Q4FY26 Investor Update

Jcurve Solutions Limited (ASX: JCS)

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CEO

29th July 2026

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Agenda

Q4FY26 Business Review

FY26 Full Year Business Review

FY27 Priorities

FY27 Full Year Guidance

Jcurve

Q4FY26

Business Review

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Q4FY26 Business Review

Summarising the trading performance for the final quarter of FY26 we continue to deliver despite economic conditions remaining challenging.

- Cash **sales of $3.127M** (down 7% from FY25) and **Revenue of $3.218** (up 7% from FY25) were highlights for the period and delivered a strong finish to the year.
- Total **ARR of $2.667M** (up 9% from $2.444M in Q4FY25), including Jcurve Annual Recurring Revenue (JARR or Principal) of $1.454M which exceeded our Reseller Annual Recurring Revenue (RARR or Agent) of $1,213M resulting in improved margins.
- **Operating profit** (EBITDAR*) was up significantly to **$0.230M** for the quarter compared to $0.011 in Q4FY25.
- The Company ended the quarter with a strong cash balance of **$3.080M** as of 30 June 2026. An increase of $1,712M or 125% over the prior year end 30th June 2025. Driven by a combinations of sales, expense management and continued focus on collections.
- We ended the period with a customer count of of **612.** We are still experiencing higher than expected levels of customer churn due primarily to customers either ceasing trading or being acquired.

* EBITDAR = EBITDA + IFRS 16 Rent paid to landlords

Q4FY26 Financial Summary

Showing Comparison to same period last financial year Q4FY25

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Let's Grow.

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

As at 30/6/26

- **$24.8M** — Ann. Contract Value (ACV) *(FY25 $24.432M)*
- **$40.7k** — ACV / Customer *(FY25 $37.0k)*
- **612** — Customers *(FY25 624)*
- **$3.080M** — Cash *(FY25 $1.368M)*

Up Yr > Yr

Down Yr > Yr

Q4FY26

- **$3.218M** — Revenue *(FY25 $3.012M)*
- **$2.667M** — Rec. Rev. *(FY25 $2.460M)*
- **$2.108M** — Operating Expenses *(FY25 $2.146M)*
- **$0.230M** — Operating Profit *(FY25 $0.011M)*

Q3FY26 Key Performance Indicators

Measure	3QFY25		4QFY25		1QFY26		2QFY26		3QFY26		**4QFY26**	
Annual Contract Value (ACV $M's) [1]	$	23.415	$	24.432	$	25.101	$	24.623	$	25.067	**$**	**24.891**
Number of Customers		632		624		628		626		624		**612**
ACV / Customer	$	37.049	$	39.154	$	39.970	$	39,334	$	40,171	**$**	**40,672**
Jcurve Recurring Revenue JARR from ACV ($M's) [2]	n/a		n/a		$	1.543	$	1.543	$	1.517	**$**	**1.454**
Reseller Recurring Revenue RARR from ACV (SM's) [3]	n/a		n/a		$	1.346	$	1.250	$	0.983	**$**	**1.213**
Annualised Recurring Revenue ARR from ACV ($M's)	$	2.166	$	2.460	$	2.889	$	2.793	$	2.500	**$**	**2.667**
Annualised Recurring Revenue from ACV (%) [4]		37%		40%		46%		45%		40%		**43%**
Services and Other Revenue $M's	$	0.644	$	0.586	$	0.644	$	0.671	$	0.556	**$**	**0.551**
Number of Customers Acquired		16		13		14		14		4		**6**
Number of Customers Cancelled		12		21		10		16		6		**18**
EBITDAR $M's [5]	$	0.401	$	0.011	$	0.654	$	0.595	$	0.149	**$**	**0.230**
Cash & cash equivalents $M's	$	0.321	$	1.368	$	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

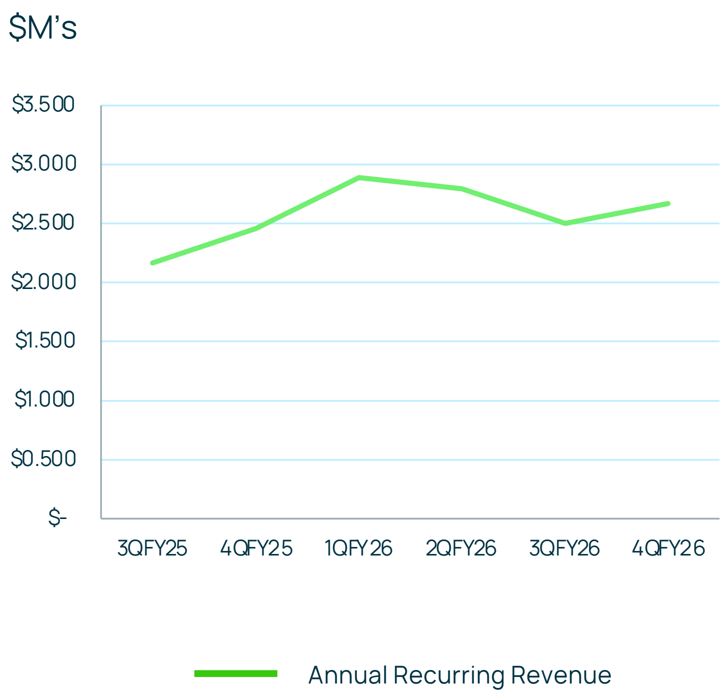
[3] Reseller Annualised Recurring Revenue generated from customer contracts

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

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

Q4FY26 Key Performance KPI's

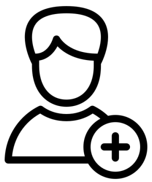
ARR KPI shows that despite market volatility we can focus and execute on our core deliverable of free cash flow from ARR.



Q4 Priorities Review

Update on priorities from Q3FY26 Investor Update

NEW CUSTOMERS



More To Do!

Business Planning & Insights

Sales & Marketing Agents

AI INTERNAL STRATEGY

Operations & Finance Agents

Product Engineering / Coding

EBITDA IMPROVEMENTS

More To Do!

We will continue to focus on new customer acquisition into FY27 which will deliver EBITDA improvements.

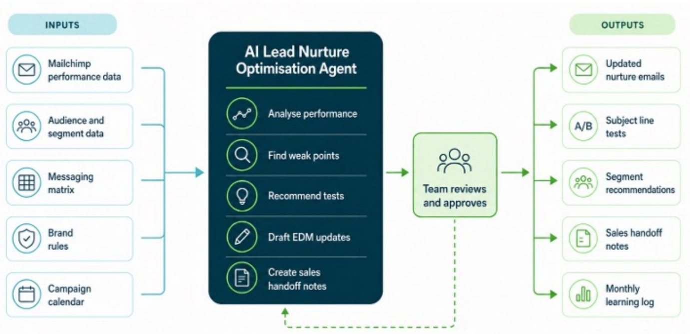
Q4 Priorities Review

AI is becoming a force multiplier within every department and is increasing team member productivity which we believe will **flow through to EBITDA** in FY27.

Planning, Budgeting & Insights
Jcurve has standardised on Claude for internal use.

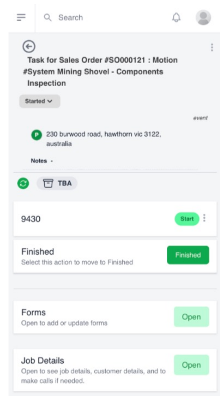
Oracle AI
AI in NetSuite and Jcurve ERP
- ✓ Agents
- ✓ LLM Token Usage
- ✓ Features

Marketing Automation
Generative Engine Optimisation (GEO)
OpenAI (Codex) Agents for;
- ✓ Competitive Analysis
- ✓ Audience & targeting &
- ✓ email campaign execution



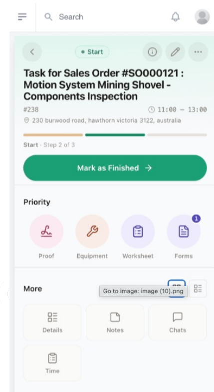
AI INTERNAL STRATEGY

Product Engineering
New FSM UI & UX



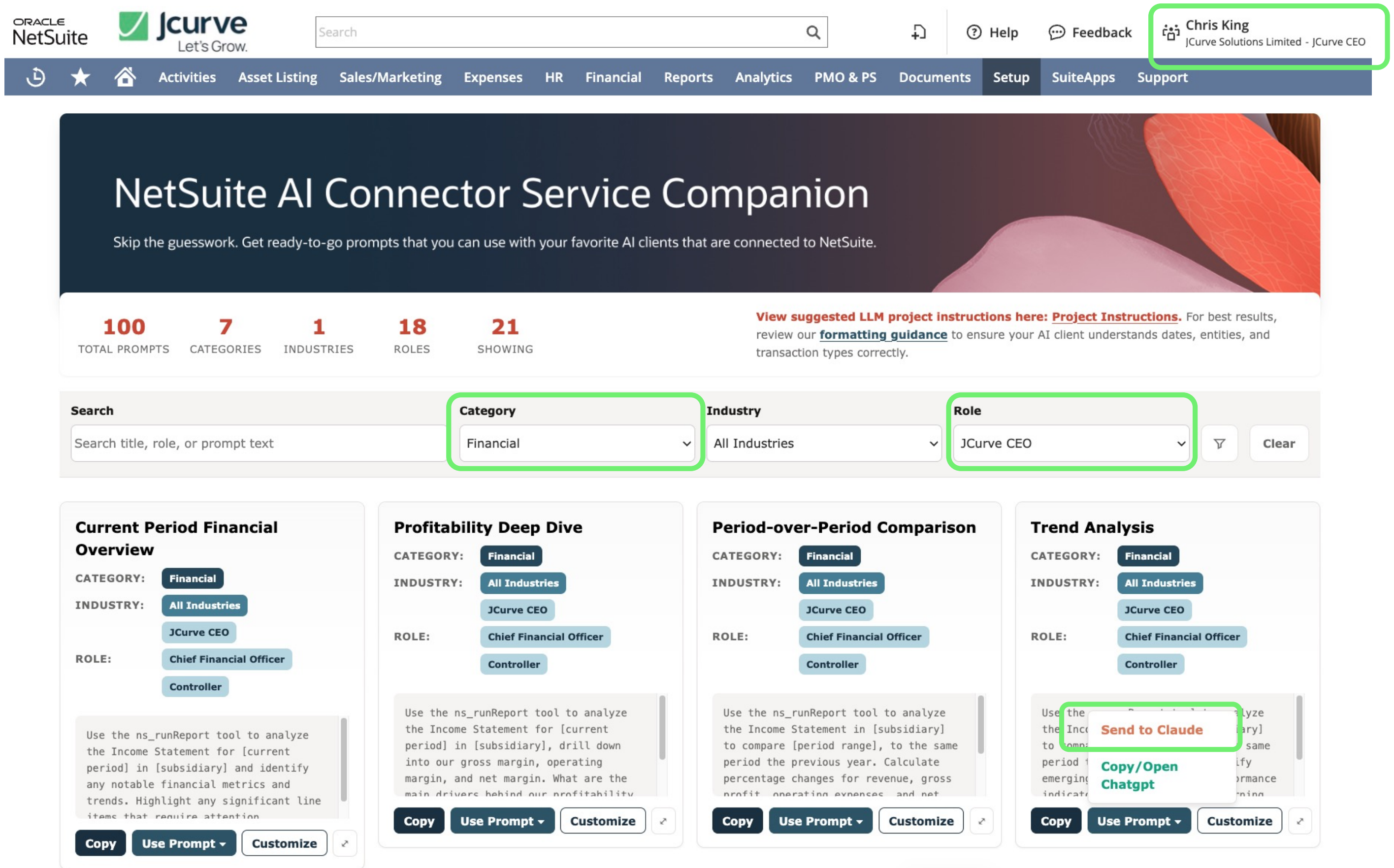
Claude
- ✓ UI Design
- ✓ UX Design

Claude Code
- ✓ Dev
- ✓ Test



Q4 Priorities Review

AI in action at Jcurve. Using Claude & NetSuite we can plan, forecast, budget, report, run simulations, detect anomalies and interact with our core ERP application using chat or voice.



FY26

Full Year Business Review

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Preliminary Unaudited Results

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Let's Grow.

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 ASX Announcement: FY26Business update 16th July 2026

Business Highlights

Team

Team 1st

- ✓ ++ skill and experience
- ✓ Performance Culture
- ✓ Targeted Comp Plans
- ✓ 'Boomerangs' return
- ✓ On shore / Off shore mix

ARR

ARR Growth

- ✓ Jcurve ARR
- ✓ Reseller ARR
- ✓ Svc as % of ARR
- ✓ Upsell & Cross-sell
- ✓ Margin Improvements

CUSTOMER

Customer 1st

- ✓ Customer NPS
- ✓ Value drivers
- ✓ 5 * Support
- ✓ Referrals
- ✓ Cross-sell

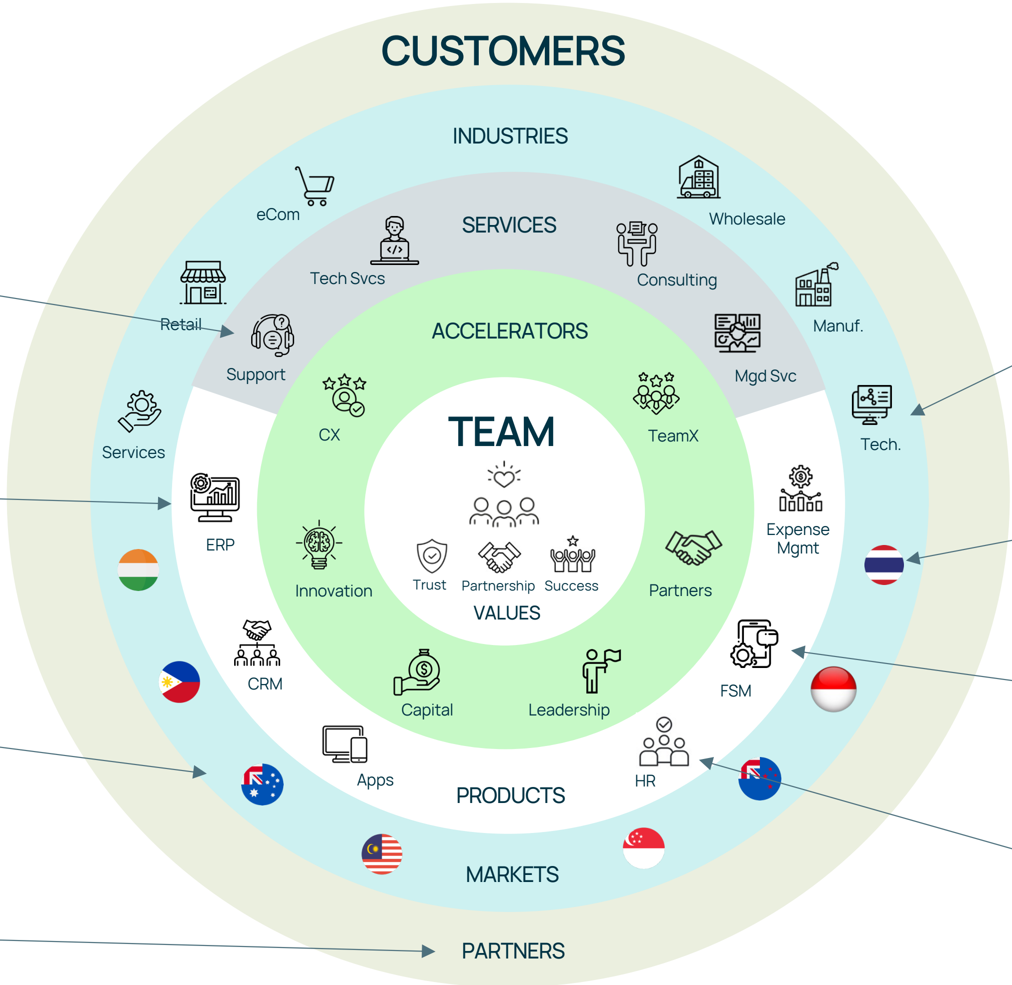
Strategy Highlights

Support team consistently 4.9 * or better. New team members making a difference

Jcurve 'Next' ERP development progressing well Major releases FY27.

Australia still delivering growth in many segments.

Signed strategic partnership with Employment Hero for HR



Tech category performing well. FinTech and other new subcategories

New ex-Oracle GM hired in Thailand to take advantage of growth opportunity

After a long incubation FSM ARR now accelerating.

HR product added to portfolio to increase share of wallet

FY27 Priorities

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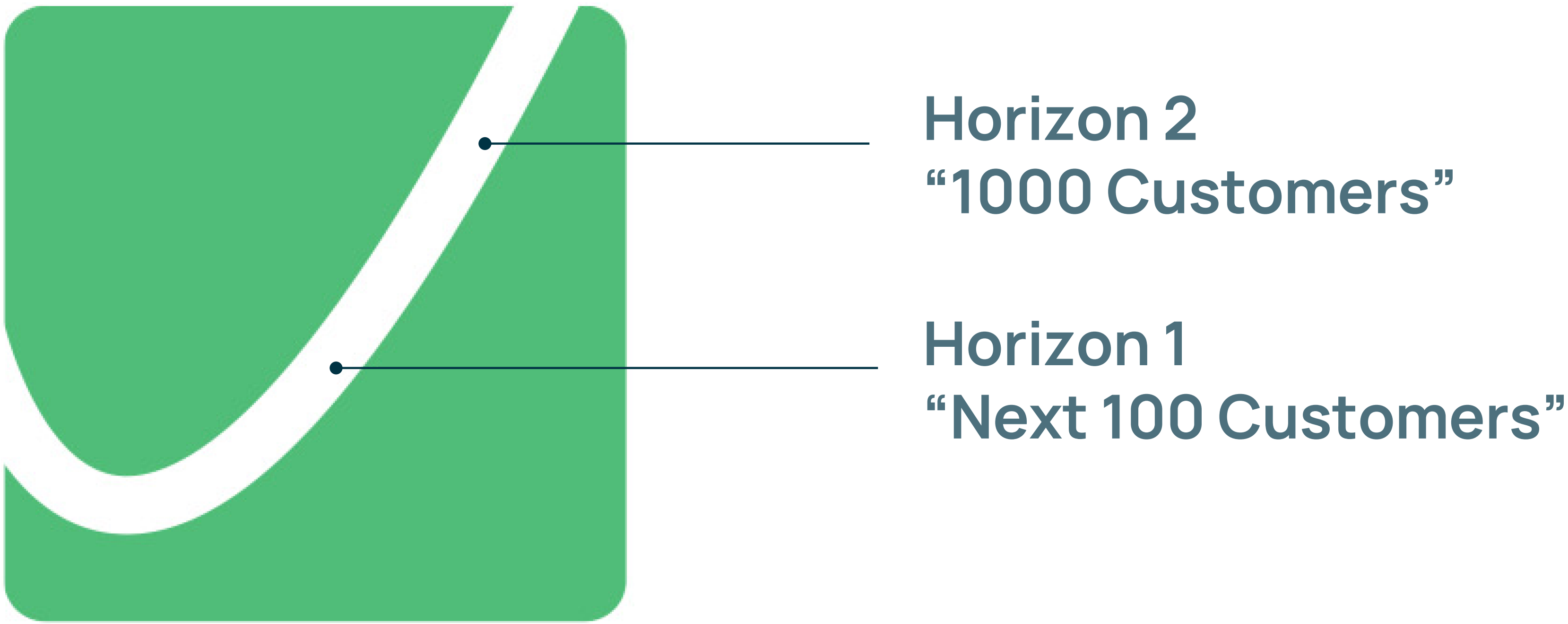
Our Next Horizons



FY27 Priorities

10 New Customers Already Won

"Next ~~100~~ 90 Customers"

July 2026 Best New Bus Performance Since Sept 2025

Accelerate new business direct sales & marketing efforts in all regions

Identify Jcurve 'lookalike' businesses for acquisition

Amplify Jcurve 'Next' ERP message & target growing AU/NZ SME's"

FY27

Full Year

Guidance

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.

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Thank you.

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