Annual General Meeting

Jcurve Solutions Limited (ASX: JCS)

Chris King

CEO

19th November 2026

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- FY26 Results & Review
- FY27 Strategy and Priorities
- Full Year Guidance
- Questions

Jcurve

FY26 Financial Results Summary

Performance **exceeded expectations** for the year. The whole team are proud of the progress we made in what was a very challenging year for ourselves and our customers.

Measure	FY26 $M's	FY25 $M's	% Change
Total Revenue	13.28	11.42	16.3%
Annual Recurring Revenue	10.84	9.16	18.3%
EBITDA	1.75	0.63	177.8%
Normalised EBITDA	1.87	0.85	120.0%
Cash Balance (End of FY)	3.08	1.36	126.5%

From FY26 Financial Report – Year Ending 30th June 2026

FY26 Core KPI's

Optimising our business around our core KPI's keep us focused on delivering value for our Customers

Measure	1QFY26	2QFY26	3QFY26	**4QFY26**
Annual Contract Value (ACV $M's) [1]	$ 25.101	$ 24.623	$ 25.067	**$ 24.891**
Number of Customers	628	626	624	**612**
ACV / Customer	$ 39.970	$ 39,334	$ 40,171	**$ 40,672**
Jcurve Recurring Revenue JARR from ACV ($M's) [2]	$ 1.543	$ 1.543	$ 1.517	**$ 1.454**
Reseller Recurring Revenue RARR from ACV ($M's) [3]	$ 1.346	$ 1.250	$ 0.983	**$ 1.213**
Annualised Recurring Revenue ARR from ACV ($M's)	$ 2.889	$ 2.793	$ 2.500	**$ 2.667**
Annualised Recurring Revenue from ACV (%) [4]	46%	45%	40%	**43%**
Services and Other Revenue $M's	$ 0.644	$ 0.671	$ 0.556	**$ 0.551**
Number of Customers Acquired	14	14	4	**6**
Number of Customers Cancelled	10	16	6	**18**
EBITDAR $M's [5]	$ 0.654	$ 0.595	$ 0.149	**$ 0.300**
Cash & cash equivalents $M's	$ 2.499	$ 2.944	$ 2.686	**$ 3.080**

[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

FY26 Financial Results

Contribution from all departments and regions across the group. As we closed out FY26 we also concluded the first horizon of our 'Let's Grow' transformation. We have implemented the values, culture and operating model that provides a solid platform for our next horizon of "100 New Customers'.

	Notes	2026 $	2025 Restated* $
Revenue from contracts with customers	6	13,284,170	11,423,045
Cost of revenue		(2,902,770)	(2,771,762)
Gross profit		**10,381,400**	**8,651,283**
Sales and marketing	7	(4,659,933)	(3,575,278)
General and administration	7	(3,207,013)	(4,223,424)
Product design and development	7	(817,231)	(315,562)
Operating profit before depreciation and amortisation expenses		**1,697,223**	**537,019**
Depreciation and amortisation	7	(635,474)	(878,329)
Operating profit/(loss)		**1,061,749**	**(341,310)**
Interest income		19,906	10,843
Profit/(loss) before financing and income tax expense		**1,081,655**	**(330,467)**
Finance costs	8	(7,928)	(51,956)
Profit/(loss) before income tax		**1,073,727**	**(382,423)**
Income tax expense	9	(433,783)	-
Profit/(loss) for the year		**639,944**	**(382,423)**
Other comprehensive income			
Item that may be reclassified to profit or loss			
Exchange differences on translation of foreign operations	19	142,231	(210,562)
Other comprehensive income/(loss) for the year, net of tax		**142,231**	**(210,562)**
Total comprehensive income/(loss) for the year		**782,175**	**(592,985)**

From FY26 Financial Report – Year Ending 30th June 2026

FY26 Expense Management

Increased productivity and output by reducing spend on administration and re-allocating resources into revenue generating activities of product development and sales and marketing. We expect this investment to deliver returns in future periods

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Sales Leadership and Reps →

Product Management & Dev →

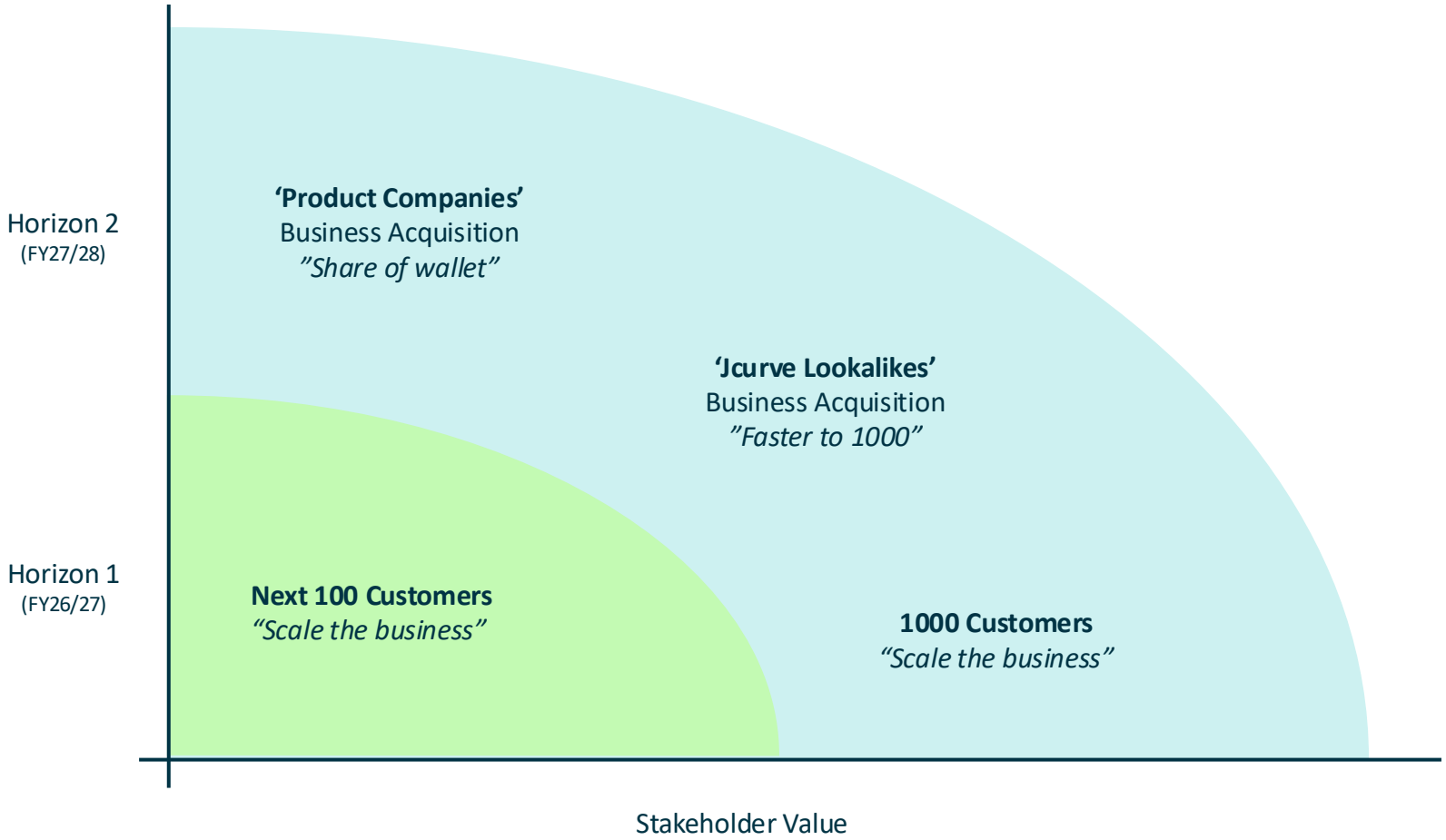
7 Breakdown of expenses

	2026 $	2025 $
Sales and marketing	(4,659,933)	(3,575,278)
Product design and development	(817,231)	(315,562)
IT and communications expenses	(376,394)	(370,409)
Insurance	(181,981)	(213,056)
Other income	37,526	149,305
Other expenses	(397,343)	(288,881)
Employee benefits expense	(1,443,142)	(2,703,450)
Directors' Fees (includes superannuation)	(324,036)	(323,326)
Professional fees	(521,643)	(473,607)
General and administration	**(3,207,013)**	**(4,223,424)**

← Non-Revenue Generating Employees

From FY26 Financial Report – Year Ending 30th June 2026

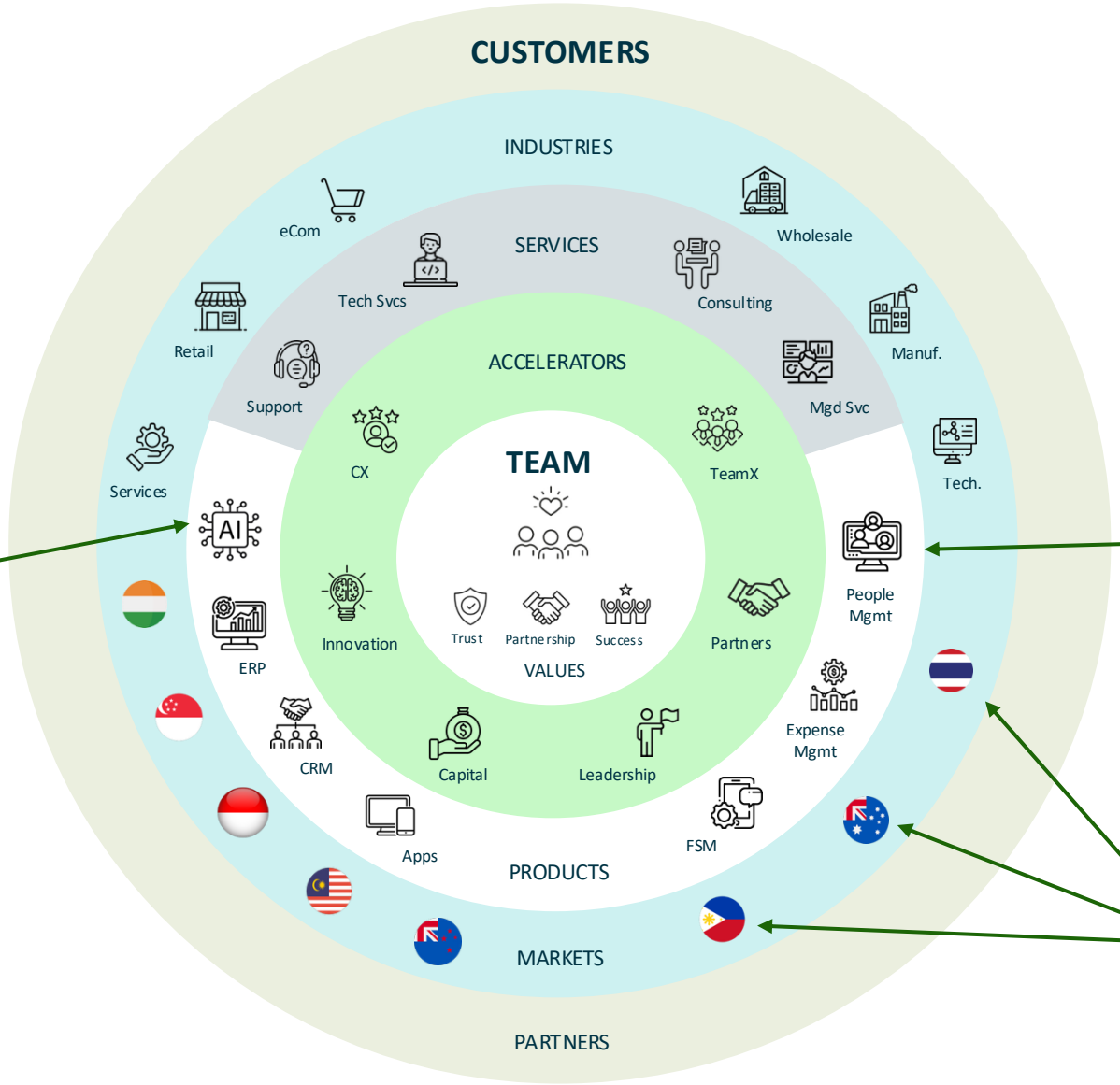
Our Mission


Horizon 2
(FY27/28)
'Product Companies'
Business Acquisition
"Share of wallet"
'Jcurve Lookalikes'
Business Acquisition
"Faster to 1000"
Horizon 1
(FY26/27)
Next 100 Customers
"Scale the business"
1000 Customers
"Scale the business"
Stakeholder Value

Strategy Update

Ask J'AI

All Jcurve products
Have **AI roadmap**
Better value for customers



'Employment Hero'
People management added to Portfolio
Upsell and cross sell opportunities

Focus on 3 **Strategic Markets** AU, PH & TH for Customer Acquisition
Focus on markets with best return

Focus on Strategic Markets

We will focus on 3 strategic markets. We have exited Singapore with respect to customer acquisition. This was a high cost low, low margin, business with respect to customer acquisition. We remain committed to servicing existing customers in the region and will react to material enquiries from new customers.

“100 New Customers”



20 – 200 Employees







Total Addressable Market	150,000	30,000	50,000
Serviceable Addressable Market	15,000	3,000	5,000

Estimates based on working and operational knowledge of the region and performance of Jcurve and other market participants. Total Addressable Market **(TAM)** – maximum number of potential customers. Serviceable Addressable Market **(SAM)** – our target segments within the TAM. Serviceable Obtainable Market **(SOM)** – target customer acquisition

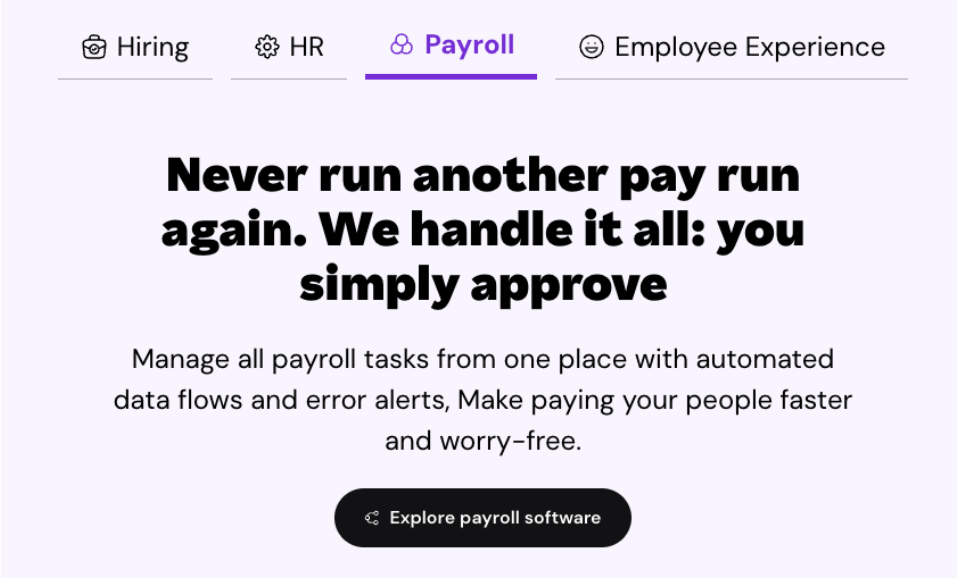
Employment Hero

Cross sell and up sell opportunities within existing customers. Payroll is the most commonly requested add-on to ERP.

169 customers already purchase payroll solutions from us

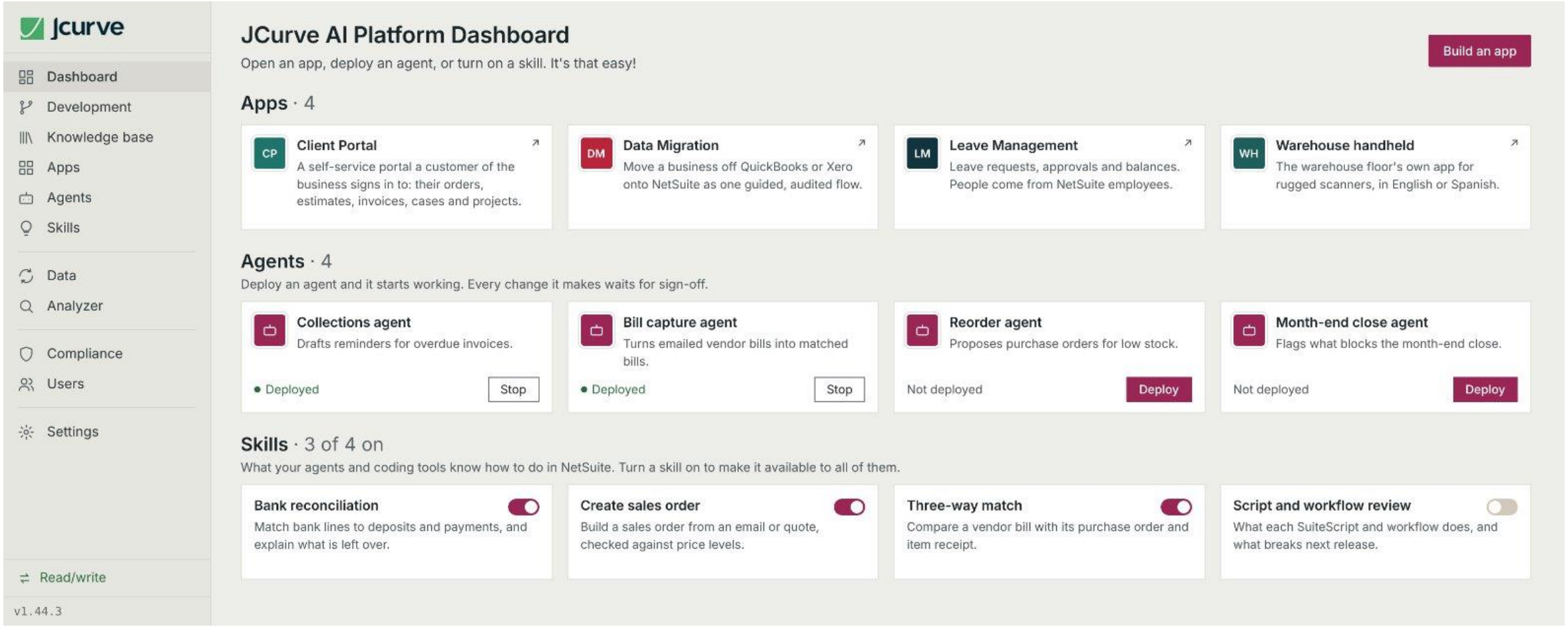
441 customers buy nothing from us in the People Management space





Ask J'AI

Purpose built AI platform to make migrations quicker and cheaper, provide install access to add-ons through our App store and build customer Apps in days.



J'AI Platform in Action

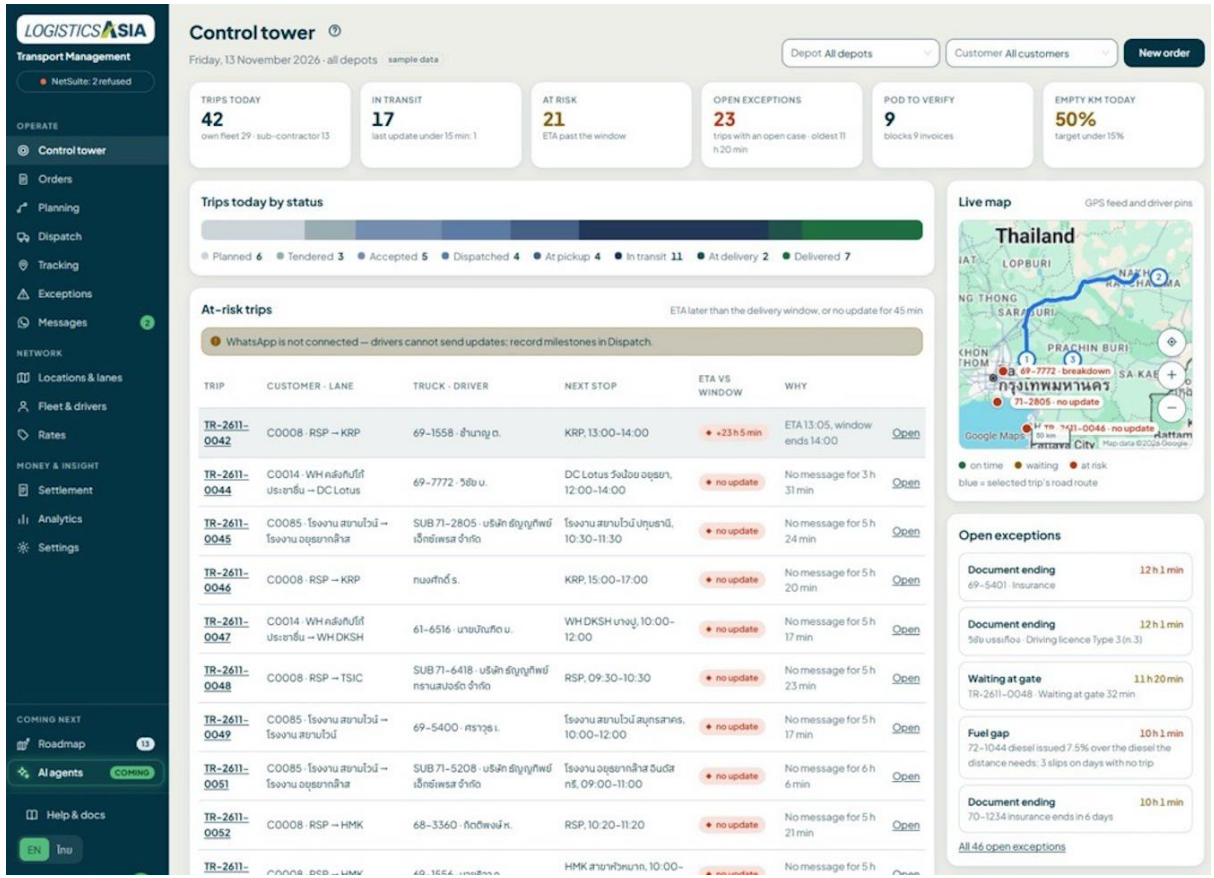
Logistics Asia and Jcurve used the Jcurve AI platform to build a prototype transport management system to their own specifications in 1 week. Materially reducing time to value and total cost of ownership.

LOGISTICSASIA

AI Hackathon Brief

The Transport Management System already gives us the optimal route between locations A and B. Using the J'AI Platform and other AI tools, come up with a better solution to minimise the total cost of serving that lane while protecting on-time delivery.

2 teams working on the brief. 1 week duration. Deliverable is a working app.



Our Strategy is Working

Investments into sales, marketing and products are delivering positive results. Contract value in growing across all products, services and regions. We are tracking to our optimal recurring vs one off revenue mix.



+21
New Customers

+$1.507M
New Annual Contract Value

		FY24		FY25		FY26		Target	Jul to Oct FY27	
Recurring	$000's	$19,356	86%	$23,558	90%	$29,405	92%	90%	$11,467	90%
Service	$000's	$3,100	14%	$2,717	10%	$2,393	8%	10%	$1,266	10%
TOTAL		$22,456	100%	$26,275	100%	$31,798	100%		$12,733	100%

Note: Sales = Total value of contracts with customers. Recurring revenue contract terms vary in duration.

Jcurve FY27 Full Year Guidance

We remain focused on optimising for ARR growth throughout FY27. Whilst we are experiencing the current levels of customer uncertainty we will continue to manage margins and cash responsibly.



Revenue for FY27 is forecast to be between **$14 - $15M**

An increase of between 5% to 13% compared to FY26's $13.284 million.



Target **cash** position to remain consistent at circa **$3M**

Questions.



Thank you.

