

Q4FY26 Investor Update

> Jcurve Solutions Limited (ASX: JCS)

Chris King

CEO

29th July 2026



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Agenda

Q4FY26 Business Review

FY26 Full Year Business Review

FY27 Priorities

FY27 Full Year Guidance



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Q4FY26

Business Review



Q4FY26 Business Review

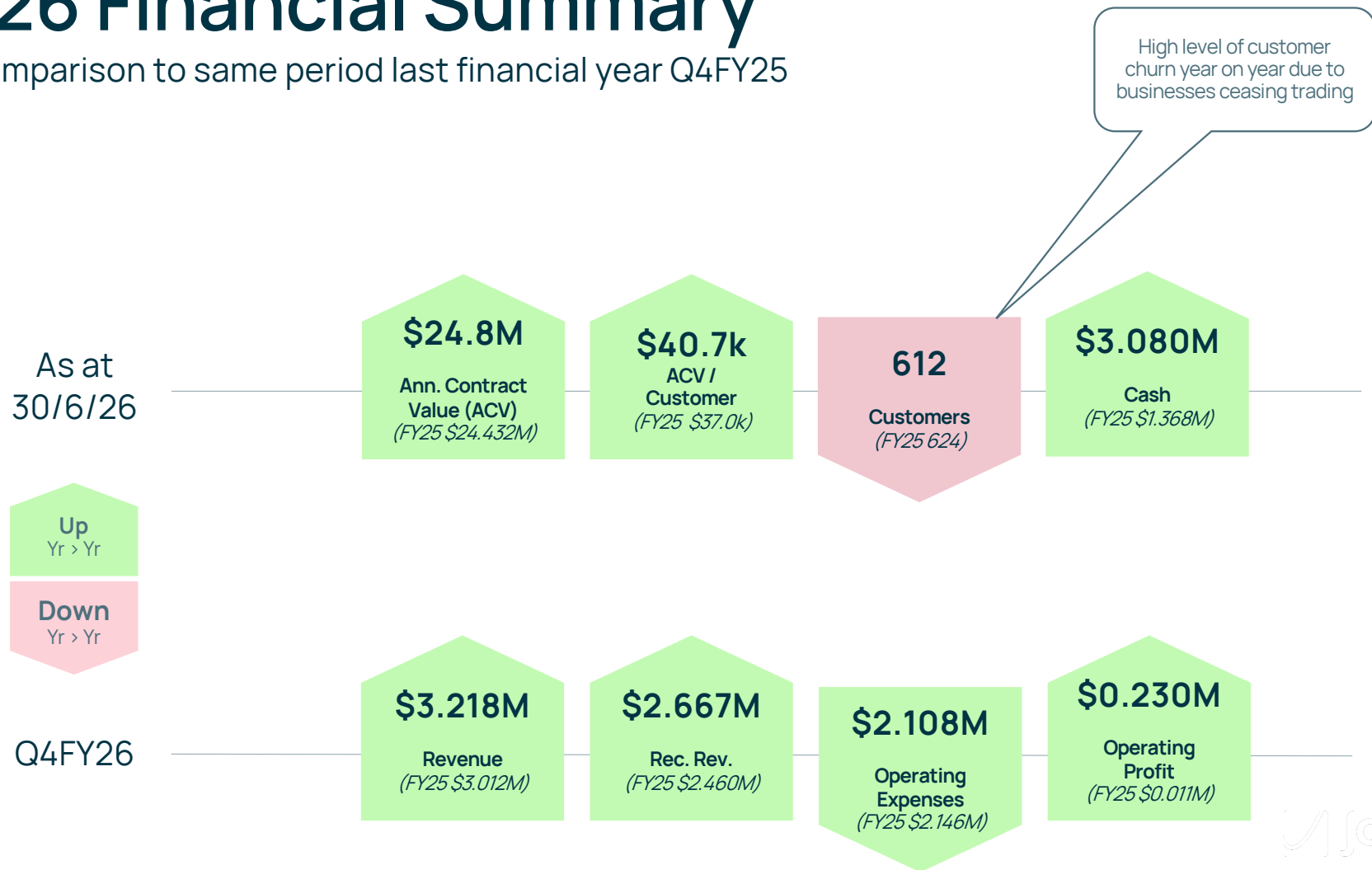
Summarising the trading performance for the final quarter of FY26 we continue to deliver despite economic conditions remaining challenging.

- 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



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 (\$M'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

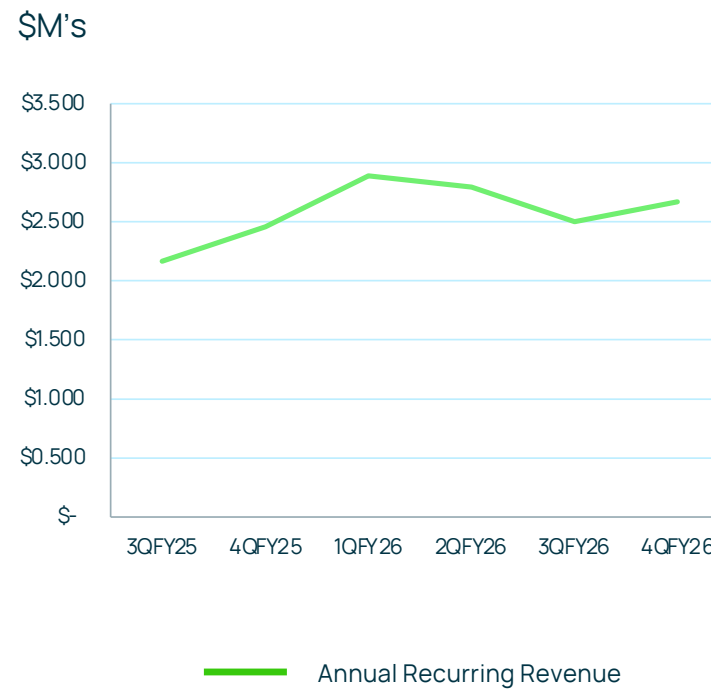
[3] Reseller Annualised Recurring Revenue generated from customer contracts

[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

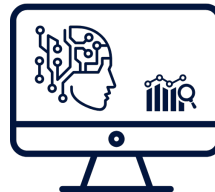
NEW CUSTOMERS



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.

Uscurve

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

Product Engineering

New FSM UI & UX

Claude
✓ UI Design
✓ UX Design

Claude Code
✓ Dev
✓ Test



AI
INTERNAL
STRATEGY

Marketing Automation

Generative Engine Optimisation (GEO)
OpenAI (Codex) Agents for;

- ✓ Competitive Analysis
- ✓ Audience & targeting &
- ✓ email campaign execution



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.

ORACLE NetSuite **Jcurve** Let's Grow. Search

Help Feedback **Chris King** JCurve Solutions Limited - JCurve CEO

Activities Asset Listing Sales/Marketing Expenses HR Financial Reports Analytics PMO & PS Documents Setup SuiteApps Support

NetSuite AI Connector Service Companion

Skip the guesswork. Get ready-to-go prompts that you can use with your favorite AI clients that are connected to NetSuite.

100 TOTAL PROMPTS **7** CATEGORIES **1** INDUSTRIES **18** ROLES **21** SHOWING

View suggested LLM project instructions here: Project Instructions. For best results, review our [formatting guidance](#) to ensure your AI client understands dates, entities, and transaction types correctly.

Search Search title, role, or prompt text

Category Financial **Industry** All Industries **Role** JCurve CEO **Clear**

Current Period Financial Overview

CATEGORY: Financial
INDUSTRY: All Industries
ROLE: JCurve CEO, Chief Financial Officer, Controller

Use the ns_runReport tool to analyze the Income Statement for [current period] in [subsidiary] and identify any notable financial metrics and trends. Highlight any significant line items that require attention.

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Profitability Deep Dive

CATEGORY: Financial
INDUSTRY: All Industries, JCurve CEO
ROLE: Chief Financial Officer, Controller

Use the ns_runReport tool to analyze the Income Statement for [current period] in [subsidiary], drill down into our gross margin, operating margin, and net margin. What are the main drivers behind our profitability?

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Period-over-Period Comparison

CATEGORY: Financial
INDUSTRY: All Industries, JCurve CEO
ROLE: Chief Financial Officer, Controller

Use the ns_runReport tool to analyze the Income Statement in [subsidiary] to compare [period range], to the same period the previous year. Calculate percentage changes for revenue, gross profit, operating expenses, and net

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Trend Analysis

CATEGORY: Financial
INDUSTRY: All Industries, JCurve CEO
ROLE: Chief Financial Officer, Controller

Use the ns_runReport tool to analyze the Income Statement in [subsidiary] to identify emerging trends and performance indicators.

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FY26

Full Year Business Review



Preliminary Unaudited Results

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%

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

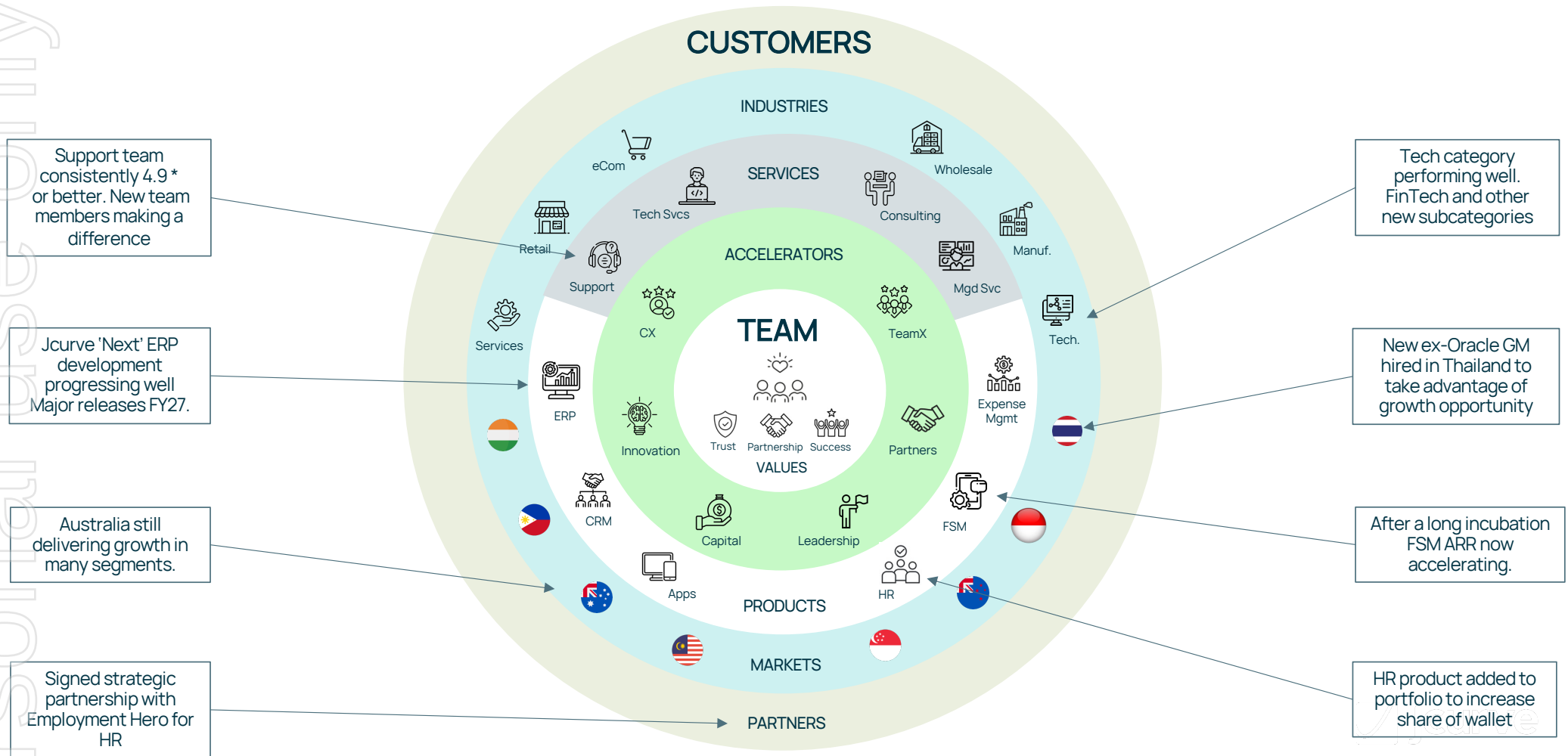
CUSTOMER



Customer 1st

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

Strategy Highlights

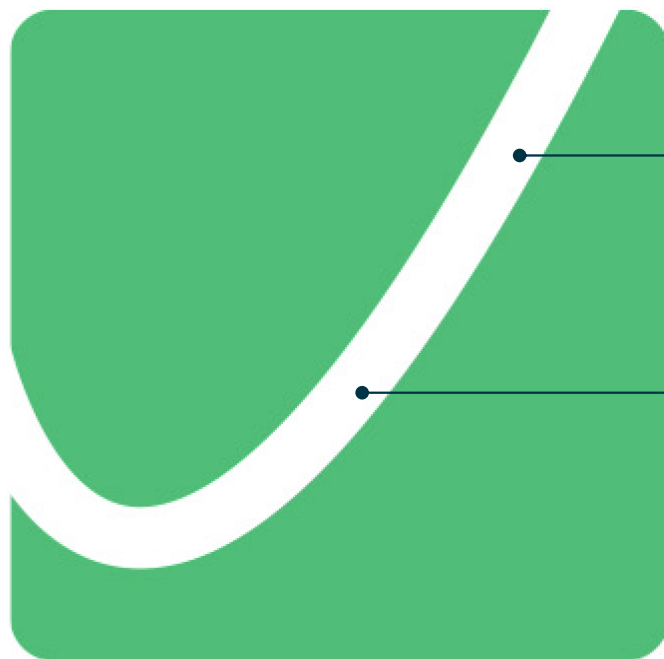


FY27

Priorities



Our Next Horizons



Horizon 2
“1000 Customers”

Horizon 1
“Next 100 Customers”

FY27 Priorities

July 2026
Best New Bus
Performance
Since Sept 2025

“Next
~~100~~ 90
Customers”

10 New
Customers
Already Won



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.

Thank you.

