



## ASX Announcement

30 October 2025

### September 2025 Quarterly Activities Report and Update

ARC Funds Limited (ASX:ARC) ("ARC or "the Company"), is pleased to release its Appendix 4C Quarterly Cash Flow Report and summary of its activities for the quarter ending 30 September 2025.

#### Highlights

- \$634k Equity Placement @ 10 cents per share
- The Term Deposit Shop - Final Completion Payment of \$230k

The September quarter was the first full period to include The Term Deposit Shop.

The revenue from core activities was \$154k in the quarter.

The net cash expenditure was \$347K, which included staff costs, legal, advisory, administrative expenses and investment expenditure included the final working capital adjustment payment of \$230k pertaining to the acquisition of The Term Deposit Shop (TTDS) transaction.

In the quarter the Company completed equity capital raises with the issue of 6.34million new shares raising a total of \$634k before costs to existing shareholders and new sophisticated investors.

The net cash movement was a positive \$369K in the quarter with the cash balance at end of the quarter of \$659K.

Payments to related parties, which are the Managing Director and Directors totalled \$134k which was primarily the salary of the Managing Director, the Non- Executive Directors fees and facilitation fees and interest on loans.

#### **Term Deposit Shop (63.49% ARC Ownership)**

The Term Deposit Shop (TTDS), an online cash investment platform, continues to perform in line with our expectations and remains profitable, supported by long term clients and recurring revenue.

Since the acquisition of our controlling interest in May 25, ARC management has taken over the day-to-day management of this business. Funds under administration remain steady at over \$500 million.

The demand for term deposits remains robust, with over \$1.2 Trillion in Bank Term Deposits in Australia, it is the objective of The Term Deposit Shop (TTDS) to significantly grow the funds on it's platform.

**ARC Funds Limited (ASX:ARC)**

**[www.arcfunds.com.au](http://www.arcfunds.com.au)**

**ABN 52 001 746 710**

c/- Acclime Australia, Level 3, 62 Lygon Street VIC 3053

phone: +61 3 8689 9997



### **Merewether Capital (72% ARC Ownership)**

Merewether Capital continues to perform for its investors. As at 30 September 2025 the investment performance of the fund is summarised below.

#### **INVESTMENT PERFORMANCE**

<b>1 Month</b>	5.7%
<b>3 Months</b>	34.4%
<b>6 Months</b>	37.3%
<b>1 Year</b>	26.3%
<b>2 Years (p.a.)</b>	25.8%
<b>3 Years (p.a.)</b>	18.3%
<b>Since Inception</b>	17.3%

### **MD & CEO Share Conversion**

Following shareholder approval at the EGM held late September and post completion of the September quarter, Managing Director and CEO, Scott Beeton converted \$200,000 of short-term loans to the company into 2,000,000 new shares at 10 cents per share. The funding provides ARC with support as it pursues its growth ambitions and is reflective of Scott's support for the company, for which the Board is appreciative.

### **Corporate**

ARC is actively seeking investment opportunities to expand our existing portfolio of businesses. This includes acquiring strategic stakes in complimentary businesses. We are currently well progressed on examining a number of investment opportunities.

**-ENDS -**

This announcement has been authorised by the Board of ARC Funds Limited.

**For further information regarding this release please contact:**

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*Disclaimer - Future performance and forward-looking statements. This announcement contains certain forward-looking statements with respect to the financial condition, results of operations, projects and business of the Company and certain plans and objectives of the Company. Forward looking statements can generally be identified by the use of forward looking words such as 'expect', 'anticipate', 'likely', 'intend', 'propose', 'should', 'could', 'may', 'will', 'predict', 'plan', 'believe', 'forecast', 'estimate', 'target', 'continue', 'objectives', 'outlook', 'guidance' and other similar expressions. The forward-looking statements, opinions and estimates contained in this announcement are based on the Company's intent, belief or current expectations, assumptions and contingencies which are subject to change without notice, as are any statements about market and industry trends, which are based on interpretations of current market conditions. They involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of the Company and its officers, employees, agents and associates, and may involve significant elements of subjective judgement and assumptions as to future events which may or may not be correct. Any forward-looking statements are provided as a general guide only and should not be relied upon as an indication or guarantee of future performance. Readers are cautioned not to place undue reliance on forward-looking statements. There can be no assurance that actual outcomes will not differ materially from these forward-looking statements. A number of important factors could cause actual results or performance to differ materially from the forward-looking statements. Investors should consider the forward-looking statements contained in this announcement in light of those disclosures. Neither the Company, nor any other person, gives any representation, warranty, assurance, nor will guarantee that the occurrence of the events expressed or implied in any forward-looking statement will occur. To the maximum extent permitted by law, the Company, other persons referred to in this announcement and each of their respective advisors, affiliates, related bodies corporate, directors, officers, partners, employees and agents disclaim any responsibility and undertake no obligation for the accuracy or completeness of any forward looking statements whether as a result of new information, future events or results or otherwise. The Company disclaims any responsibility to update or revise any forward-looking statements to reflect any change in the Company's financial condition, status or affairs or any change in the events, conditions or circumstances on which a statement is based except as required by Australian law.*

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## Appendix 4C

### Quarterly cash flow report for entities subject to Listing Rule 4.7B

**Name of entity**

ARC FUNDS LIMITED

**ABN**

52 001 746 710

**Quarter ended ("current quarter")**

30 September 2025

<b>Consolidated statement of cash flows</b>	<b>Current quarter \$A'000</b>	<b>Year to date (3 months) \$A'000</b>
<b>1. Cash flows from operating activities</b>		
1.1 Receipts from customers	153	153
1.2 Payments for		
(a) research and development		
(b) product manufacturing and operating costs		
(c) advertising and marketing		
(d) leased assets		
(e) staff costs	(236)	(236)
(f) administration and corporate costs	(230)	(230)
1.3 Dividends received (see note 3)		
1.4 Interest received	4	4
1.5 Interest and other costs of finance paid	(38)	(38)
1.6 Income taxes paid		
1.7 Government grants and tax incentives		
1.8 Other (provide details if material)		
<b>1.9 Net cash from / (used in) operating activities</b>	<b>(347)</b>	<b>(347)</b>
<b>2. Cash flows from investing activities</b>		
2.1 Payments to acquire or for:		
(a) entities	(230)	(230)
(b) businesses		
(c) property, plant and equipment		
(d) investments	(100)	(100)
(e) intellectual property		
(f) other non-current assets		

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (3 months) \$A'000
2.2	Proceeds from disposal of:		
	(a) entities		
	(b) businesses		
	(c) property, plant and equipment		
	(d) investments	412	412
	(e) intellectual property		
	(f) other non-current assets		
2.3	Cash flows from loans to other entities		
2.4	Dividends received (see note 3)		
2.5	Other (provide details if material)		
<b>2.6</b>	<b>Net cash from / (used in) investing activities</b>	<b>82</b>	<b>82</b>

<b>3.</b>	<b>Cash flows from financing activities</b>		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	634	634
3.2	Proceeds from issue of convertible debt securities		
3.3	Proceeds from exercise of options		
3.4	Transaction costs related to issues of equity securities or convertible debt securities		
3.5	Proceeds from borrowings		
3.6	Repayment of borrowings		
3.7	Transaction costs related to loans and borrowings		
3.8	Dividends paid		
3.9	Other (provide details if material)		
<b>3.10</b>	<b>Net cash from / (used in) financing activities</b>	<b>634</b>	<b>634</b>

<b>4.</b>	<b>Net increase / (decrease) in cash and cash equivalents for the period</b>		
4.1	Cash and cash equivalents at beginning of period	290	290
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(347)	(347)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	82	82

## Quarterly cash flow report for entities subject to Listing Rule 4.7B

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (3 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	634	634
4.5	Effect of movement in exchange rates on cash held		
<b>4.6</b>	<b>Cash and cash equivalents at end of period</b>	<b>659</b>	<b>659</b>

5. Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts		Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	659	290
5.2	Call deposits		
5.3	Bank overdrafts		
5.4	Other (provide details)		
<b>5.5</b>	<b>Cash and cash equivalents at end of quarter (should equal item 4.6 above)</b>	<b>659</b>	<b>290</b>

6. Payments to related parties of the entity and their associates		Current quarter \$A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	134
6.2	Aggregate amount of payments to related parties and their associates included in item 2	
<i>Note: if any amounts are shown in items 6.1 or 6.2, your quarterly activity report must include a description of, and an explanation for, such payments.</i>		

<b>7. Financing facilities</b>	<b>Total facility amount at quarter end \$A'000</b>	<b>Amount drawn at quarter end \$A'000</b>
<i>Note: the term "facility" includes all forms of financing arrangements available to the entity. Add notes as necessary for an understanding of the sources of finance available to the entity.</i>		
7.1 Loan facilities	800	800
7.2 Credit standby arrangements		
7.3 Other (please specify)		
7.4 <b>Total financing facilities</b>		
7.5 <b>Unused financing facilities available at quarter end</b>		
7.6 Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.		
On 22 October 2025, following shareholder approval, \$200,000 of the loan payable to S. Beeton was converted into equity. The conversion reduced the loan facility balance and increased issued share capital by the same amount.		

<b>8. Estimated cash available for future operating activities</b>	<b>\$A'000</b>
8.1 Net cash from / (used in) operating activities (item 1.9)	347
8.2 Cash and cash equivalents at quarter end (item 4.6)	659
8.3 Unused finance facilities available at quarter end (item 7.5)	
8.4 Total available funding (item 8.2 + item 8.3)	659
8.5 <b>Estimated quarters of funding available (item 8.4 divided by item 8.1)</b>	1.9
<i>Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.</i>	
8.6 If item 8.5 is less than 2 quarters, please provide answers to the following questions:	
8.6.1 Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?	
Answer: No, this quarter included higher than normal corporate costs of approximately \$50k relating to legal expenses which are not budgeted in future net operating cashflows.	
8.6.2 Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?	
Answer: The company has the ability to raise new equity funds under available placement capacity and the company notes historical investor support for its raisings and believes future raising will be supported.	
8.6.3 Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?	
Answer: Yes please see above answers in 8.6.1 and 8.6.2	
<i>Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.</i>	

**Compliance statement**

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.

Date: ...30 October 2025.....

Authorised by: ...Board of Directors.....  
(Name of body or officer authorising release – see note 4)

**Notes**

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.
2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.
4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [name of board committee – eg Audit and Risk Committee]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".
5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.