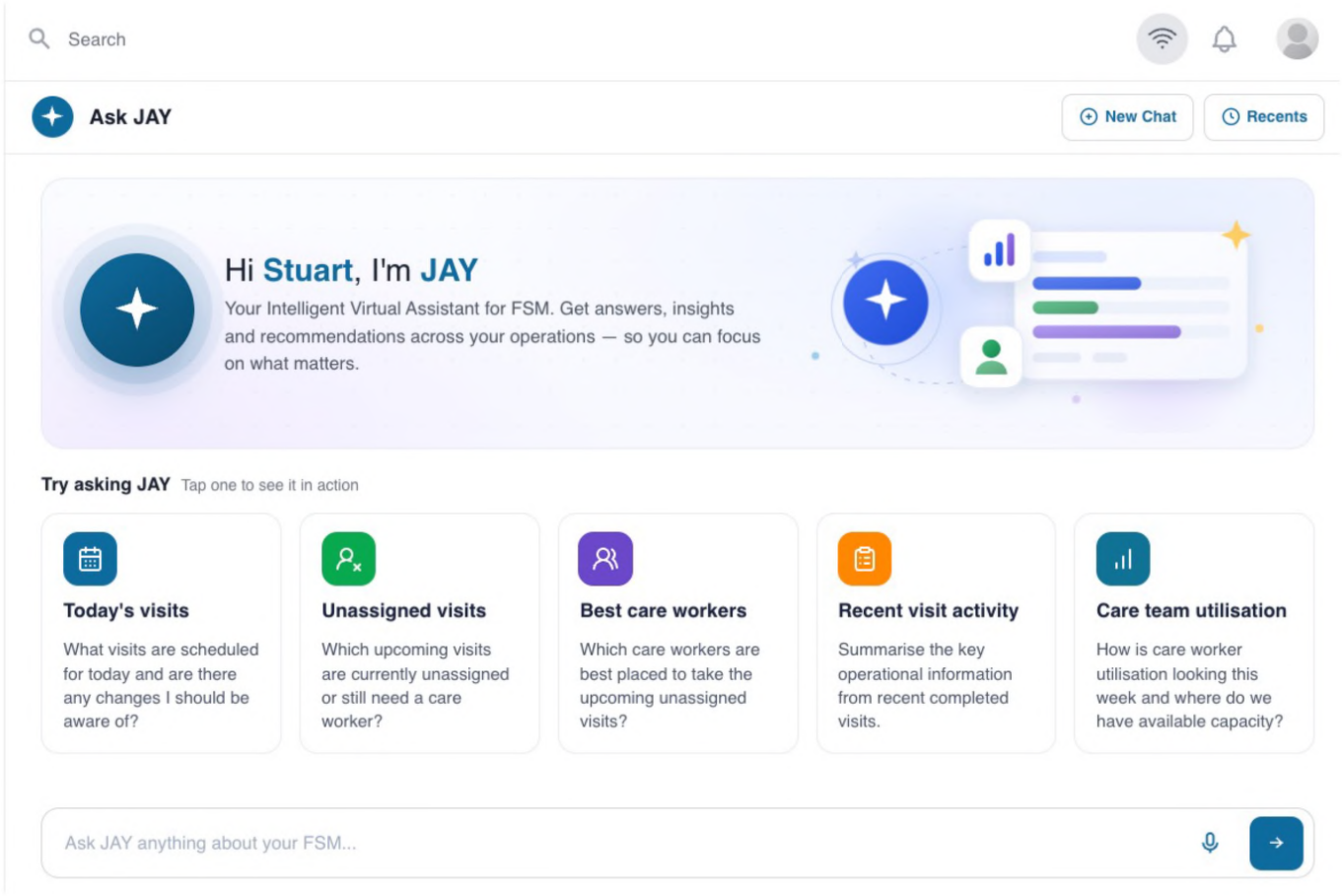
AI Built into our FSM Product

Use Case: Propose cost savings by optimising the scheduling of home care workers whilst adhering to worker preferences, availability, travel time and SCHADS legislation.



AI Built into Jcurve FSM Product

Use AI to optimise complex scheduling and calculate costs savings



AI Built into Jcurve FSM Product

Proposed savings of $1,941 per week or >$100,000 per year by implementing changes per AI optimised schedule.

Analyse today's roster and estimate the total labour cost based on the SCHADS Award rules and show me top 3 ways to ptimise that cost in a graphical format. Consider applicable factors such as ordinary hours, minimum engagements, broken shifts, paid travel/gaps, overtime, penalty rates and allowances.

An analysis of today's schedule (**Wednesday, 28 October 2026**) was conducted against the provisions of the **Social, Community, Home Care and Disability Services Industry Award [MA000100] (SCHADS Award)**.

1. Today's Roster Overview & Operational Audit

- **Total Bookings**: 35 (30 Confirmed, 3 Rostered, 2 Cancelled [Patrick Sutherland & George Gourvalos in the afternoon]).
- **Rostered Active Staff**: 11 Resources (*Andrea Wong, Con Alexopoulos, David Wong, Donald Hippas, James Barker, Mandy Lau, Ruth Hoggs, Sarah Lowe, Sue Tran, Wendy Murray, and Allied Health*).
- **Direct Service Hours Delivered**: **35.0 hours**.

Key Award Compliance & Cost Drivers Identified:

Broken Shift Allowances (Clause 25.5):

- **7 staff members** are currently rostered on broken shifts with 1 or 2 unpaid breaks (*Andrea Wong, Donald Hippas, James Barker, Mandy Lau, Ruth Hoggs, Sarah Lowe, and Sue Tran*).

Minimum Engagement Shortfall (Clause 10.5 / 25.5):

- SCHADS mandates a **minimum 2-hour payment** per engagement or broken shift portion.
- Several visits fall below 2 hours without consecutive clustering (e.g. **David Wong:** 30 min booking = 1.5 hrs unworked paid time; Mandy Lau, Sue Tran, and Sarah Lowe all have sub-2-hour split portions), resulting in **~7.5 hours of unworked paid buffer**.

Double-Booked / Overlapping Visits:

- **Andrea Wong**: 09:00–10:00 (*Chandler Bing & Arjun GA*)
- **Con Alexopoulos**: 09:00–10:00 (*Patrick Sutherland* overlaps with *Bob Daylesford*)
- **Donald Hippas**: 08:00–09:00 (*Jack Perkins* overlaps with *George Gourvalos*)

Paid Travel & Intermediate Gaps:

- Gaps between consecutive clients within short windows (e.g. 30 mins) are classified as paid working time.

2. Estimated Labour Cost Breakdown (SCHADS Award)

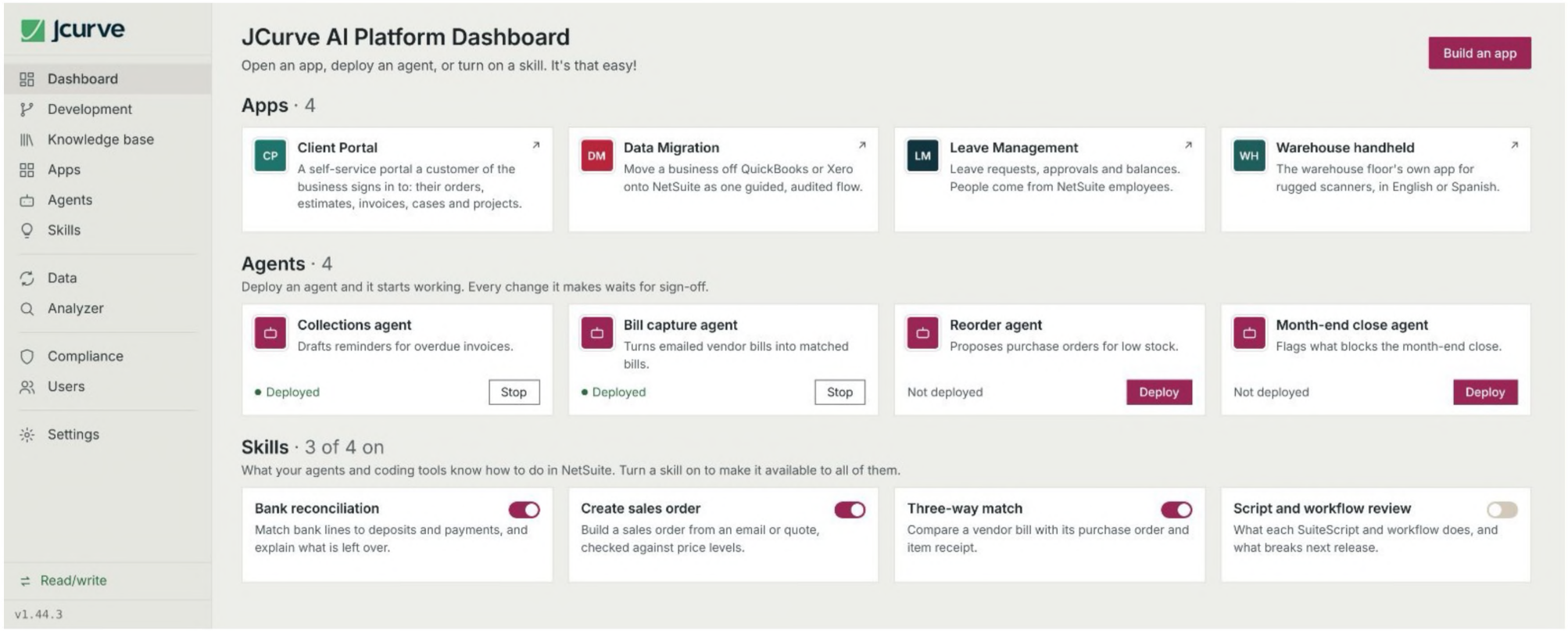
Benchmarks applied based on SCHADS Level 2/3 Home Care & Disability Support rates (standard base rate ~$33.00/hr, with broken shift allowances of $21.81 for 1 break and $28.87 for 2 breaks):

COST COMPONENT	HOURS / UNITS	RATE BENCHMARK	SUBTOTAL ($)
Direct Service Delivery (Ordinary Hours)	35.0 hrs	~$33.00/hr	$1,155.00
Paid Inter-Client Travel & Gaps	~5.0 hrs	~$33.00/hr	$165.00
Minimum Engagement Shortfall (Unworked buffer)	~7.5 hrs	~$33.00/hr	$247.50
Broken Shift Allowances (4 × 1-break @ $21.81; 3 × 2-break @ $28.87)	7 allowances	Modern Award rates	$173.85
Superannuation Guarantee (11.5%)	—	11.5% on ordinary time	$200.25
Total Estimated Labour Cost	—	—	**$1,941.60**

```
CURRENT COST DISTRIBUTION:
Direct Delivery Time   [                              ] $1,155.00 (59.5%)
Min Engagement Buffers [                              ] $  247.50 (12.7%)
Superannuation (11.5%) [                              ] $  200.25 (10.3%)
Broken Shift Allowances[                              ] $  173.85 ( 9.0%)
Paid Gaps / Travel     [                              ] $  165.00 ( 8.5%)
------------------------------------------------------------------------
TOTAL ESTIMATED COST:                                    $1,941.60
```

Ask JARVIS anything about your FSM...

Jcurve - AI Platform



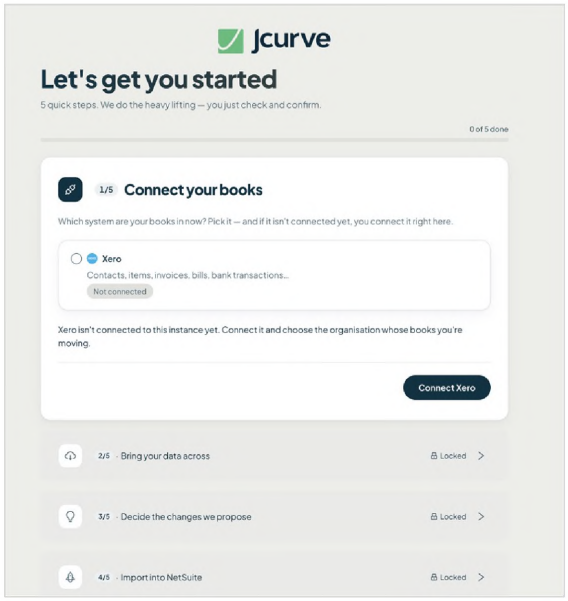
Jcurve - AI Platform

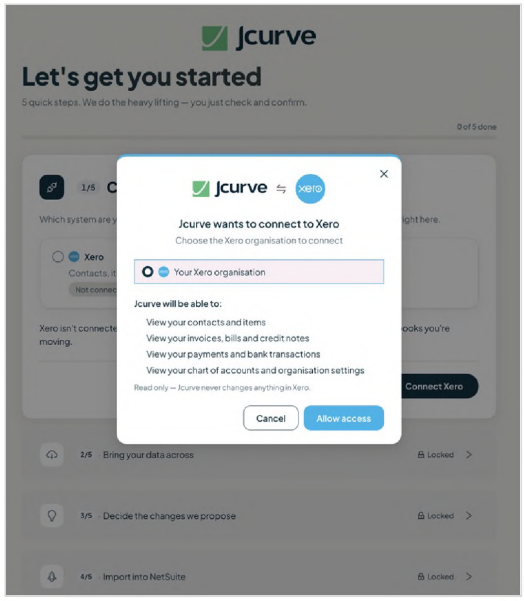
Use Case: Simplify & Automate the Journey from Accounting to ERP

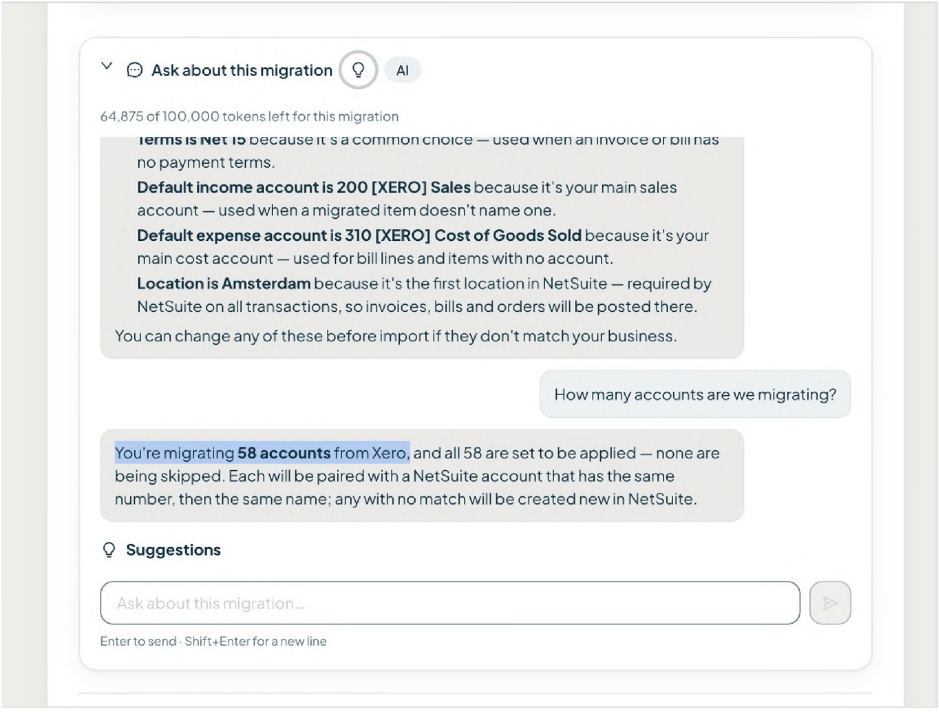
Step 1 Connect to Your Existing System(s)

Step 2 Extract Configuration, Data and Files

Step 3 Reduce cost and time by automating migrations using AI Skills & Agents







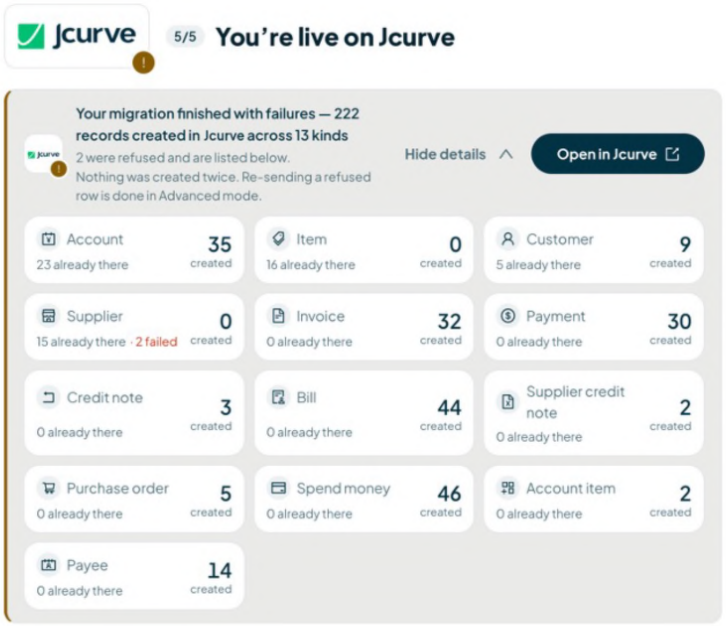
Jcurve AI Platform

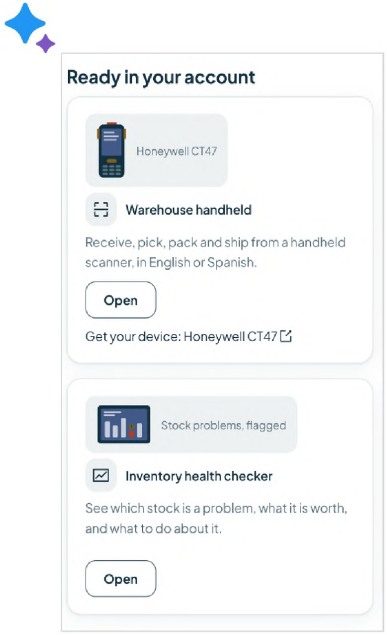
Once live; add apps, connectors and integrations

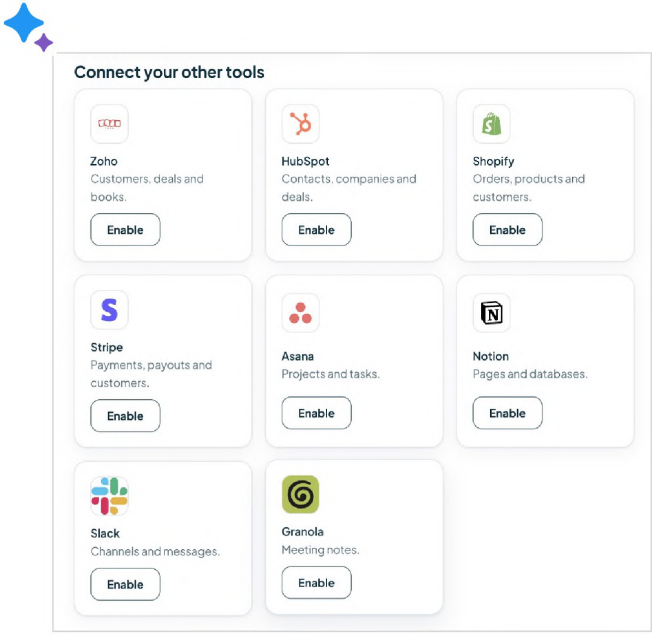
Step 4 Your Live in Jcurve OR NetSuite

Step 5 Add-ons from App Store

Step 6 Connectors from App Store

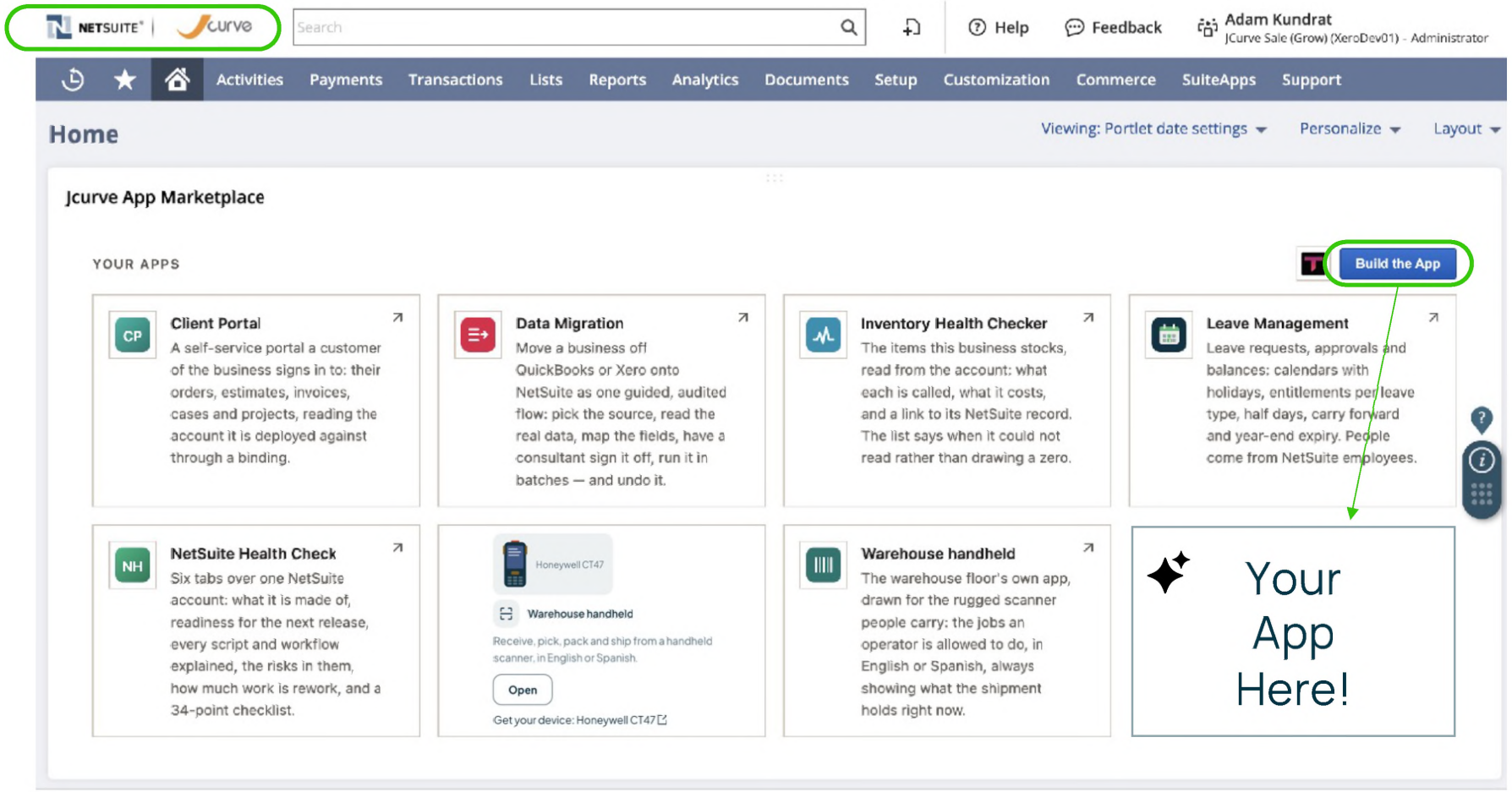






Jcurve AI Platform – ARR Growth

Use AI to develop your own; apps, agents, workflows, connectors



FY27 Priorities

Jcurve
Let's Grow.

Ask JAY

"Next
84
Customers"

- Accelerate new business sales & marketing efforts in all regions
- Identify Jcurve 'lookalike' businesses for acquisition
- Amplify Jcurve 'Next' ERP message & target growing SME's"

Questions.



Thank you.

