

Q1FY27 Investor Update

> Jcurve Solutions Limited (ASX: JCS)

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CEO

29th October 2026



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Q1

Highlights

\$1.194M

Annual Contract Value Added

\$1.010M
Services Orders

6
New Customers
ALL Markets

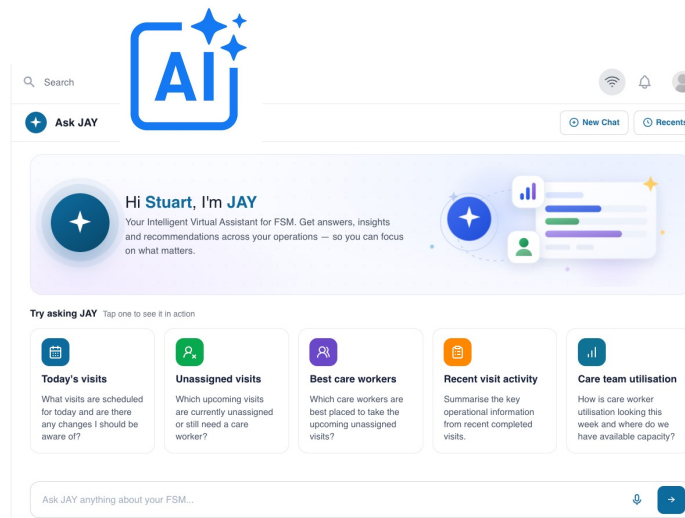


4.84*

Customer Satisfaction

2.7 Days
Av. Time to
Close

42%
CSAT Response
Rate



\$631k

Services Revenue

6,886
Hours
Delivered

23
Projects
Closed

Q1FY27 Financial Summary

Showing Comparison to same period last financial year Q1FY26



\$26.085M

ACV

FY26 \$25.101M

615

Customers

FY26 628

\$5.664M

RPO

FY26 \$5.923

\$3.044M

Cash

FY26 \$2.499M



\$3.359M

Revenue

FY26 \$3.533

\$2.728M

ARR

FY26 \$2.899

\$2.447M

Op. Ex.

FY26 \$2.164

\$0.162M

EBITDA

FY26 \$0.654

Q1 Key Performance Indicators

Measure	4QFY25	1QFY26	2QFY26	3QFY26	4QFY26	1QFY27
Annual Contract Value (ACV \$M's) [1]	\$ 24.432	\$ 25.101	\$ 24.623	\$ 25.067	\$ 24.891	\$ 26,085
Number of Customers	624	628	626	624	612	\$ 615
ACV / Customer	\$ 39.154	\$ 39.970	\$ 39,334	\$ 40,171	\$ 40,672	\$ 42,415
Jcurve Recurring Revenue JARR from ACV (\$M's) [2]	n/a	\$ 1.543	\$ 1.543	\$ 1.517	\$ 1.454	\$ 1,498
Reseller Recurring Revenue RARR from ACV (\$M's) [3]	n/a	\$ 1.346	\$ 1.250	\$ 0.983	\$ 1.213	\$ 1,230
Annualised Recurring Revenue ARR from ACV (\$M's)	\$ 2.460	\$ 2.889	\$ 2.793	\$ 2.500	\$ 2.667	\$ 2,728
Annualised Recurring Revenue from ACV (%) [4]	40%	46%	45%	40%	43%	42%
Services and Other Revenue \$M's	\$ 0.586	\$ 0.644	\$ 0.671	\$ 0.556	\$ 0.551	\$ 0.631
Number of Customers Acquired	13	14	14	4	6	6
Number of Customers Cancelled	21	10	16	6	18	3
EBITDAR \$M's [5]	\$ 0.011	\$ 0.654	\$ 0.595	\$ 0.149	\$ [6] 0.300	\$ 0.162
Cash & cash equivalents \$M's	\$ 1.368	\$ 2.499	\$ 2.944	\$ 2.686	\$ 3.080	\$ 3,043

[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] EBITDAR = EBITDA + IFRS rent paid to landlords

[6] Final Audited Amount updated from \$0.230M (Q4FY26 Update) to \$0.300M

FY27 Priorities Update

“Next
100
Customers”



Accelerate new business sales & marketing efforts in all regions

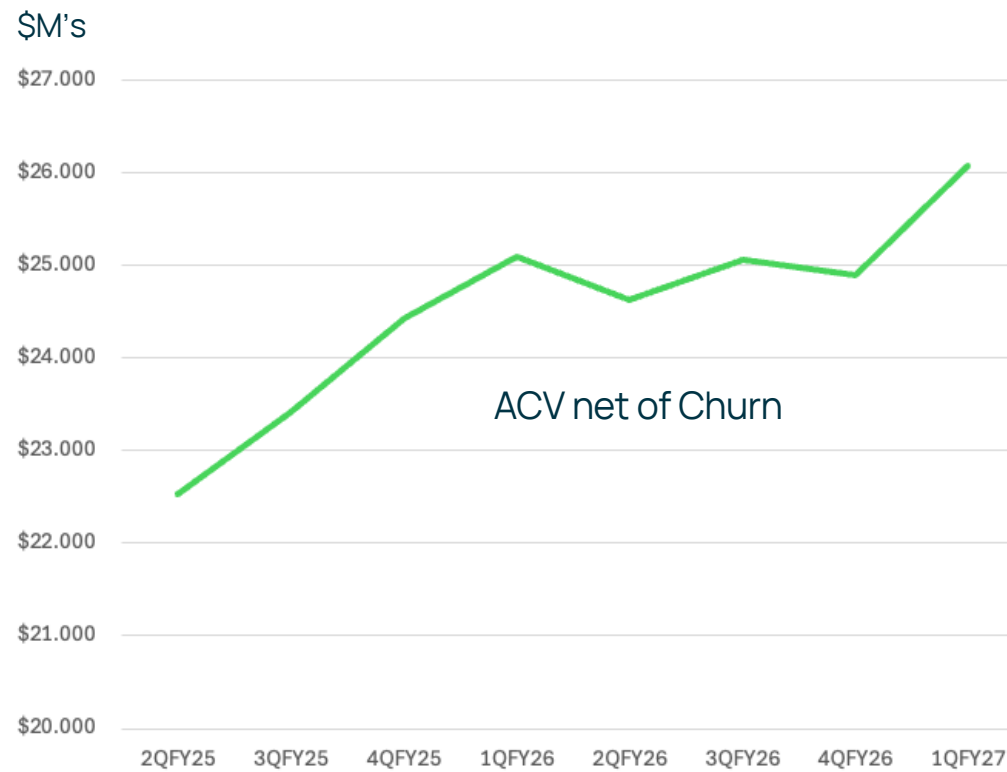


Identify Jcurve 'lookalike' businesses for acquisition



Amplify Jcurve 'Next' ERP message & target growing SME's”

Annual Contract Value Growth

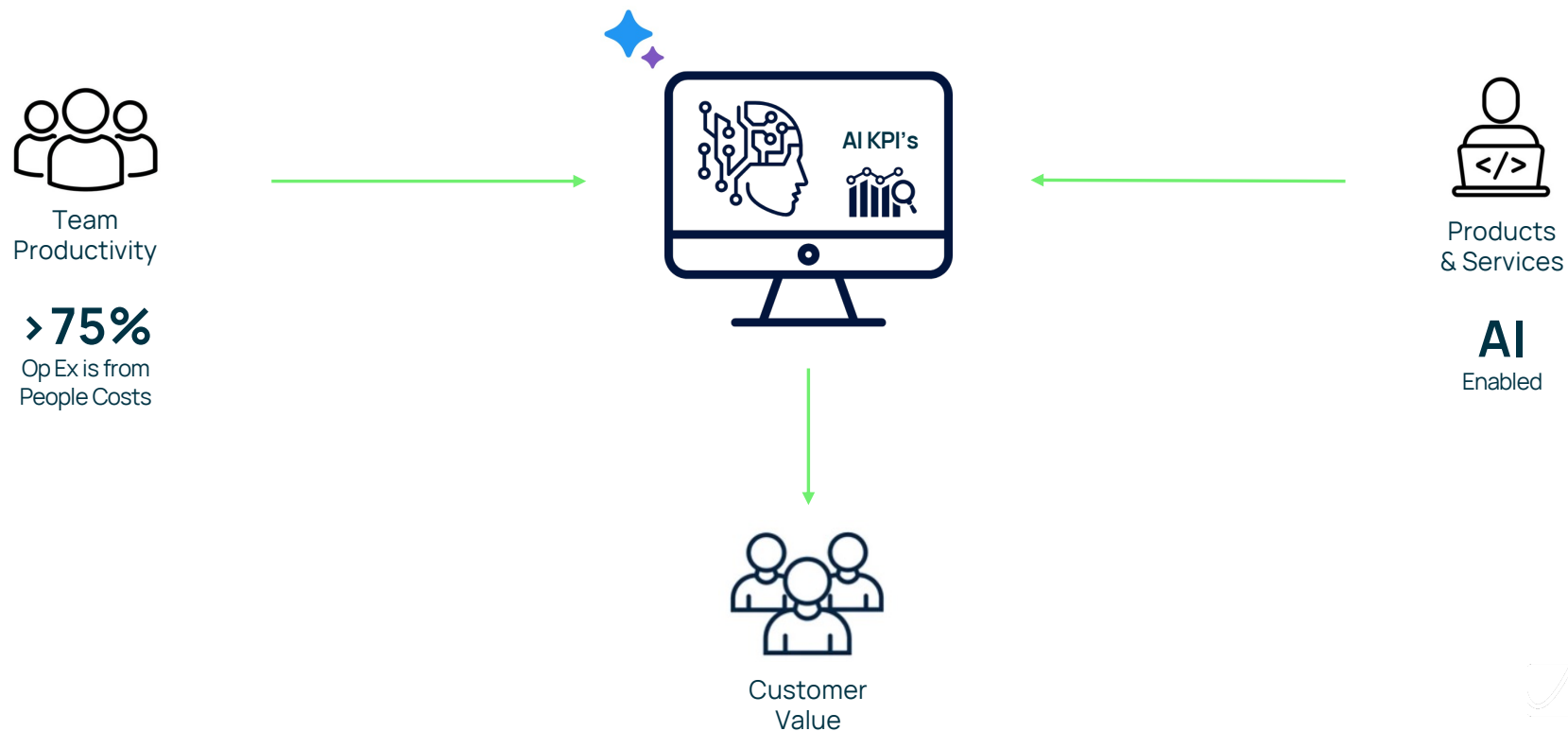


Q1 Customer Wins



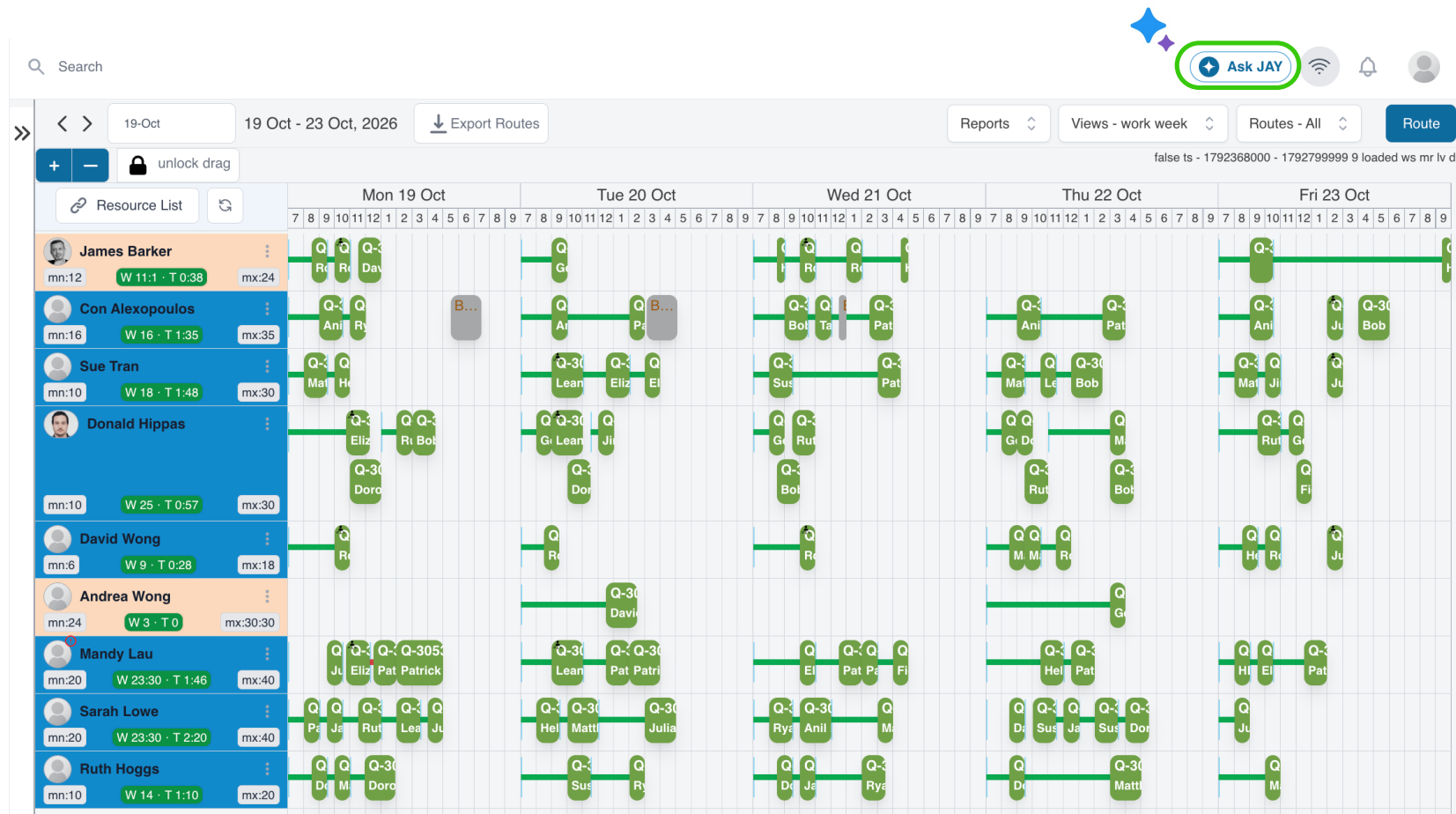
AI @ Jcurve- Driving Customer Value

We have identified quantifiable business outcomes that are guiding the introduction of AI for our Teams, Customers and Product Development. When developing our AI strategy, adoption and enablement programs we have prioritised the goal of our 'Next 100 Customers' when considering what role AI should play.



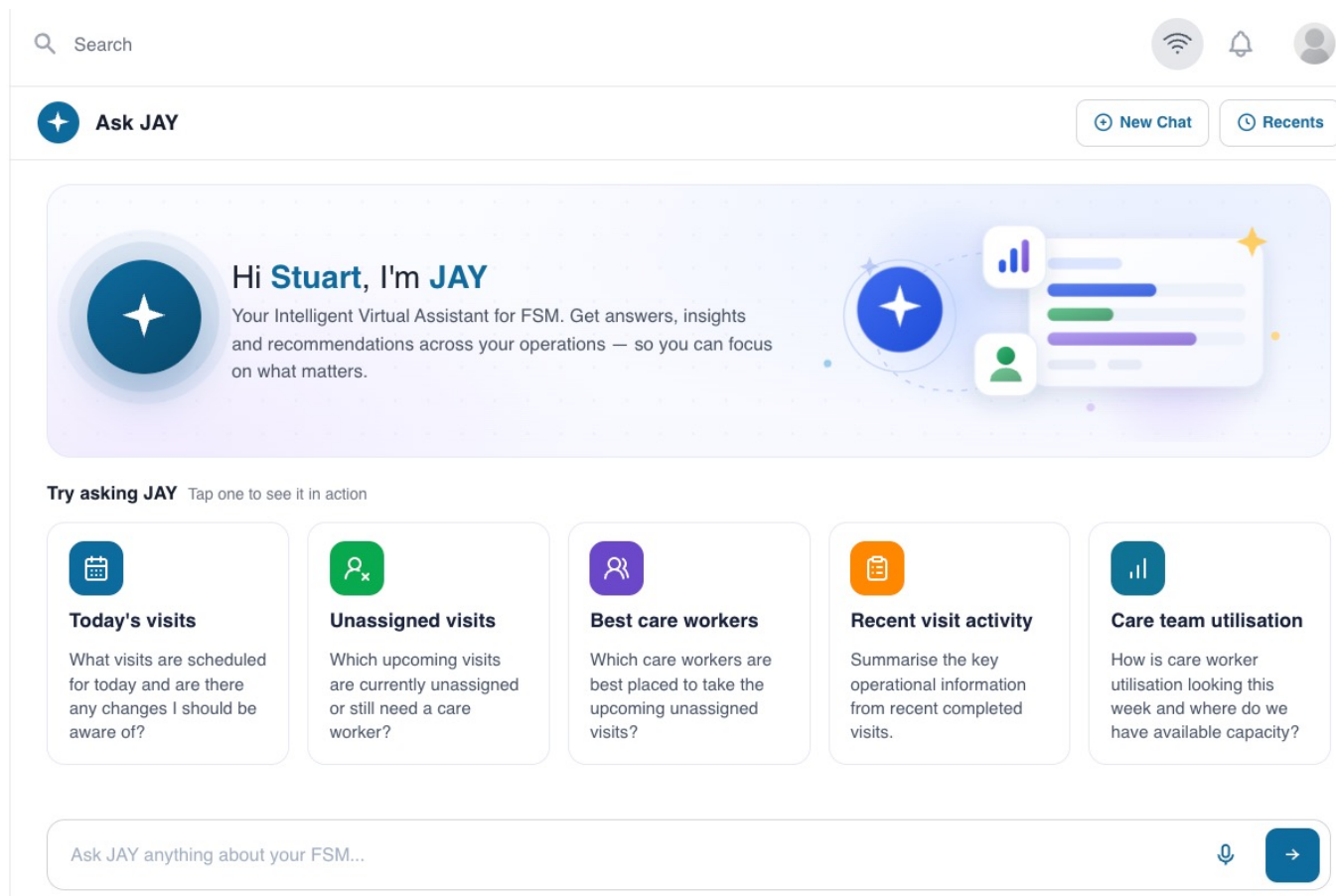
AI Built into our FSM Product

Use Case: Propose cost savings by optimising the scheduling of home care workers whilst adhering to worker preferences, availability, travel time and SCHADS legislation.



AI Built into Jcurve FSM Product

Use AI to optimise complex scheduling and calculate costs savings



AI Built into Jcurve FSM Product

Proposed savings of \$1,941 per week or >\$100,000 per year by implementing changes per AI optimised schedule.

Analyse today's roster and estimate the total labour cost based on the SCHADS Award rules and show me top 3 ways to ptimise that cost in a graphical format. Consider applicable factors such as ordinary hours, minimum engagements, broken shifts, paid travel/gaps, overtime, penalty rates and allowances.

An analysis of today's schedule (**Wednesday, 28 October 2026**) was conducted against the provisions of the **Social, Community, Home Care and Disability Services Industry Award [MA000100] (SCHADS Award)**.

1. Today's Roster Overview & Operational Audit

- **Total Bookings:** 35 (30 Confirmed, 3 Rostered, 2 Cancelled [Patrick Sutherland & George Gourvalos in the afternoon]).
- **Rostered Active Staff:** 11 Resources (*Andrea Wong, Con Alexopoulos, David Wong, Donald Hippas, James Barker, Mandy Lau, Ruth Hoggs, Sarah Lowe, Sue Tran, Wendy Murray, and Allied Health*).
- **Direct Service Hours Delivered:** 35.0 hours.

Key Award Compliance & Cost Drivers Identified:

Broken Shift Allowances (Clause 25.5):

- **7 staff members** are currently rostered on broken shifts with 1 or 2 unpaid breaks (*Andrea Wong, Donald Hippas, James Barker, Mandy Lau, Ruth Hoggs, Sarah Lowe, and Sue Tran*).

Minimum Engagement Shortfall (Clause 10.5 / 25.5):

- SCHADS mandates a **minimum 2-hour payment** per engagement or broken shift portion.
- Several visits fall below 2 hours without consecutive clustering (e.g. **David Wong**: 30 min booking = 1.5 hrs unworked paid time; Mandy Lau, Sue Tran, and Sarah Lowe all have sub-2-hour split portions), resulting in **~7.5 hours of unworked paid buffer**.

Double-Booked / Overlapping Visits:

- **Andrea Wong**: 09:00–10:00 (*Chandler Bing & Arjun GA*)
- **Con Alexopoulos**: 09:00–10:00 (*Patrick Sutherland overlaps with Bob Daylesford*)
- **Donald Hippas**: 08:00–09:00 (*Jack Perkins overlaps with George Gourvalos*)

Paid Travel & Intermediate Gaps:

- Gaps between consecutive clients within short windows (e.g. 30 mins) are classified as paid working time.

2. Estimated Labour Cost Breakdown (SCHADS Award)

Benchmarks applied based on SCHADS Level 2/3 Home Care & Disability Support rates (standard base rate ~\$33.00/hr, with broken shift allowances of \$21.81 for 1 break and \$28.87 for 2 breaks):

COST COMPONENT	HOURS / UNITS	RATE BENCHMARK	SUBTOTAL (\$)
Direct Service Delivery (Ordinary Hours)	35.0 hrs	~\$33.00/hr	\$1,155.00
Paid Inter-Client Travel & Gaps	~5.0 hrs	~\$33.00/hr	\$165.00
Minimum Engagement Shortfall (Unworked buffer)	~7.5 hrs	~\$33.00/hr	\$247.50
Broken Shift Allowances (4 × 1-break @ \$21.81; 3 × 2-break @ \$28.87)	7 allowances	Modern Award rates	\$173.85
Superannuation Guarantee (11.5%)	—	11.5% on ordinary time	\$200.25
Total Estimated Labour Cost	—	—	\$1,941.60

CURRENT COST DISTRIBUTION:

Direct Delivery Time	\$1,155.00 (59.5%)
Min Engagement Buffers	\$ 247.50 (12.7%)
Superannuation (11.5%)	\$ 200.25 (10.3%)
Broken Shift Allowances	\$ 173.85 (9.0%)
Paid Gaps / Travel	\$ 165.00 (8.5%)

TOTAL ESTIMATED COST: \$1,941.60

Ask JARVIS anything about your FSM...



Jcurve - AI Platform



Dashboard

Development

Knowledge base

Apps

Agents

Skills

Data

Analyzer

Compliance

Users

Settings

Read/write

v1.44.3

JCurve AI Platform Dashboard

Open an app, deploy an agent, or turn on a skill. It's that easy!

Build an app

Apps · 4

CP

Client Portal

A self-service portal a customer of the business signs in to: their orders, estimates, invoices, cases and projects.

DM

Data Migration

Move a business off QuickBooks or Xero onto NetSuite as one guided, audited flow.

LM

Leave Management

Leave requests, approvals and balances. People come from NetSuite employees.

WH

Warehouse handheld

The warehouse floor's own app for rugged scanners, in English or Spanish.

Agents · 4

Deploy an agent and it starts working. Every change it makes waits for sign-off.

Collections agent

Drafts reminders for overdue invoices.

Deployed

Stop

Bill capture agent

Turns emailed vendor bills into matched bills.

Deployed

Stop

Reorder agent

Proposes purchase orders for low stock.

Not deployed

Deploy

Month-end close agent

Flags what blocks the month-end close.

Not deployed

Deploy

Skills · 3 of 4 on

What your agents and coding tools know how to do in NetSuite. Turn a skill on to make it available to all of them.

Bank reconciliation

Match bank lines to deposits and payments, and explain what is left over.

☒

Create sales order

Build a sales order from an email or quote, checked against price levels.

☒

Three-way match

Compare a vendor bill with its purchase order and item receipt.

☒

Script and workflow review

What each SuiteScript and workflow does, and what breaks next release.

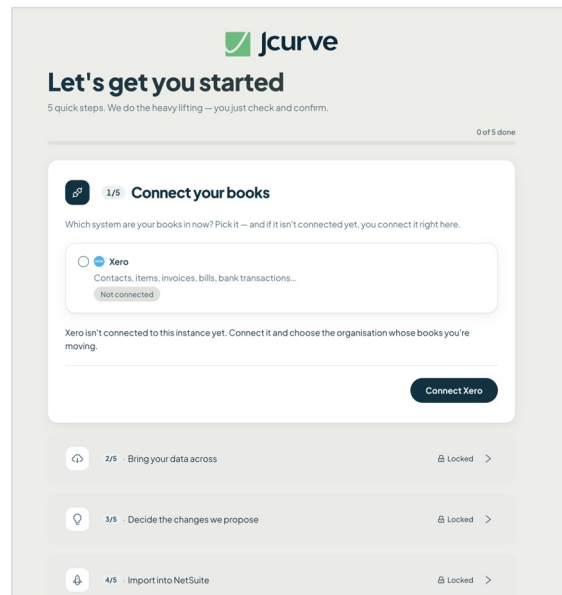
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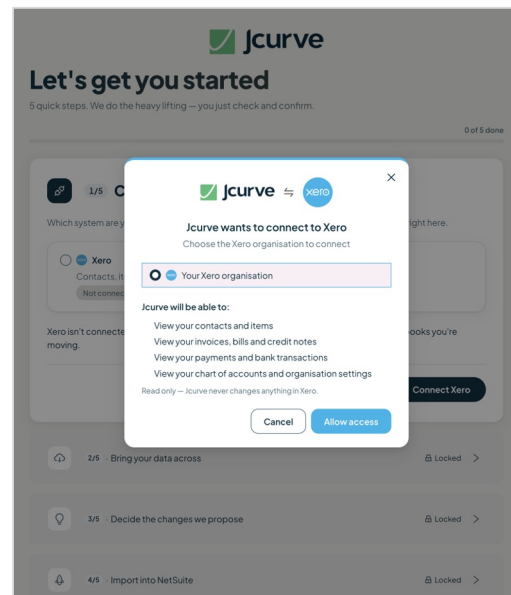
Jcurve - AI Platform

Use Case: Simplify & Automate the Journey from Accounting to ERP

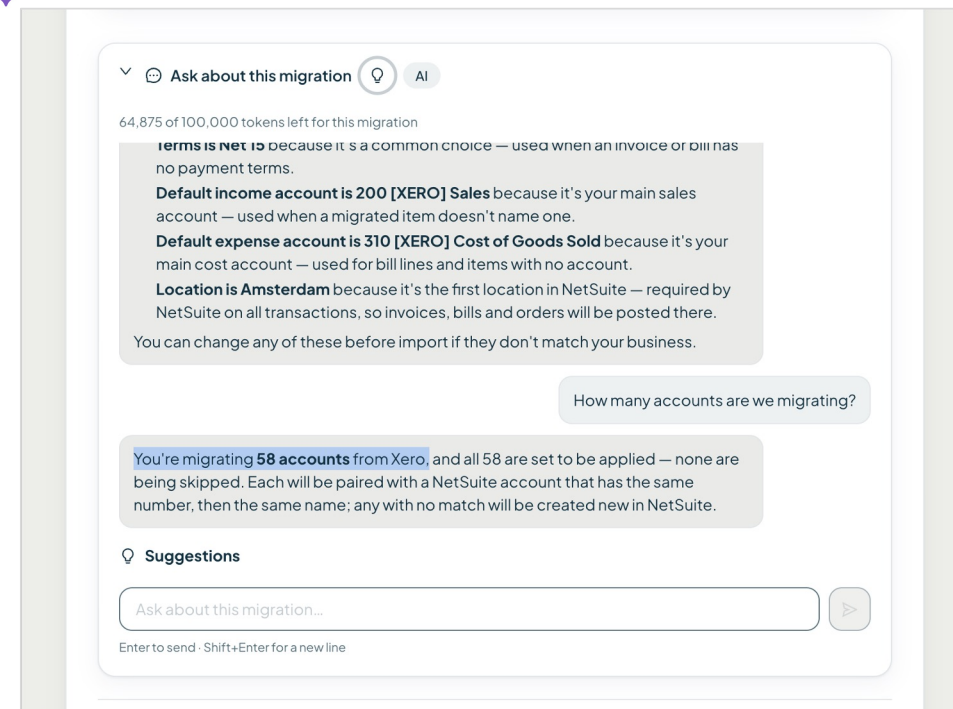
Step **1** Connect to Your Existing System(s)



Step **2** Extract Configuration, Data and Files



Step **3** Reduce cost and time by automating migrations using AI Skills & Agents



Jcurve AI Platform

Once live; add apps, connectors and integrations



Step **4** Your Live in Jcurve OR NetSuite

Step **5** Add-ons from App Store

Step **6** Connectors from App Store

5/5 **You're live on Jcurve**

Your migration finished with failures — 222 records created in Jcurve across 13 kinds

2 were refused and are listed below. [Hide details](#) [Open in Jcurve](#)

Nothing was created twice. Re-sending a refused row is done in Advanced mode.

Account 23 already there 35 created	Item 16 already there 0 created	Customer 5 already there 9 created
Supplier 15 already there 0 created 2 failed	Invoice 0 already there 32 created	Payment 0 already there 30 created
Credit note 0 already there 3 created	Bill 0 already there 44 created	Supplier credit note 0 already there 2 created
Purchase order 0 already there 5 created	Spend money 0 already there 46 created	Account item 0 already there 2 created
Payee 0 already there 14 created		

Ready in your account

Honeywell CT47
 Warehouse handheld
Receive, pick, pack and ship from a handheld scanner, in English or Spanish.
[Open](#)
Get your device: [Honeywell CT47](#)

Stock problems, flagged
 Inventory health checker
See which stock is a problem, what it is worth, and what to do about it.
[Open](#)

Connect your other tools

Zoho
Customers, deals and books.
[Enable](#)

HubSpot
Contacts, companies and deals.
[Enable](#)

Shopify
Orders, products and customers.
[Enable](#)

Stripe
Payments, payouts and customers.
[Enable](#)

Asana
Projects and tasks.
[Enable](#)

Notion
Pages and databases.
[Enable](#)

Slack
Channels and messages.
[Enable](#)

Granola
Meeting notes.
[Enable](#)

Jcurve AI Platform – ARR Growth

Use AI to develop your own; apps, agents, workflows, connectors



The screenshot displays the Jcurve AI Platform interface, which is integrated with NetSuite. At the top, the NetSuite logo and Jcurve logo are visible in the header bar. A search bar is located next to the logos. The user's name, Adam Kundrat, and their role, JCurve Sale (Grow) (XeroDev01) - Administrator, are shown in the top right corner. Below the header, a navigation bar contains various menu items: Activities, Payments, Transactions, Lists, Reports, Analytics, Documents, Setup, Customization, Commerce, SuiteApps, and Support. The main content area is titled "Home" and features a "Jcurve App Marketplace" section. Under the heading "YOUR APPS", there are seven app cards: "Client Portal", "Data Migration", "Inventory Health Checker", "Leave Management", "NetSuite Health Check", "Warehouse handheld", and "Warehouse handheld". Each card provides a brief description of the app's functionality. A green circle highlights the "Build the App" button in the top right corner of the app marketplace section. A green arrow points from this button to a large box on the right side of the screen that says "Your App Here!".

NETSUITE | Jcurve

Search

Help Feedback Adam Kundrat JCurve Sale (Grow) (XeroDev01) - Administrator

Activities Payments Transactions Lists Reports Analytics Documents Setup Customization Commerce SuiteApps Support

Home Viewing: Portlet date settings Personalize Layout

Jcurve App Marketplace

YOUR APPS

CP Client Portal
A self-service portal a customer of the business signs in to: their orders, estimates, invoices, cases and projects, reading the account it is deployed against through a binding.

Data Migration
Move a business off QuickBooks or Xero onto NetSuite as one guided, audited flow: pick the source, read the real data, map the fields, have a consultant sign it off, run it in batches — and undo it.

Inventory Health Checker
The items this business stocks, read from the account: what each is called, what it costs, and a link to its NetSuite record. The list says when it could not read rather than drawing a zero.

Leave Management
Leave requests, approvals and balances: calendars with holidays, entitlements per leave type, half days, carry forward and year-end expiry. People come from NetSuite employees.

NH NetSuite Health Check
Six tabs over one NetSuite account: what it is made of, readiness for the next release, every script and workflow explained, the risks in them, how much work is rework, and a 34-point checklist.

Warehouse handheld
Receive, pick, pack and ship from a handheld scanner, in English or Spanish.
Open
Get your device: Honeywell CT47

Warehouse handheld
The warehouse floor's own app, drawn for the rugged scanner people carry: the jobs an operator is allowed to do, in English or Spanish, always showing what the shipment holds right now.

Build the App

Your App Here!

FY27 Priorities



"Next
84
Customers"



Accelerate new business sales & marketing efforts in all regions



Identify Jcurve 'lookalike' businesses for acquisition



Amplify Jcurve 'Next' ERP message & target growing SME's

Questions.



Thank you.

