

Q2FY26 Investor Update

> Jcurve Solutions Limited (ASX: JCS)

Chris King
CEO

5th February 2025



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Agenda

Q2FY26 Business Update

Our Next Horizon(s)

Full Year Guidance



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Q2FY26

Business
Update



Q2FY26 Business Update

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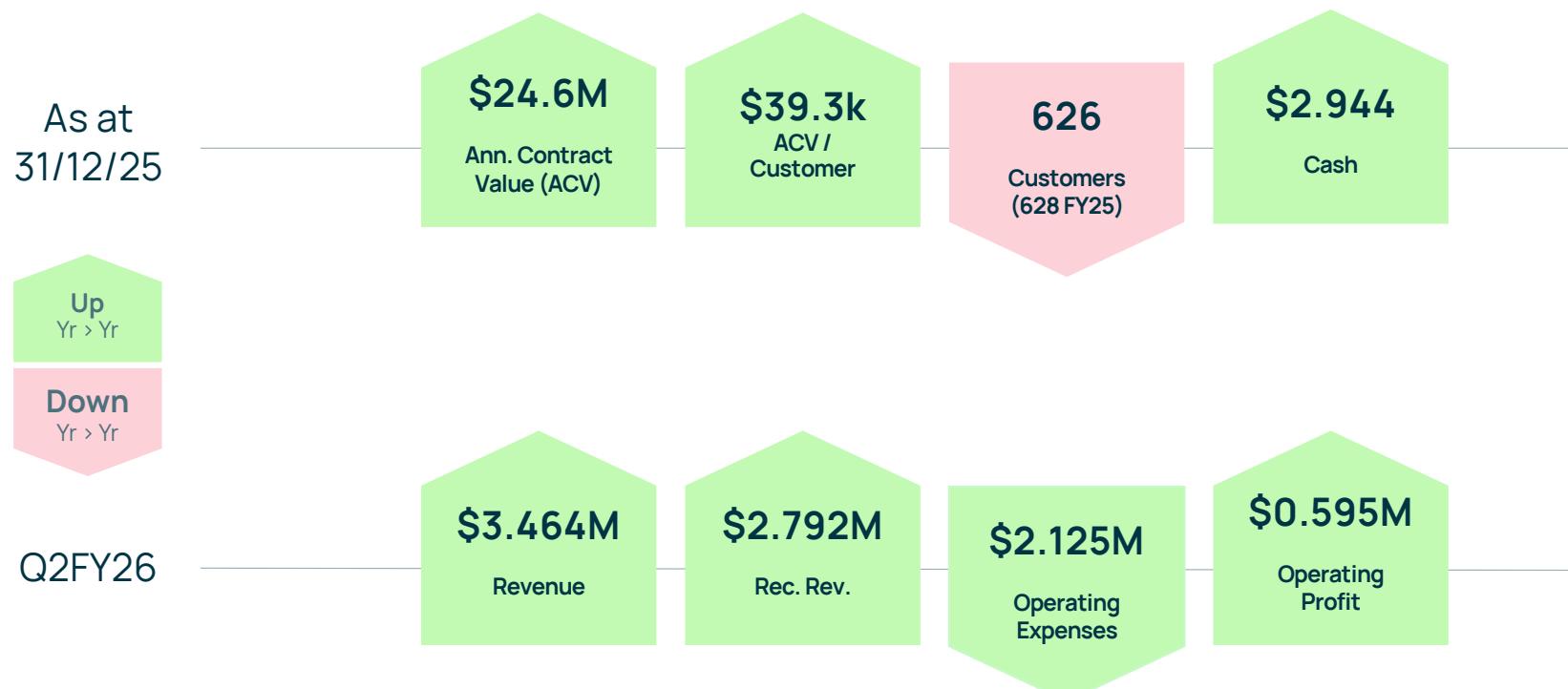
Focusing on the trading performance for the quarter, Jcurve delivered a strong Q2FY26 (unaudited) with the following key results;

- Cash sales of \$2,947M including a 50% year-on-year increase in renewal sales contributing to an improvement in our margins and cash balance
- Total ARR of \$2.792M, including Jcurve Annual Recurring Revenue (JARR) of \$1.543 which exceeded our Reseller Annual Recurring Revenue (RARR) of \$1.249 delivering stronger margins, more diverse and resilient revenue mix and improved shareholder value.
- Operating profit (EBITDA) was up from a loss of -\$0.269M in Q2FY25 to a profit of \$0.641M for Q2FY26.
- The Company ended the quarter with a cash balance of \$2.944M as of 31 December 2025, maintaining a solid financial position and resources to support our next growth horizon.
- 14 New customers added during the Quarter. 14% of our next horizon objective of 100 new customers.

Another strong quarter delivering improvements in our cash position and materially significant year on year improvements in gross margins and operating profit.



Q2FY26 Financial Results



Q2FY26 Key Performance Indicators

Measure	2QFY26	1QFY26	4QFY25	3QFY25	2QFY25
Annual Contract Value (ACV \$M's) [1]	\$ 24.623	\$ 25.101	\$ 24.432	\$ 23.415	\$ 22.538
Number of Customers	626	628	624	632	628
ACV / Customer	\$ 39,334	\$ 39,970	\$ 39,154	\$ 37,049	\$ 35,889
Jcurve Recurring Revenue JARR from ACV (\$M's) [2]	\$ 1.543	\$ 1.543	n/a	n/a	n/a
Reseller Recurring Revenue RARR from ACV (\$M's) [3]	\$ 1.250	\$ 1.346	n/a	n/a	n/a
Annualised Recurring Revenue ARR from ACV (\$M's)	\$ 2.793	\$ 2.889	\$ 2.460	\$ 2.166	\$ 1.758
Annualised Recurring Revenue from ACV (%) [4]	45%	46%	40%	37%	31%
Services and Other Revenue \$M's	\$ 0.671	\$ 0.644	\$ 0.586	\$ 0.644	\$ 0.481
Number of Customers Acquired	14	14	13	16	7
Number of Customers Cancelled	16	10	21	12	13
EBITDAR \$M's [5]	\$ 0.595	\$ 0.654	\$ 0.011	\$ 0.401	-\$ 0.201
Cash & cash equivalents \$M's	\$ 2.944	\$ 2.499	\$ 1.368	\$ 0.321	\$ 0.377

[1] Customer contract value for direct and reseller 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] EBITDAR = EBITDA + IFRS rent paid to landlords

Q2FY26 Driven by our Performance Culture

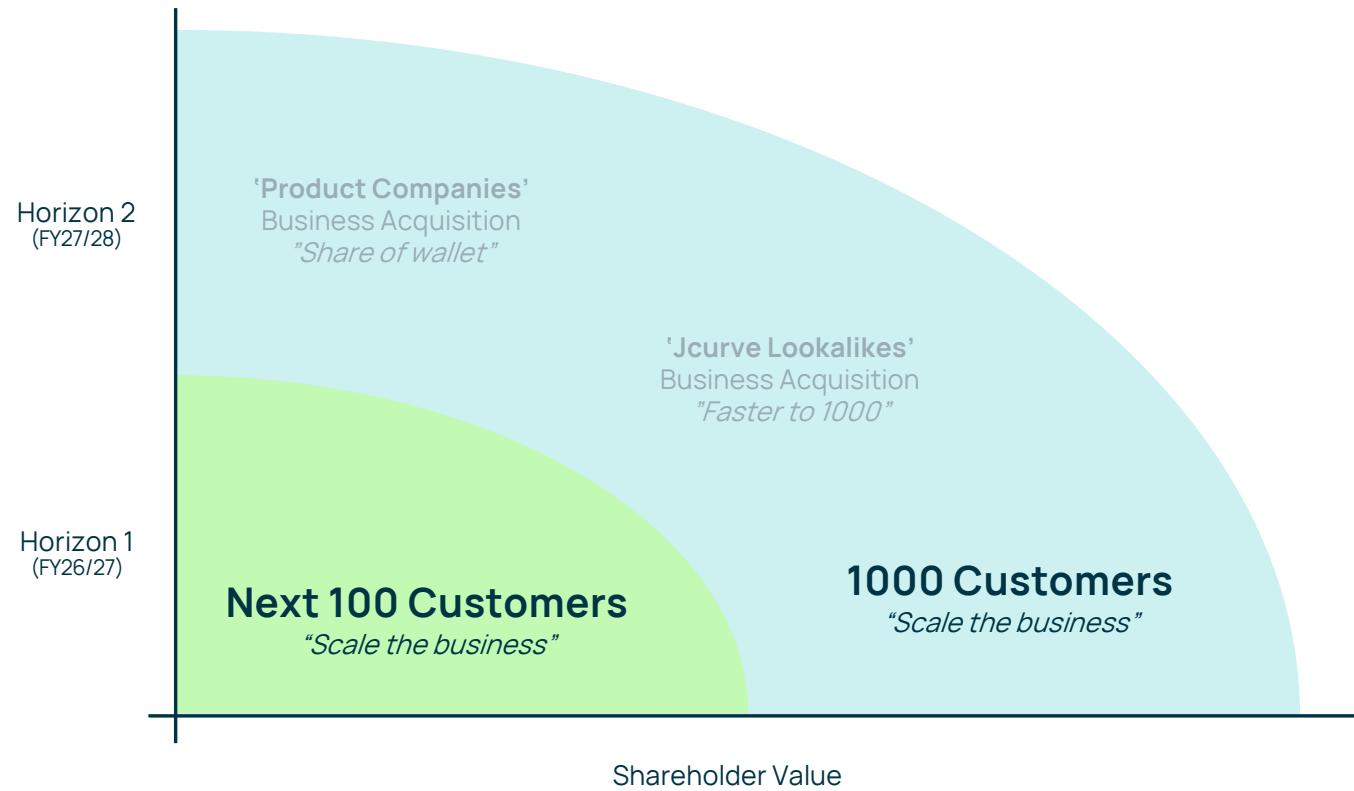
We have introduced across every department a results-based culture focused on business performance and outcomes. Our headline results are achieved by every team member contributing to our success and focusing on the things that matter. Below are just some of the KPI's that we have delivered against, and which are directly attributable to our recent successes. We believe that this culture differentiates us in the market.



Our Next Horizon(s)

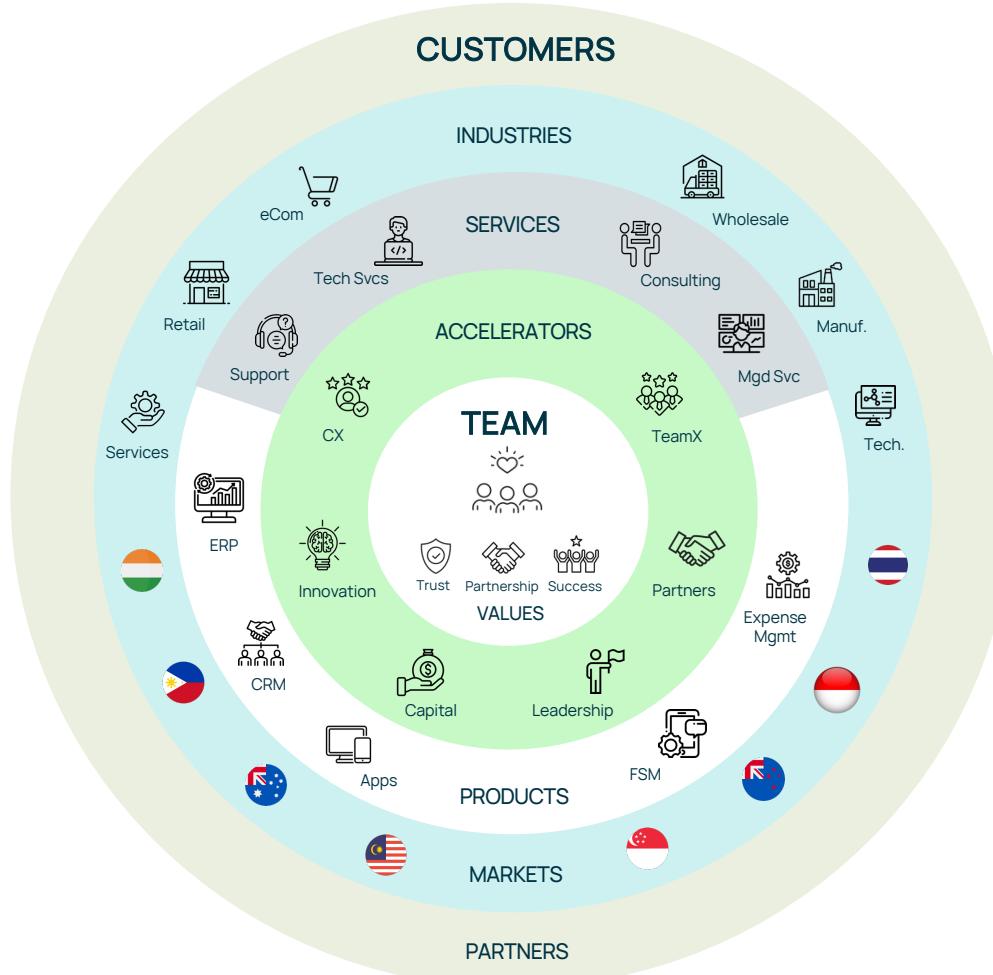
Delivering on Our Next Horizons

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Strategy

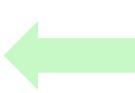
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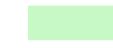
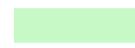
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What PROBLEMS do we solve?

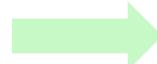
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"I am a growing business that needs more capability than just accounting software"



"I need to replace legacy products and services that are slowing me down or costing too much"



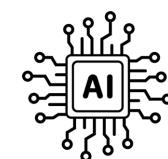
"I have too many apps that do not share the same source of truth. I need a fully integrated suite"



"I need a partner to help me with my business transformation to unlock my growth"



"I need to start preparing for and integrating AI into my business. I know what I have is unlikely fit for purpose"



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What do our Customers NEED?



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Upgrade my Accounting to ERP



Help me move off my legacy systems and services



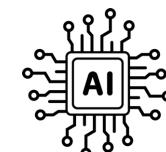
Consolidate my Cloud Apps



A partner that Understands my journey



Help me Execute my AI Strategy



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Unlocking our Customers' Potential

Affordability



BARRIERS to Purchase

- ✗ Cost perception
- ✗ "Good enough" syndrome
- ✗ Fear of disruption
- ✗ Lack of internal expertise
- ✗ Complexity

A/



Business DRIVERS

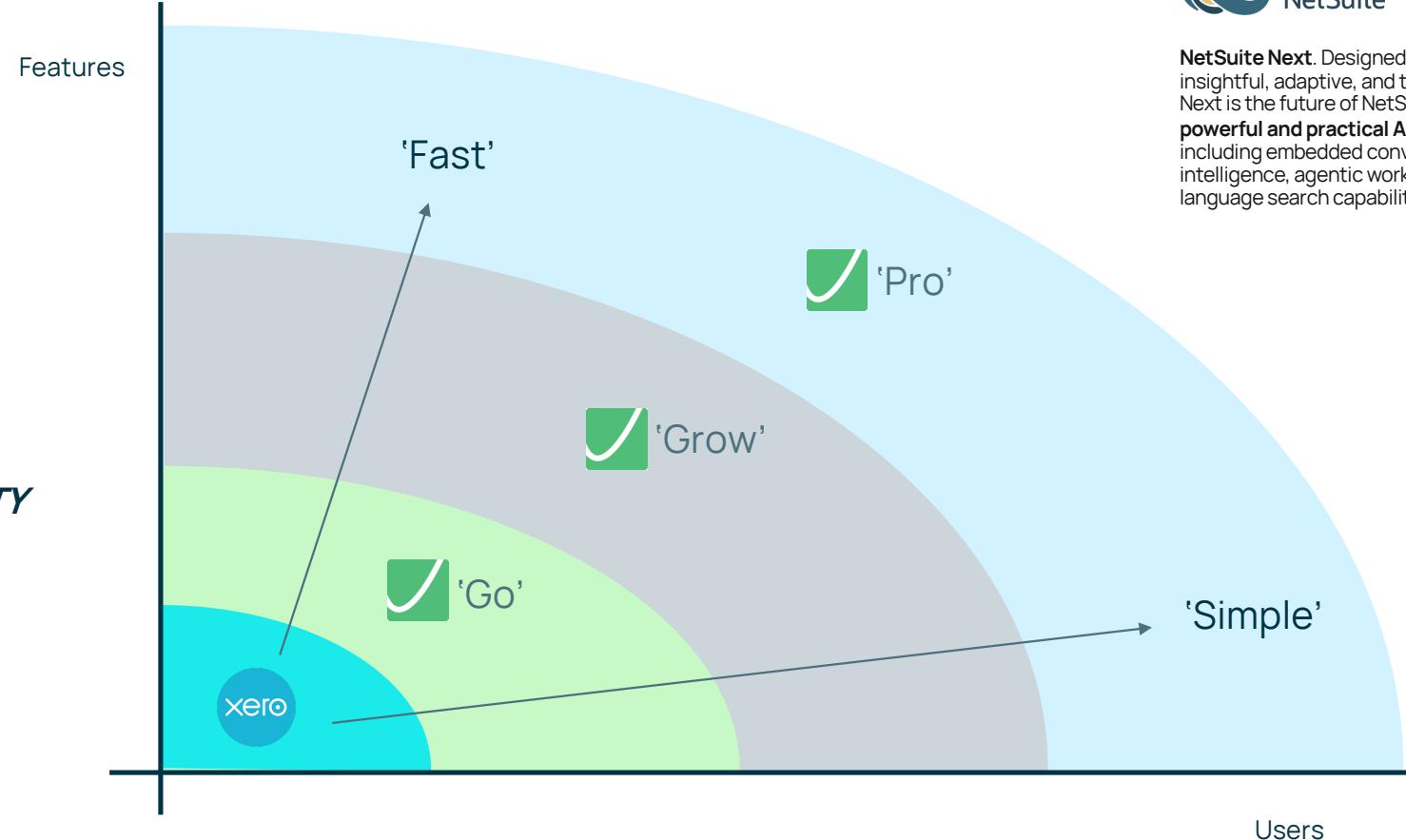
- ✓ Outgrowing disconnected systems
- ✓ Inventory and supply chain pain
- ✓ Reporting and visibility gaps
- ✓ Scaling operations
- ✓ Compliance and audit requirements



Introducing Jcurve 'Next'

Powered by Oracle NetSuite 'Next'

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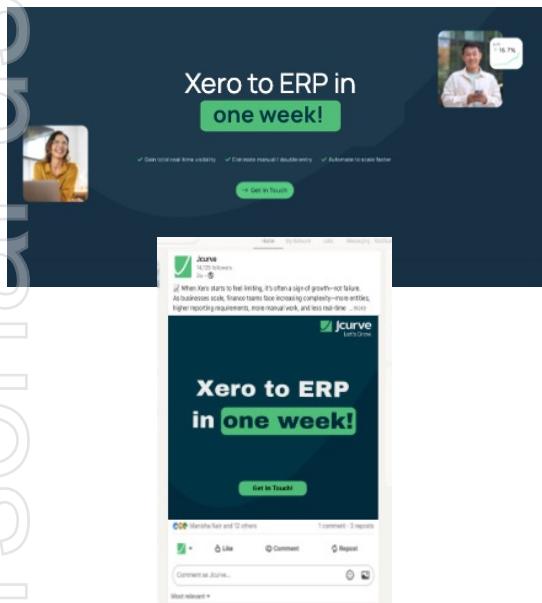


NetSuite Next. Designed to be collaborative, insightful, adaptive, and trustworthy, NetSuite Next is the future of NetSuite. By building in **powerful and practical AI capabilities**, including embedded conversational intelligence, agentic workflows, and natural language search capabilities,

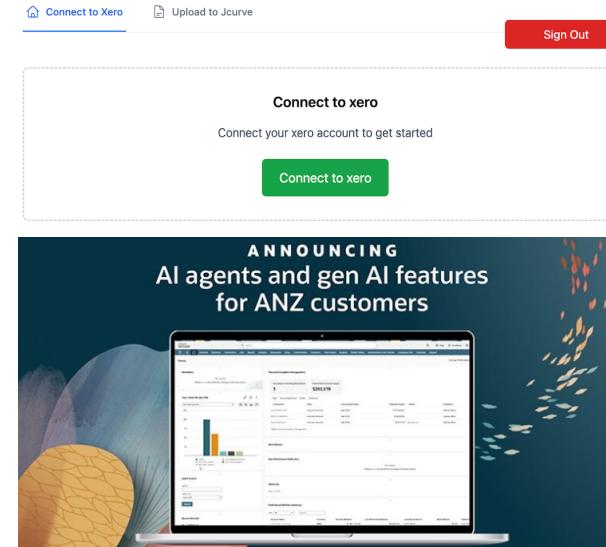
Jcurve 'Next'

Simple, Fast & Affordable

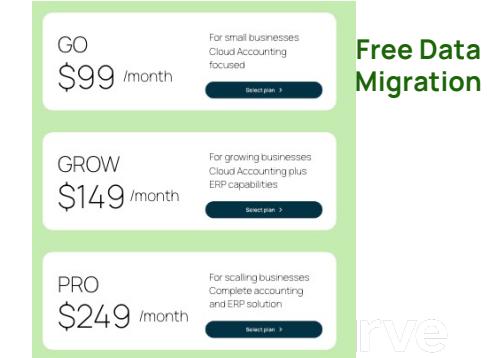
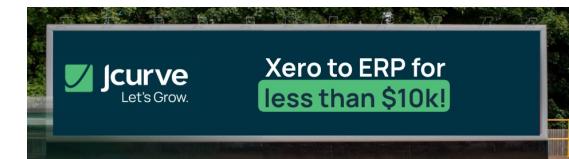
Reinvent the
Category



Innovate &
Automate



Make it
Affordable



Free Data
Migration

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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.