



Connect more. Know more.

Capital Raising Presentation

July 2017

Disclaimer

This presentation contains “forward-looking statements.” These can be identified by words such as “may”, “should”, “anticipate”, “believe”, “intend”, “estimate”, and “expect”. Statements which are not based on historic or current facts may be forward-looking statements. Forward-looking statements are based on:

- (a) assumptions regarding the Company’s financial position, business strategies, plans and objectives of management for future operations and development and the environment in which the Company will operate; and
- (b) current views, expectations and beliefs as at the date they are expressed and which are subject to various risks and uncertainties.

Actual results, performance or achievements of the Company could be materially different from those expressed in, or implied by, these forward-looking statements. The forward-looking statements contained within the presentations are not guarantees or assurances of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Company, which may cause the actual results, performance or achievements of the Company to differ materially from those expressed or implied by forward-looking statements.

For example, the factors that are likely to affect the results of the Company include general economic conditions in Australia and globally; exchange rates; competition in the markets in which the Company does and will operate; weather and climate conditions; and the inherent regulatory risks in the businesses of the Company. The forward-looking statements contained in this announcement should not be taken as implying that the assumptions on which the projections have been prepared are correct or exhaustive.

The Company disclaims any responsibility for the accuracy or completeness of any forward-looking statement. The Company disclaims any responsibility to update or revise any forward-looking 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 law.

The projections or forecasts included in this presentation have not been audited, examined or otherwise reviewed by the independent auditors of the Company. You must not place undue reliance on these forward-looking statements.

9 Spokes overview

- 9 Spokes is a global platform that brings together the best online software in one place, integrated to give business owners a powerful decision-making dashboard.
- 9 Spokes is a global scalable robust platform
- Validated business model
- Four channels in market
- Two channels, signed Letter of Intent
- 10,000 users, last 3,000 in 22 days
- Two Alliance partners active in sales
- Four new channels in final stages
- In six countries (global)
- Strong Board and Executive team to execute.
- Alliance partners delivering channels with significant operating leverage
- 110 staff experienced in:
 - Cloud (Saas, apps) - Channel Delivery
 - SME markets and needs
 - Ecosystems and communities.
 - Proven success with world's largest banks
- Strong financial position – pro-forma cash at 30 June of NZ\$21.0m

Capital Raising

9 Spokes successfully raised A\$12m (NZ\$12.8m), through a sophisticated and institutional placement. Funds raised by the Placement will be used to:

- Fund the Company's continued expansion into North America
- Accelerate the growth of new channel partners worldwide
- Accelerate product, software and infrastructure development, and
- Provide additional working capital and pay for offer costs.

Indicative Timetable ¹	
Settlement of Tranche 1 Placement shares	Tuesday, 1 August 2017
Allotment of Tranche 1 Placement shares	Wednesday, 2 August 2017
EGM for approval of issues of Tranche 2 Placement shares	On or around Monday 21 August 2017
Settlement of Tranche 2 Placement shares	On or around Thursday, 24 August 2017
Allotment of Tranche 2 Placement shares	On or around Friday, 25 August 2017

Pro Forma Cash as at 30 June	NZ\$m
Cash as at 30 June	\$8.4m
Delayed access fee for March 2017 quarter	\$0.6m
Capital Raising (before offer costs)	\$12.8m
Less offer costs	(\$0.8)
Pro-Forma Cash balance	\$21.0m

¹The timetable above is indicative only and the Company reserves its right to alter the timetable.

Corporate Snapshot



Strong financial position with NZ\$21m at bank

Key metrics	
ASX Ticker	9SP
Number of Securities on issue (post raise)	495.3m
Share Price	\$0.13
Market capitalisation	A\$64.4
Enterprise value	A\$44.7
Cash at bank at 30 June ¹	NZ\$21.0m
Options on issue	53.5m

Substantial ownership ²	
Mark Estall (CEO)	20.37%
Adrian Grant (Co-Founder)	20.35%
Harrogate Trustee Limited	7.25%
Brendan Roberts (COO)	3.67%

¹ Following settlement of A\$12m Placement and Barclays licence payment of NZ\$525,000 received in early July

² Pre-capital raising

Section overview

1. Introducing 9 Spokes
2. 9 Spokes solution
3. Validation from existing channels
4. Global platform in multiple markets
5. IBM Business Partnership
6. Corporate snapshot

Introducing 9 Spokes



9 Spokes solves SME problems

Problem:

Too many choices; how do SMEs find the right software for their business and industry?



Solution:

Curates and recommends best of breed software by industry.

How do I get real-time visibility of my business performance; and which metrics are the right ones?



Presents key metrics to run a business on a single dashboard allowing real time collaboration with the SMEs' advisor.

How am I performing relative to my peers?



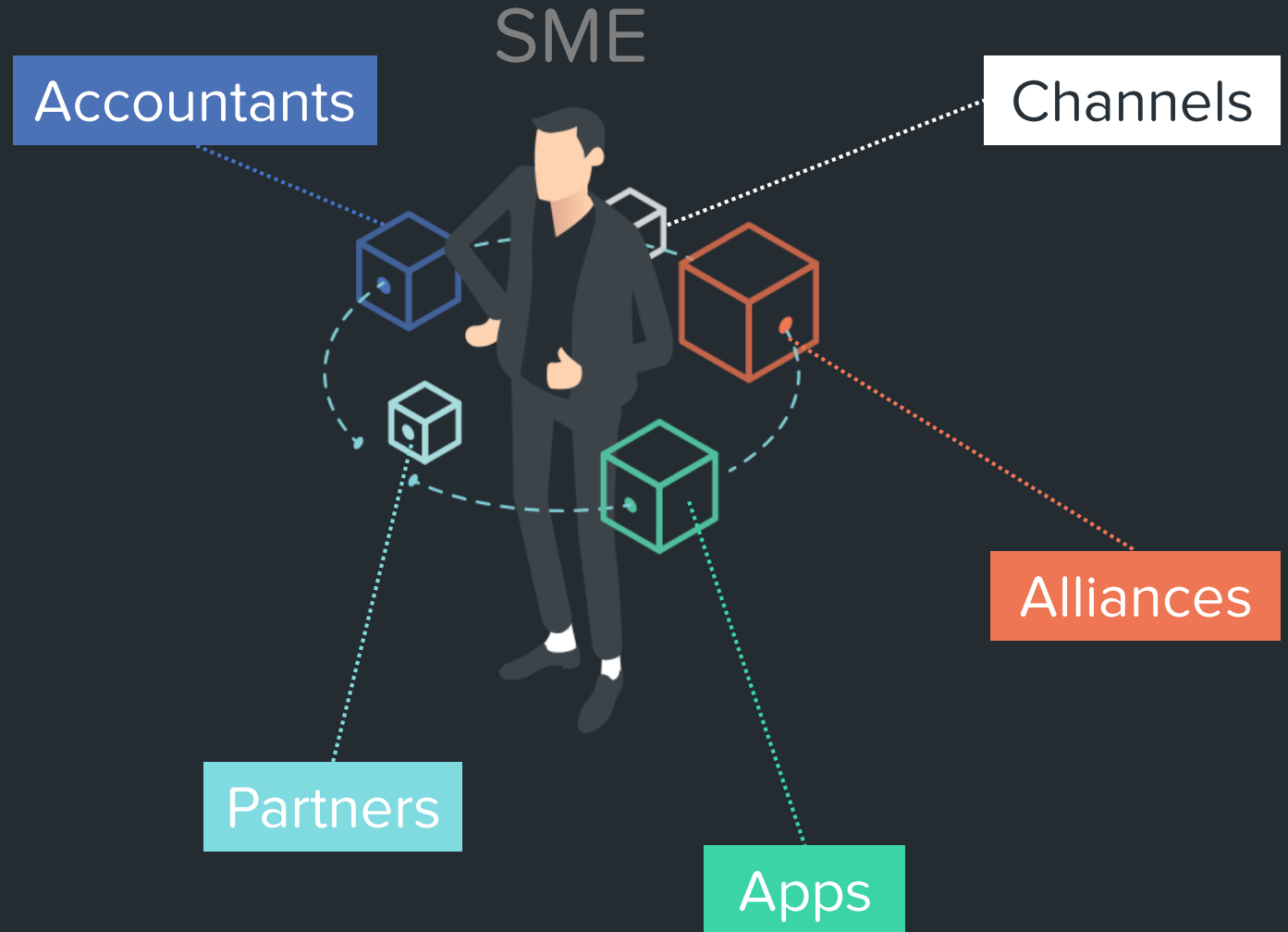
Peer tracking, industry benchmarking and best practice to help daily decisions.

A platform for the SME ecosystem, amplifying network effect

Partnerships > Scalability

Deep partnerships with channel & App partners enable it to leverage the following:

- Large scale customer bases
- Strong existing customer relationships
- Channel's spend on sales & marketing & awareness
- Co-marketing with App partners
- Validation for business development



Increasing
profitability



Business
growth



Reducing
operational costs



Attracting &
retaining new
customers



9 Spokes helps businesses:

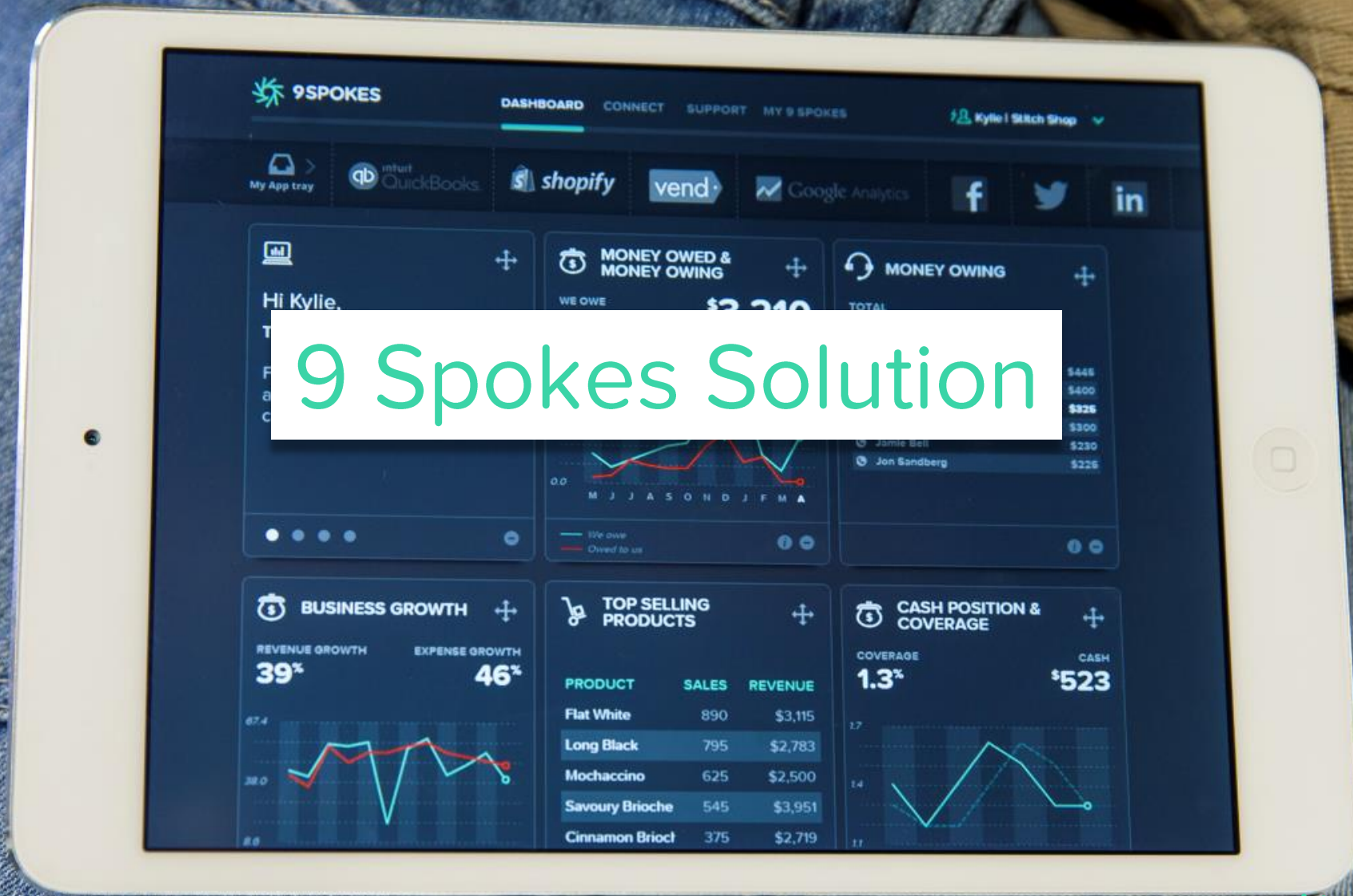
- To connect all their software to one dynamic interface giving them a clear overview of their business
- To access data and new metrics across key areas, from any device at any time
- To integrate their existing software into the dashboard as well as choose from a selection of recommended and accredited apps to suit their industry
- With these insights, it's easier to make the big decisions to either manage or grow a business.

App requirements for a small business



Even a cafe can require multiple Apps

- Domain
- Hosting
- Website
- Analytics
- CRM / Loyalty
- Email Marketing
- Booking
- POS
- Accounting
- Rostering
- Payroll



9 Spokes Solution



Validation

Blue-chip partners

Deloitte.

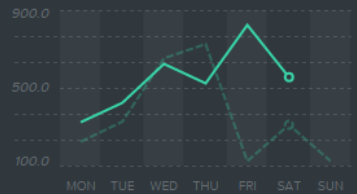
SUNCORP BANK



BROWSE APPS

GROSS PROFIT

DAY TOTAL **£555** DAY LAST WEEK **£123**



— This week
- - Last week

CASH & COMMITMENTS

Cash on hand **£7,340**
+ Owed to us **£3,020**
- We owe **£10,000**
- Tax **£33**
Total £327

SALES BY WEEK

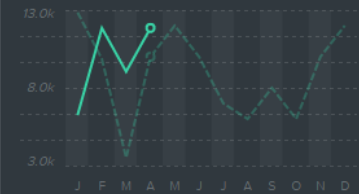
WEEK TOTAL **£2,600** WEEK LAST YEAR **£3,360**



— This year
- - Last year

SALES BY MONTH

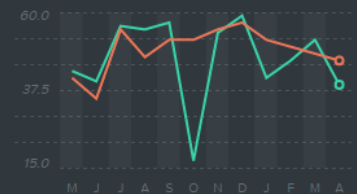
MONTH TOTAL **£11,844** MONTH LAST YEAR **£12,000**



— This year
- - Last year

BUSINESS GROWTH

REVENUE GROWTH **39%** EXPENSE GROWTH **46%**



— Total Revenues
- - Total Expenses

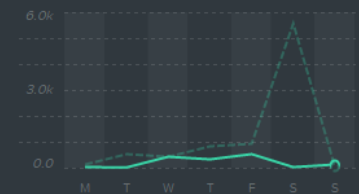
FACEBOOK FOLLOWING

FOLLOWERS **1,000**



WEBSITE TRAFFIC

TOTAL NO.OF VISITS **1,023** AVERAGE **2m 3s**



— Unique visits
- - Repeat visits



ADD TO MY DASHBOARD

Check out these apps
or browse for more.



Linked in



MailChimp

Browse apps

Hi Rupert,
Time to get started!
Take a quick tour to learn how to personalise your dashboard and see your business in a whole new way.

Connect apps

Account balances

Available funds (inc overdrafts)
£41,649

Account	Balance	Overdraft limits
****5114	£2,343	£10,000
****5113	-£18,092	£20,000
****5112	£17,398	£0
Total	£11,649	£30,000

We could lend you up to £24,000
subject to status

Balance summary

Total balances	£11,649
Total overdraft limits	£30,000
Total available now (inc. overdrafts)	£41,649

We could lend you up to £24,000
subject to status

Revenue per employee

Revenue **£146** Staff **N/A**

lb.this.week
lb.last.week

Average spend per sale

Day avg **£823** Day Last week **£700**

This week
Last week

Website goal conversions

Total **110** Rate **75%**

Total conversions
Conversion rate

Sales staff performance

Best Worst

Staff	Revenue	Sales
Matt Lightbourn	£499	5
Lisa Collins	£450	10
Blaine Holt	£429	2
Amrita Sinda	£399	6
Jakob Sorensen	£259	12

Campaign performance

Open rate **17%** Click rate **7%**

Name	Opened	Clicked
Fundraiser	26%	8%
Thanks for Shopp	23%	3%
Birthday Special	24%	4%

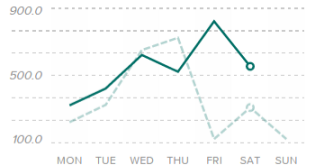
Check out these apps
or browse for more.


[BROWSE APPS](#)

GROSS PROFIT

DAY TOTAL
\$555

DAY LAST WEEK
\$310



— This week
- - Last week

CASH & COMMITMENTS

Cash on hand **\$7,340**

+ Owed to us **\$3,020**

- We owe **\$10,000**

- Tax **\$33**

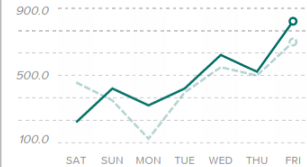
Total \$327

— This week
- - Last week

SALES BY DAY

DAY TOTAL
\$823

DAY LAST WEEK
\$700



— This week
- - Last week

SALES BY WEEK

WEEK TOTAL
\$2,600

WEEK LAST YEAR
\$3,360



— This year
- - Last year

WORKING TODAY

WORKING TODAY
5

NAME	TIME
Mark Young	8 am
Beatrice Love	8:30 am
Daniel Lloyd	8:30 am
Frank Bourne	12 pm
Sarah Harris	2 pm

— This week
- - Last week

SOCIAL FOLLOWING

FOLLOWERS
1,000

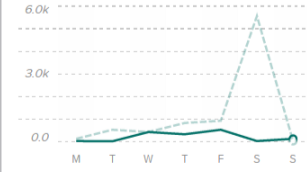


— This week
- - Last week

WEBSITE TRAFFIC

TOTAL NO.OF VISITS
1,023

AVERAGE
2m 3s



— Unique visits
- - Repeat visits

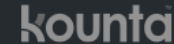
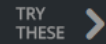


ADD TO MY DASHBOARD





Google Analytics



Money owing

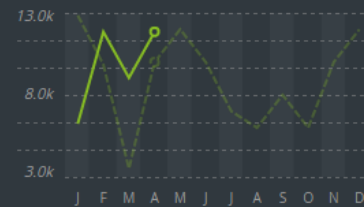
Total
£39,000

Neil Hopkins	£445
Mark Estall	£400
Brendan Roberts	£325
Paul Psaila	£300
Jamie Bell	£230
Jon Sandberg	£225



Sales by month

Month total **£11,844** Month last year **£12,000**

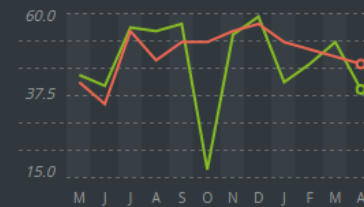


— This year
- - - Last year



Business growth

Revenue Growth **39%** Expense Growth **46%**

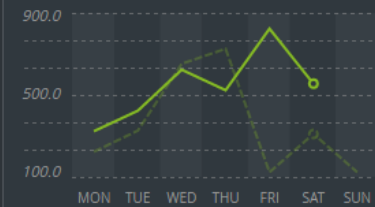


— Total Revenues
— Total Expenses



Gross profit

Day Total **£555** Day Last week **£123**

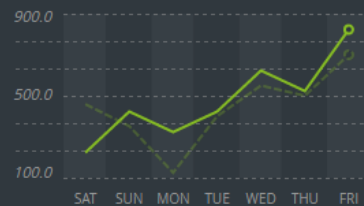


— This week
- - - Last week



Sales by day

Day Total **£823** Day Last week **£700**

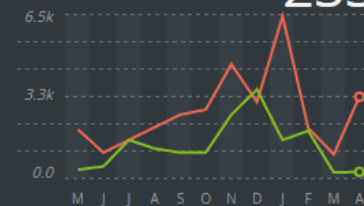


— This week
- - - Last week



Money owed & money owing

We owe **£3,210**
Owed to us **£233**



— We owe
— Owed to us



Days to pay


Days to pay **38** avg
Days to receive **42** avg




Add to my dashboard



Direct integration with banking products




Account balances






Available funds (inc overdrafts)
£41,649

Account	Balance	Overdraft limits
****5114	£2,343	£10,000
****5113	-£18,092	£20,000
****5112	£17,398	£0
...
Total	£11,649	£30,000

We could lend you up to £24,000








[Login](#) [Register](#) [Contact us](#) [Find a branch](#) [Search](#)

[Accounts](#) [Manage](#) [Borrow](#) [Account services](#) [Business abroad](#) [Sectors](#)

[Business borrowing](#)



Business loans

Boost your business with a loan under £25,000

9.9% representative APR
on loans of
£1,000 – £25,000

Business loans up to £25,000

Apply for this unsecured loan if you need a quick and straightforward way to finance your business.

Business cases for a bank

“Disrupts the disruptor”

Increase
revenue



Customer
satisfaction



Reduce costs
& churn



Valuable
Data



Sources of Revenue



Sources of revenue

1. SaaS Subscription Model



Customer buys
App at 100%
Recommended
Retail Price (RRP)

9 Spokes takes
a 20% margin

App vendor
receives 80%
balance

9 Spokes is
free to the end
user.

Sources of revenue

2

Development
& Deployment



3

License
Fees



4

Subscription
Underwrite

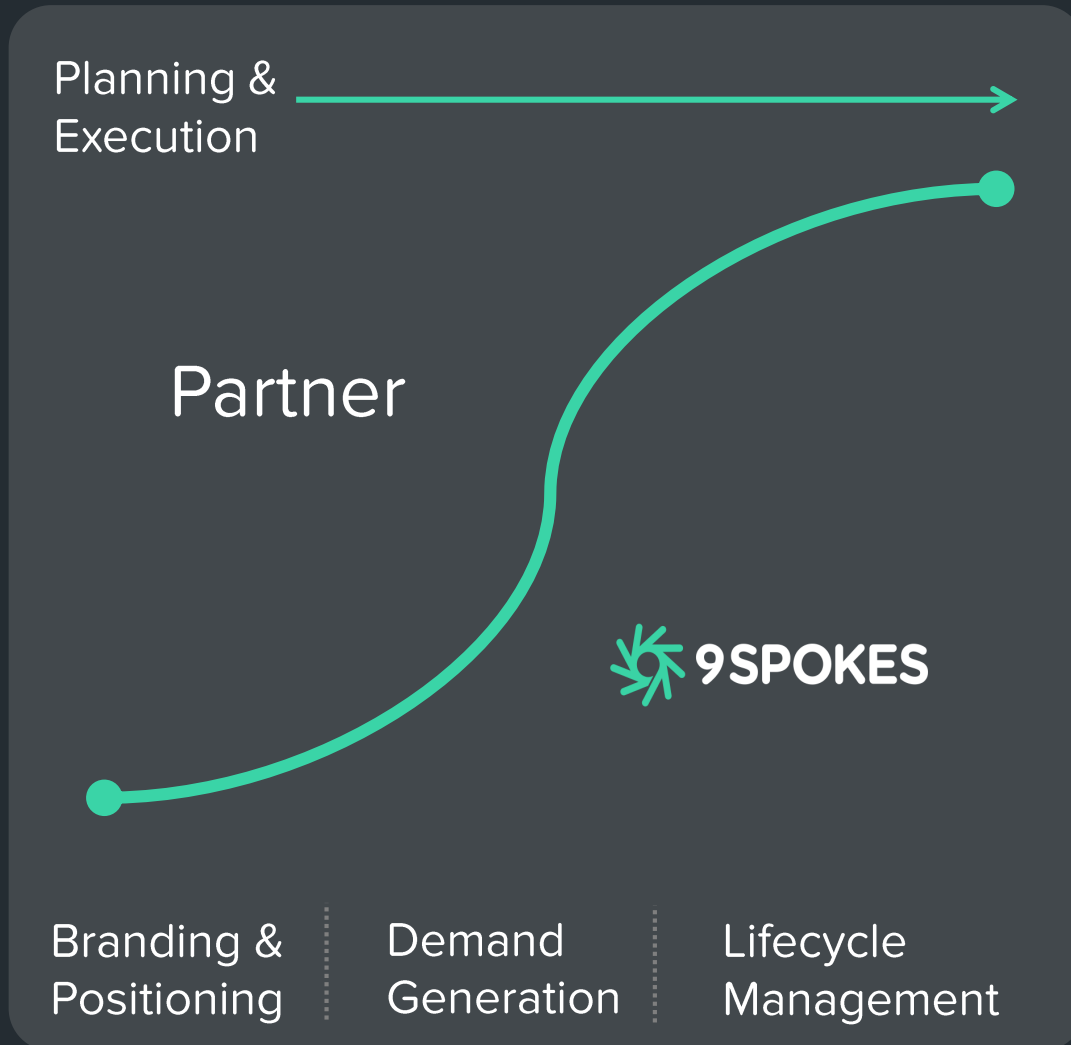


5

Benchmarking,
Data & Analytics



Sources of revenue



6. Marketing-as-a-Service (MaaS)



9 Spokes offers partners a key advantage with its Marketing Services (Maas) programme



9 Spokes leverages learnings and experience from the 9 Spokes ecosystem to provide an outsourced marketing programme option to partners

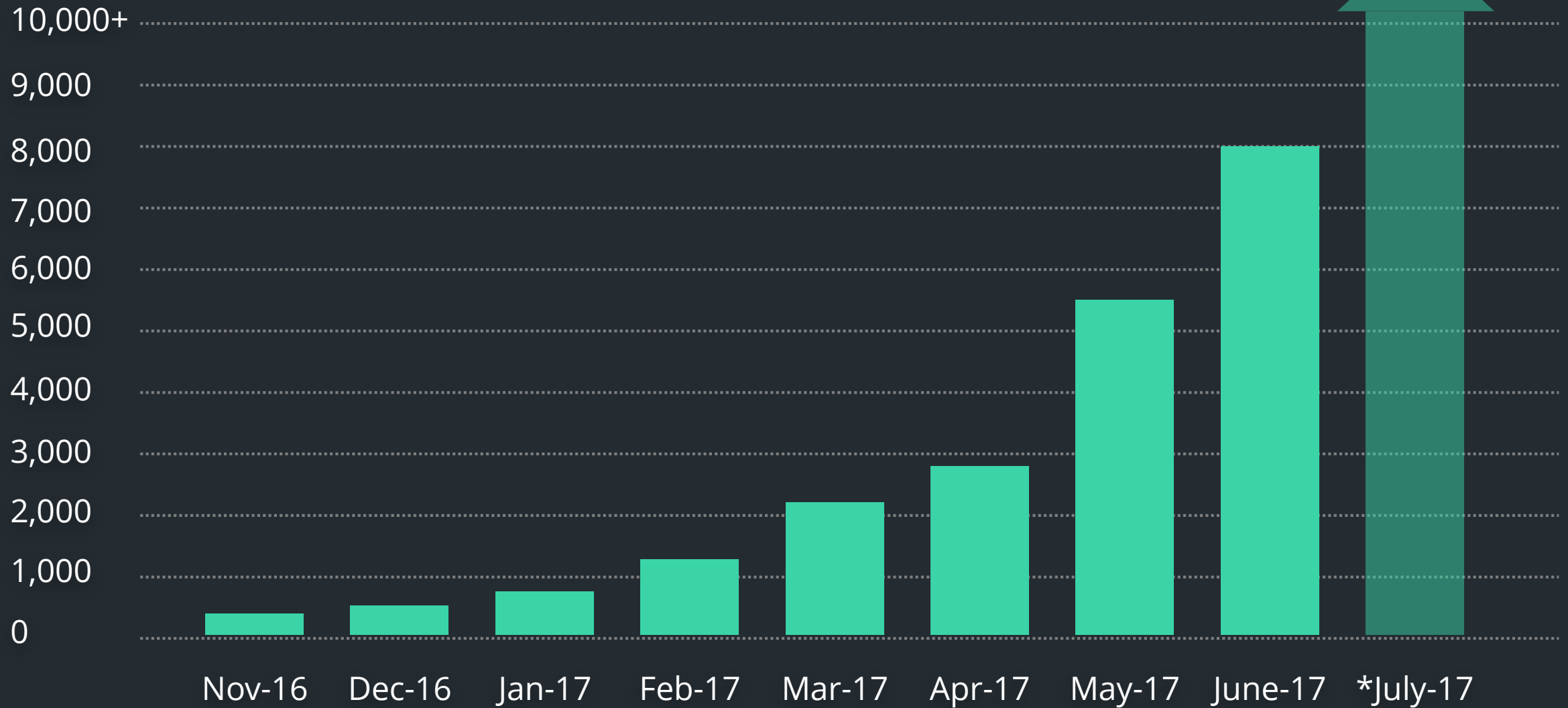


This structured, comprehensive customer engagement programme is a critical component of communications activity. Marketing services enable 9 Spokes' partners to fast track their success by leveraging 9 Spokes expertise from day one of implementation

Existing Channels



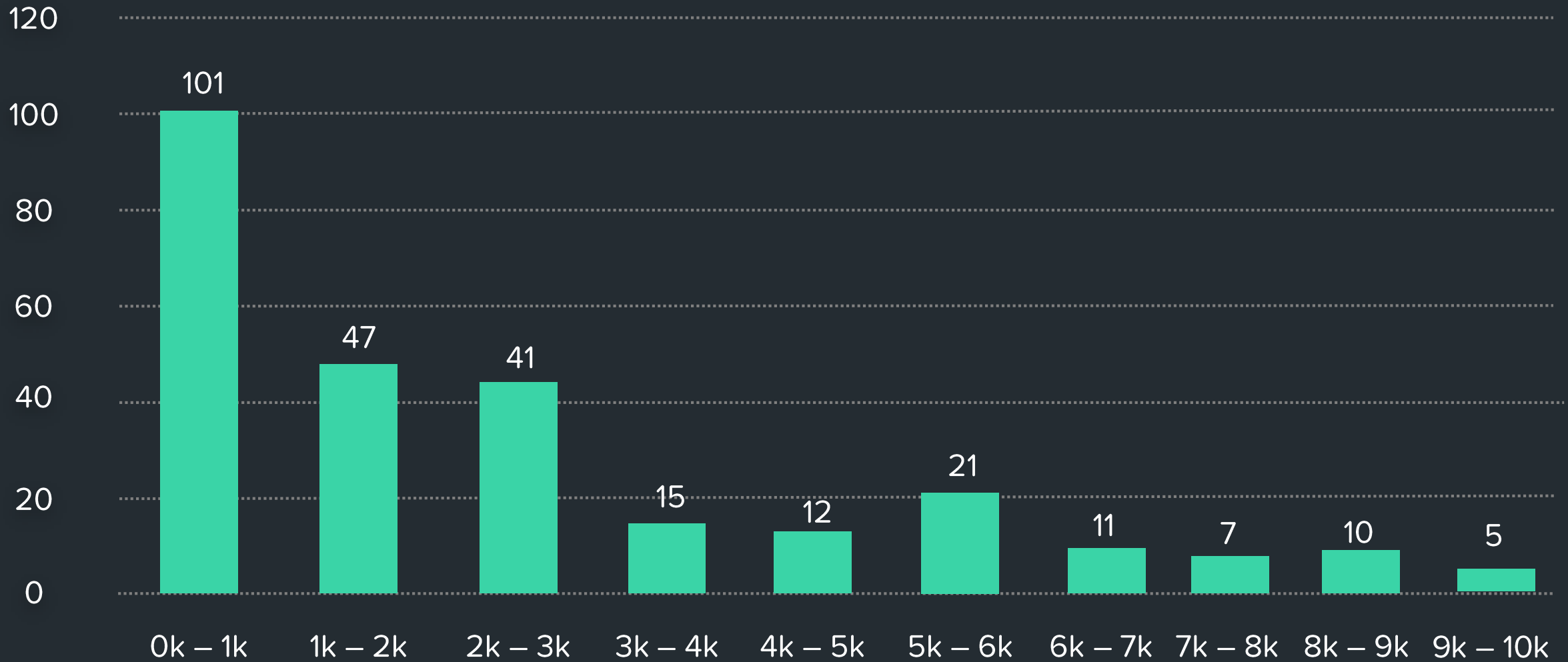
Cumulative User Adoption



*Estimate of 11,500 incorporates July MTD run rate & current user number of 10,000+

User Adoption

Number of days to reach each 1,000 user milestone



Go to market

01

Direct

Example:



Time:

Quick – in our control

Attributes:

- Vertically specific and tailored proposition targeted directly to SMEs
- Communicated through digital channels, strategic offline events, partners and other relevant 3rd parties

02

Channel Partners



6 – 12 months

- Layered proposition leveraging vertically specific and Channel partner related data
- Delivered to SMEs through ongoing Channel partner promotional activity and sales / relationship management teams

03

Alliance Partners



Royal Bank of Canada

Medium due to
Established Relationships

- Layered proposition leveraging vertically specific and Alliance partner related data
- 9 Spokes marketing programme owns the acquire, convert, grow process on behalf of the Partner (“Marketing as a Service”)





- National Rollout progressing on-track
- Major acceleration in user adoption rate since May
- Increasingly contributing higher mix of total users
- Operational metrics continue to improve (engagement and conversion)



- Scaling to follow imminent re-branding
- New apps & widgets in development
- Preparation for scaled launch



- Adding users at a steady pace (different model to others)
- New apps & widgets in development
- New feature set, MyCompanies, (multiple business dashboard) about to go live



- Major acceleration in user adoption rate since May
- Successful campaigns completed, with high repeatability
- Joint partner marketing campaigns in market

Existing Channels



Dual Track Approach

Channel

Advantage for 9 Spokes

- Access large customer base
- Underwrite new country entry
- Lower customer acquisition cost
- Validation

Advantage for Channel

- Relevance & insights to customers
- Disrupt disruption
- Churn management
- Attract customers

Direct

Advantage for 9 Spokes

- Speed of new market entry
- Control
- Build brand equity
- Precursor to channel adoption

Your Dashboard, your way

Whatever type of business you're running. SmartBusiness Dashboard and apps can help drive things forward. For a full list of apps and widgets available [click here](#).



Powered by your data

SmartBusiness Dashboard integrates data from your bank accounts and your business apps bringing it all into one place.



Designed by you

Prefer to see bills and invoices next to your available funds? Choose the data you need and lay it out how you like.



Complete control

On-screen alerts and quick-links to your business apps allow you to react faster.



Straightforward, simple graphics

Clear visuals bring your critical business data to life making it easier to grasp what's going on.



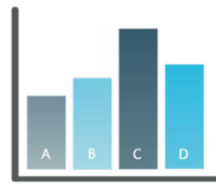
Discover what Dashboard can do for you

Stop juggling spreadsheets and different apps. Dashboard saves time and effort each day with at-a-glance summaries of the information you need to help manage your business.



Get a firmer grip on your cashflow

Dashboard brings together information from Online Banking and the apps your business depends on to give a complete overview of your cashflow. Connect your cloud bookkeeping app to your Dashboard and you can see your money-in and money-out next to available funds, profitability and other banking information.



Grow sales and generate leads

Dashboard makes it easy to compare data from point-of-sales software, e-commerce platforms and inventory apps, all in one place. So you can see quickly and easily where your business is selling well – and where things could be improved. Discover new ways to convert leads, drive sales and target new customers.



More insight into your marketing

Want to see web site conversions next to your social media followers, or the response rate from your latest email campaign? No problem. Dashboard connects to apps to help you make the most of your marketing budget. App trials mean you can try out new ways to market your business and measure results – with no obligation to subscribe.



Simplify your day-to-day admin

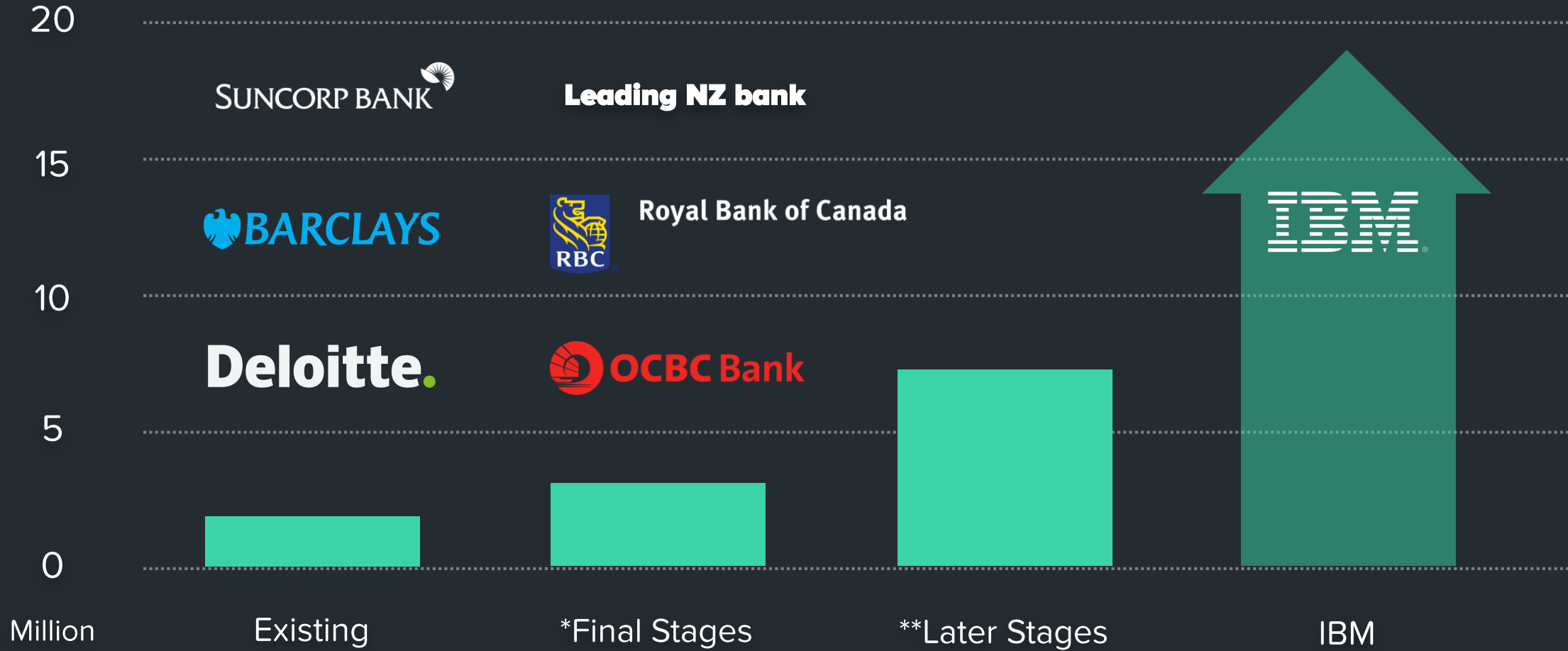
Dashboard takes the pain out of routine admin, so you can get much more done each day. Connect Dashboard to leading workforce management apps to see staff schedules and holiday plans at a glance, keep tabs on productivity, and oversee mobile workers. All on one convenient screen within Online Banking.

A group of four people are gathered around a wooden table in a cafe-like setting. A man on the left is looking at a tablet. A woman in the center is looking down at the tablet. A man wearing a black hat is looking at the tablet. A woman on the right is looking at the tablet. The tablet displays a financial dashboard with various charts and data. A white coffee cup is on the table. The background is a white brick wall with a plant hanging from above.

Global platform in multiple markets



Channel Addressable Market (CAM)



* Chart is cumulative. Final stages includes Letter of Intent and Proof of Concept stages.

** Later stages includes sales opportunities approaching conclusion over next 1-3 months.

Now established for Channel velocity

Several factors suggest velocity of sales cycle will accelerate. As compared to November 2015 when 9 Spokes won the Barclays contract, the following is now in place:

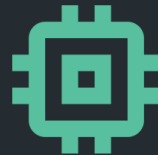
1
Team



2
ASX listing



3
Platform built



4
Validation by
existing channels



5
IBM

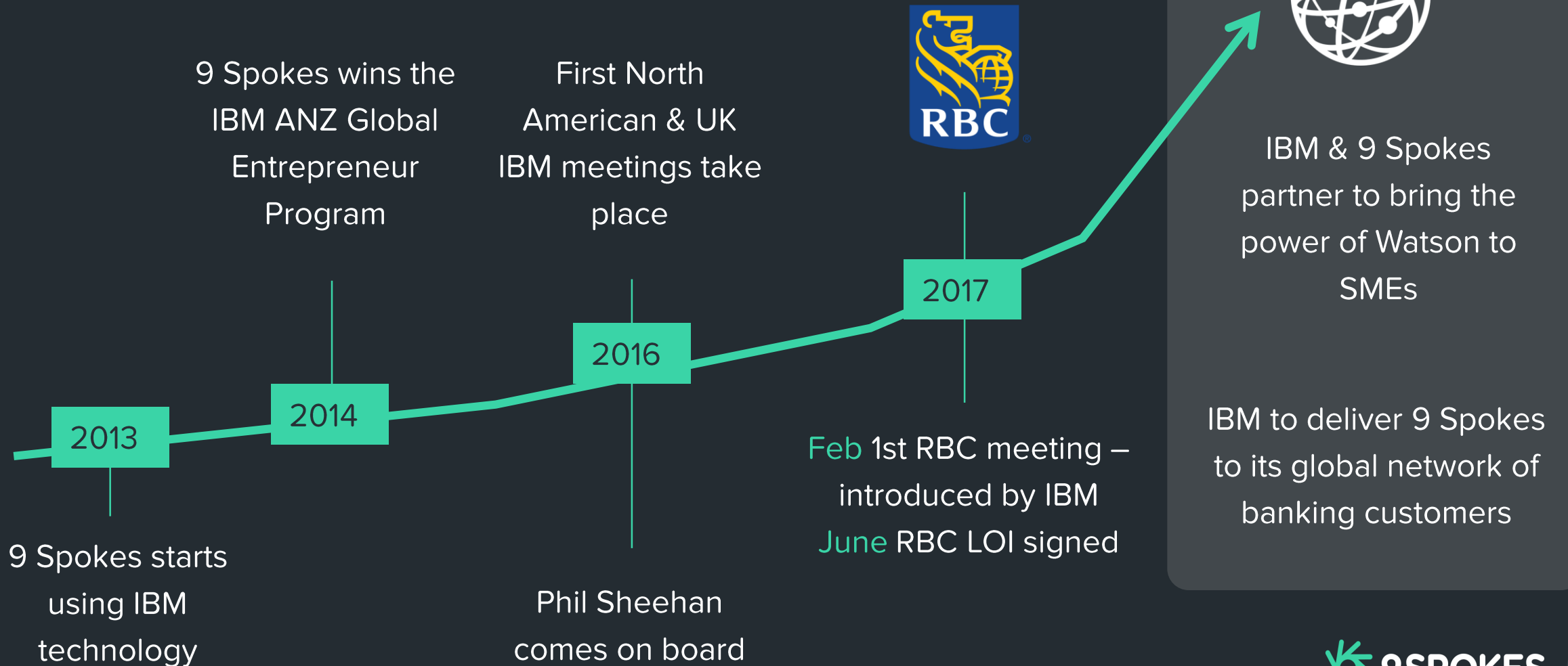




With
Watson™



Timeline



IBM enables 9 Spokes to scale globally

97%

Of the world's largest banks use IBM products to run their systems.

90%

Of global credit card transactions are processed on IBM mainframes

80%

Of global retailers are powered by IBM retail solutions

Three Clearly Defined Tenets of IBM Strategy:

- Enterprise Strong
- Data First
- Cognitive at the Core

How Does 9 Spokes Support That Strategy:

- Uses banks as route to SME market
- Data (including sharing) is key
- Actionable Insights on the Dashboard

Why would IBM care?

9 Spokes helps IBM account teams meet their immediate Enterprise revenue objectives around products and services:

- IBM Cloud Data Centre consumption
- Systems Integration from legacy Bank systems
- Business Transformation engagement
- Customer Service / Support teams
- Additional IBM software sales opportunities including IBM Marketing Cloud and Training by Video

9 Spokes opens the door inside the Enterprise account for a Watson engagement for IBM offering significant competitive advantage.

What is IBM Watson

Cognitive computing enables
us to find insights locked
away in volumes of data

IBM Watson: How it works

https://www.youtube.com/watch?v=_Xcmh1LQB9I

Filing Taxes With IBM's Watson for H&R

Block: <https://www.youtube.com/watch?v=JZIQdB3Wgjk>

- Natural language
- Understands context & intent
- Structured & unstructured data
- Build a corpus of information
- Curated content
- Ongoing training by partnering with experts from the domain
- Backed by insights
- Evidenced based decisions
- Scales & democratises expertise
- Learns, adapts & gets smarter



Big Data, Artificial Intelligence, Machine Learning,
Augmented Intelligence, Cognitive Computing

Watson use case

Off Platform

Customer spending
by merchant

1. 120 Financial Ratios
2. Dun & Bradstreet credit check
3. Wikipedia
4. Weather
5. Commercial environmental inputs (incl new hires etc)
6. Other content

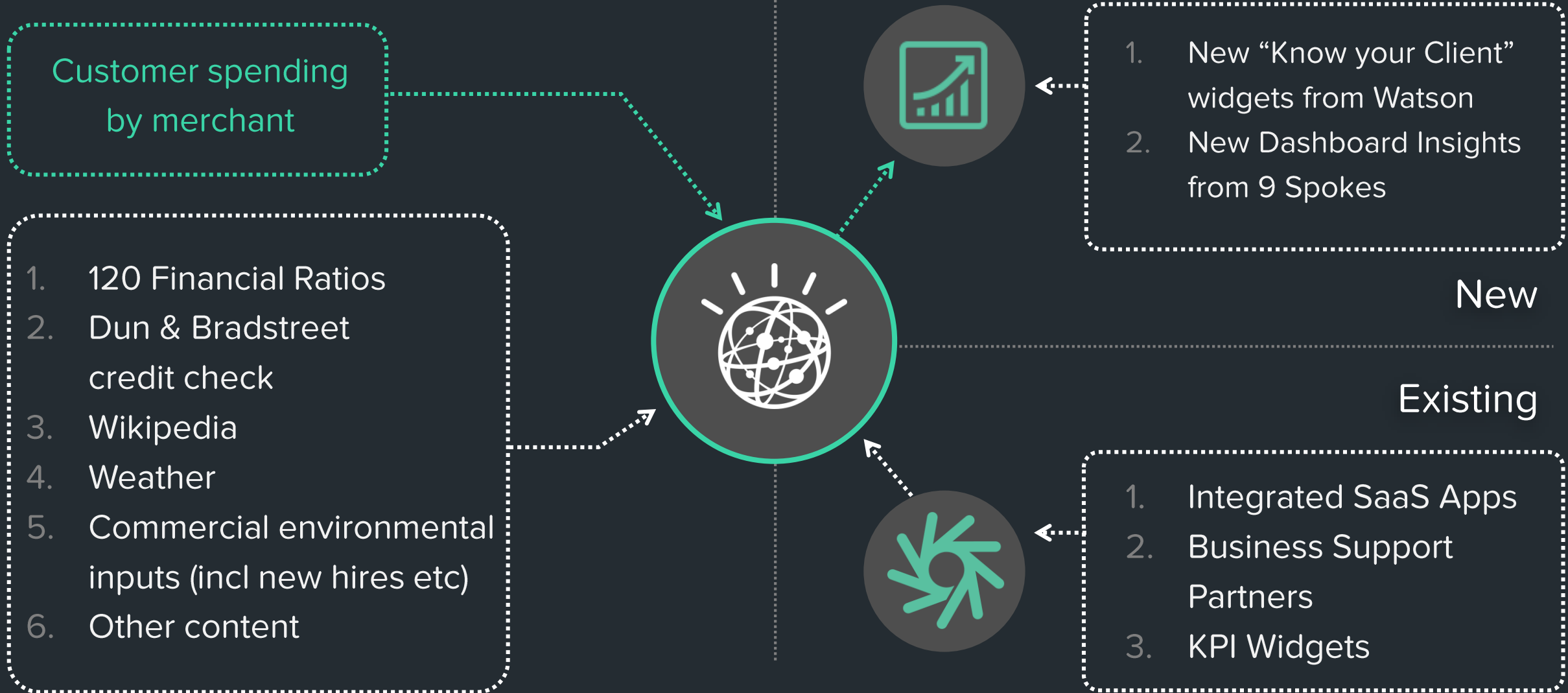
On Platform

1. New “Know your Client” widgets from Watson
2. New Dashboard Insights from 9 Spokes

New

Existing

1. Integrated SaaS Apps
2. Business Support Partners
3. KPI Widgets





Paul
Reynolds
(UK)

Non-Executive Chairman

Experienced CEO & Director. Ex CEO Telecom NZ, British Telecom (Board Member for global technology and operations). International Executive with over 12 years public-company Board experience in Europe and Asia-Pacific. Executive role in partner and investor relations, corporate development.



Mark
Estall
(NZ)

Founder, CEO, Exec Director

Founded several software companies, as well as businesses in other verticals. Mark mentors SME businesses, providing strategic growth advice. Track record of building businesses through developing strong teams.



Thomas
Power
(UK)

Non-Executive Director

Online entrepreneur, business advisor, director, leading social media expert. Professional speaker on internet technologies and developments. Ex Ecademy (1998), Leaders (2009), Dotconnect (2012) and Scredible (2013).



Wendy
Webb (USA)

Non-Executive & Independent Director

Accomplished c-suite executive; board member; investment banker and investor relations. Experience in multiple industries. Significant roles in strategy, branding, global expansion, investor relations, governance, and digital initiatives. Brings a US-perspective to business & investment strategy. Ex Walt Disney (1988-2008), Ticketmaster.

Board: global from the outset



Connect more,
know more

www.9Spokes.com

