



REFFIND

Shareholder Update - Strategic Growth Overview

REFFIND LIMITED ASX: RFN
September 2017

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Company Overview

ASX: RFN

Shares on issue

433m

12 month share price range

\$0.075 - \$0.008

Market Cap at \$0.011/share

\$4.76m

Cash Balance

\$3.7m

Board & Key Management

Robert Whitton

Non-Executive Chairman

Anthony Dunlop

Non-Executive Director

Timothy Shaw

Non-Executive Director

Frank Liardet

Chief Executive Officer

Robert Lees

Company Secretary

Business Focus

SaaS

The Company provides its product offerings to enterprises, their employees and other individuals on a software as a service (SaaS) basis generating monthly subscription revenues.

SaaS Portfolio Growth through Acquisition

The Company has a portfolio of SaaS products including employee referrals, engagement and surveys, education, rewards and loyalty.

The Company SaaS portfolio has expanded through both organic growth and acquisition.

Outlook to accelerate growth through further acquisitions based on Market Data.

The Company has narrowed its focus on SaaS product and market growth opportunities.

These include other enterprise-to-individual engagement and mobile commerce products in the fast growth ASEAN / APAC regions.

Blockchain as a Service (BaaS) is a key target sector.

REFFIND

Corporate Highlights

Corporate: Dec 2016 - Now

- Board & management restructure – renewed, tightened focus on value generation
- Corporate restructure – significant cost & operating cash burn reduction. Down from ~\$450k per month to ~\$80k per month
- Solid Balance Sheet to pursue growth objectives. Cash reserves of \$3.7m following completion of \$1.61m Placement.
- WOBOARD platform further developed to achieve key customer driven requirements
 - Expanded feature sets
 - Easier to integrate into existing customer enterprise systems
 - Zero touch – allowing for easier and faster adoption-implementation

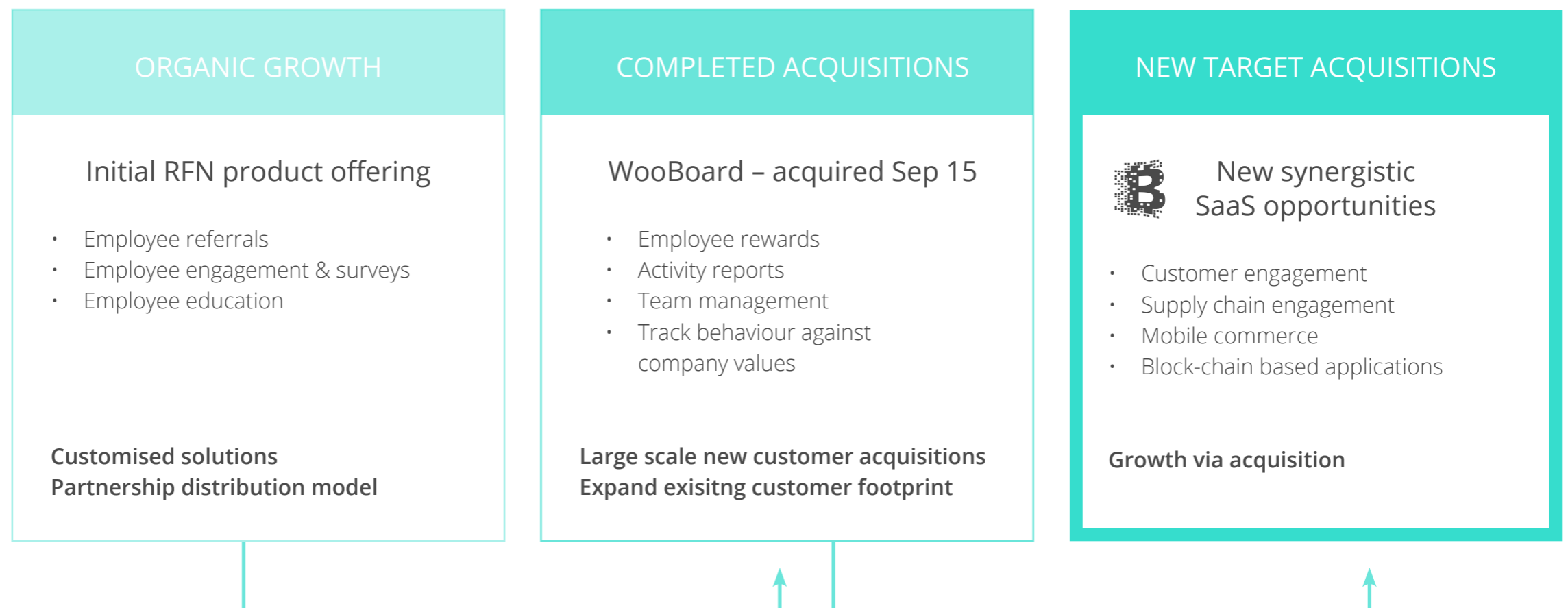
Strategic Growth Overview

REFFIND has a targeted strategic focus on Cloud-based SaaS solutions for enterprises, their employee, customers and other supply chain stakeholders. These solutions have a mobile commerce focus.

- Clearly defined growth plan
- Expanded penetration & uptake with existing customers
- Seeking to expand distribution channels to accelerate revenues in existing markets
- Pursue significant new opportunities in proven ASEAN - Asia Pacific markets.
- Position business to include wider, synergistic SaaS opportunities via acquisition.
- Natural target acquisition sectors include mobile commerce products such as security and Blockchain based business process applications (BaaS).

Software as a Service (SaaS) Portfolio

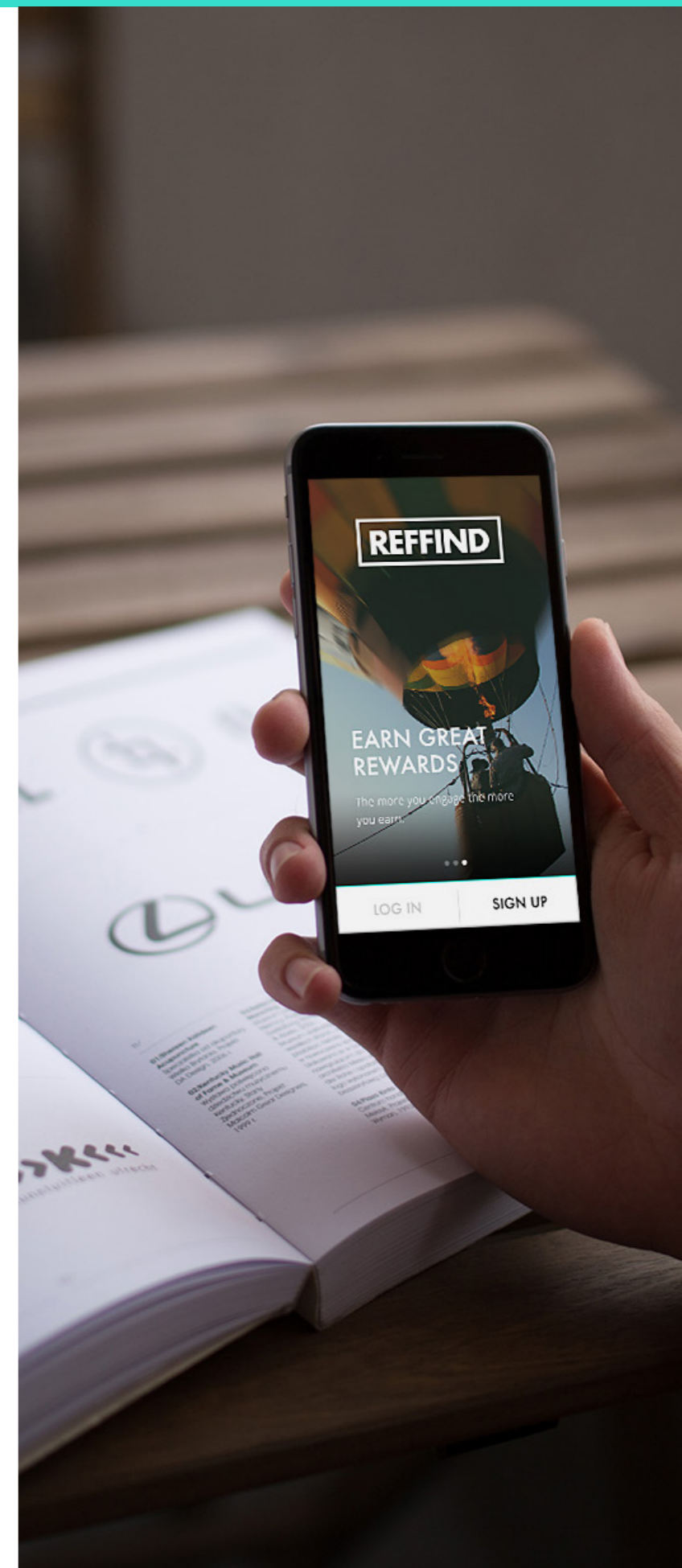
RFN business growth opportunities



ASEAN / APAC Region: Burgeoning SaaS Market

REFFIND has identified major opportunities for its core product offerings in the proven growth ASEAN and Asia-Pacific markets in the Cloud based enterprise SaaS and BaaS sectors.

It will seek to maximize these opportunities by accelerating the adoption of its existing products and by pursuing complementary, value accretive SaaS and BaaS opportunities.



The ASEAN / APAC SaaS Opportunity

– Current Trends

1 Software and Services are leading Asia Pacific tech market growth

- In the US and Europe, software and tech consulting services are two of the largest and fastest-growing tech spends.
- Asia Pacific has not reached this point but is gaining ground - the Asia Pacific tech market forecast to grow by 6% in 2018
- Software is now the third-largest tech market spend (after computer equipment)
- Software and tech consulting services — key elements of a Business Technology strategy — will be the fastest-growing categories in 2017 and 2018 – anticipated 2018 software spend US\$129b.

2 Software gains to be made in ASEAN / APAC - Higher spending on Applications, especially SaaS

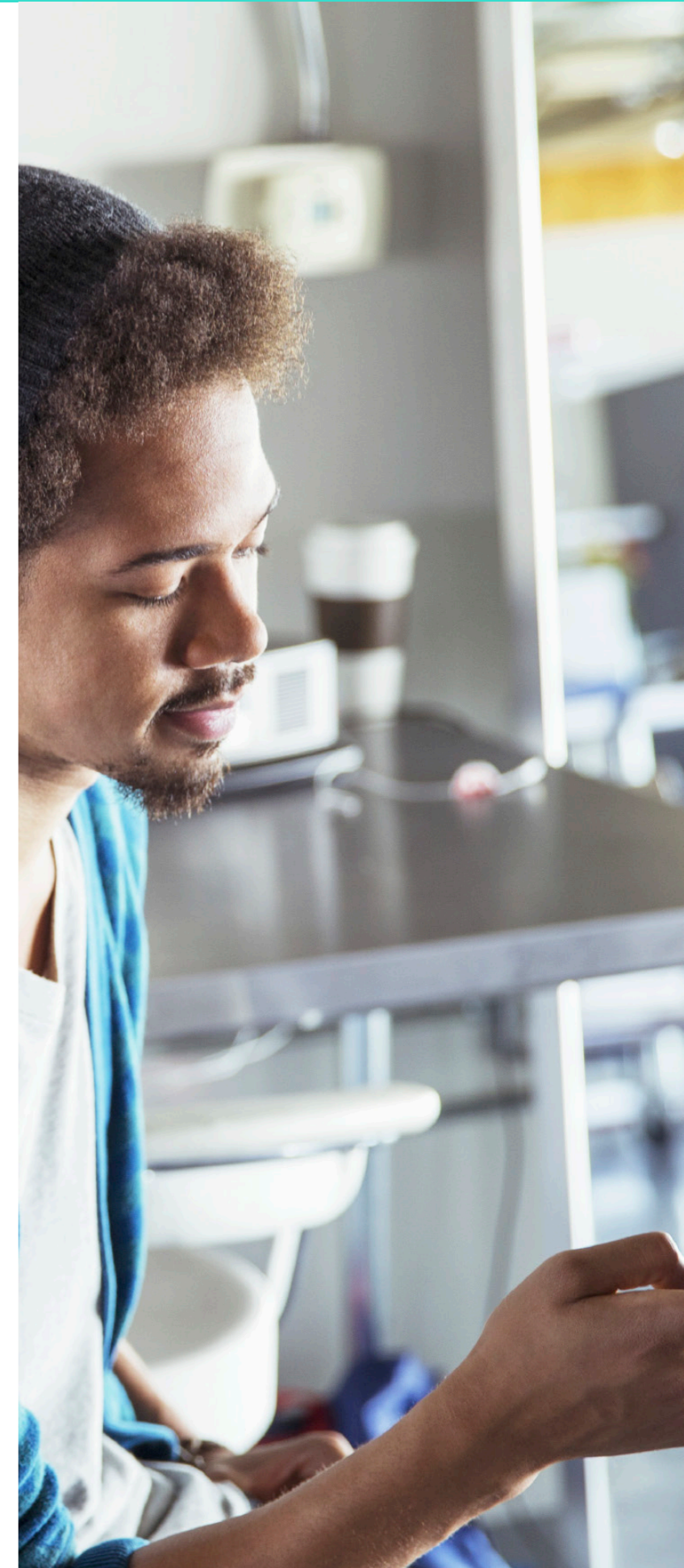
- Asia Pacific software market is experiencing three trends:
- Applications becoming a large component of company software spend.
- SaaS taking over from licensed on-premises software; and
- Custom-built software spend is flattening out.

3 The adoption of US and Australian SaaS vendors is reducing the need for custom software

US and Australian SaaS vendors providing regularly updated applications for enterprises and individuals are reducing the need for large scale customised software expenditure. Cloud based engagement and commerce with agile development teams and product roadmaps are leading demand for SaaS products in ASEAN and Asia Pacific markets.

Market Drivers

- Cloud based SaaS and BaaS enterprise technology is a rapidly growing market in the ASEAN / APAC region
- This growth is being driven by;
 - Enterprises seeking to significantly increase expenditure to improve engagement, communication, education, rewards and loyalty from employees, customers and supply chain partners in an effort to improve efficiencies and revenues; and
 - Enterprises are also seeking to improve mobile commerce experiences for customers – one of the more dominant growths sectors in this area is blockchain-based crypto-currency product offerings and REFFIND sees this as a natural complement to its existing SaaS product offering and business model.



The Australian Market & the ASEAN / APAC Opportunity

- Australian businesses have made deep investments in software, tech outsourcing and consulting services
- In 2017, around half of Australia's tech investment is on software, tech outsourcing and consulting services – and these also represent the largest growth areas.
- This transition has enabled companies to reduce complexity in back-end systems and leverage scale and automation to drive innovation and business agility.
- Approx 36% of Australian and NZ businesses have invested in machine-to-machine or IoT solutions or plan to do so over the next 12 months to optimize their back-ends or to create new revenue opportunities from existing or new products or services.
- By contrast, hardware remains the largest tech spend category in Indonesia, Singapore, Malaysia, and Thailand - will account for 74% of total tech purchases in 2018.
- To realise its 'Smart Nation' vision Singapore - the biggest tech market in the region - will aggressively increase investments in network coverage and seek to drive productivity by deploying automation solutions at an industry level.
- In Indonesia approx 70% of internet traffic originates from mobile devices and its spend will focus on eCommerce and mobile software technology.
- In the broader region, in 2017 spending on software is expected to rise by 9% and on tech outsourcing by 12%.

Software, tech outsourcing and consulting services will grow strongly to support these initiatives.

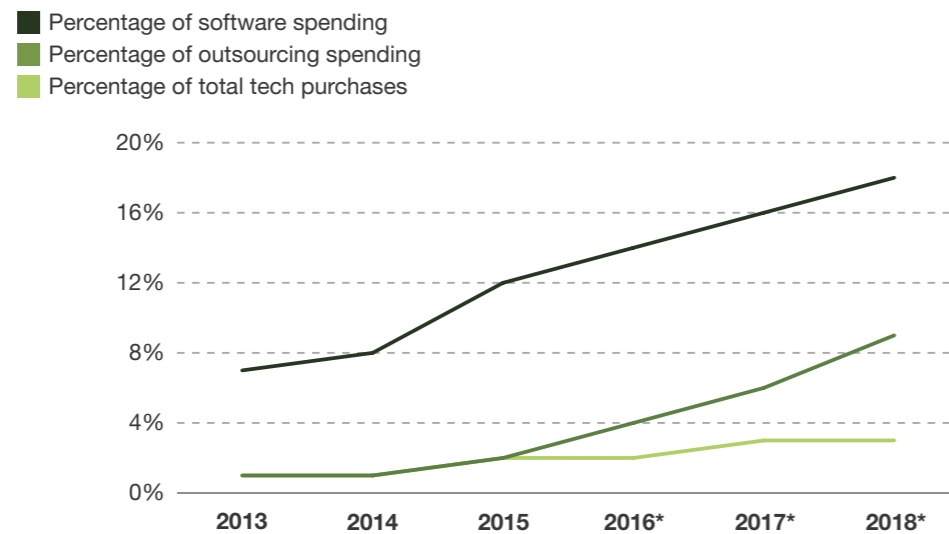
- The information on this slide is extracted and interpreted from the Forrester Asia Pacific Tech Market Outlook For 2017 - 2018

Source: Forrester Research, contained in the Forrester Asia Pacific Tech Market Outlook For 2017 - 2018

Cloud Technology to Reach 20% of Software Spending In ASEAN / APAC by 2018

... but just 3% of all tech spend

Cloud as a percentage of Asia Pacific tech purchases



Source: Forrester Research
*Forrester forecast

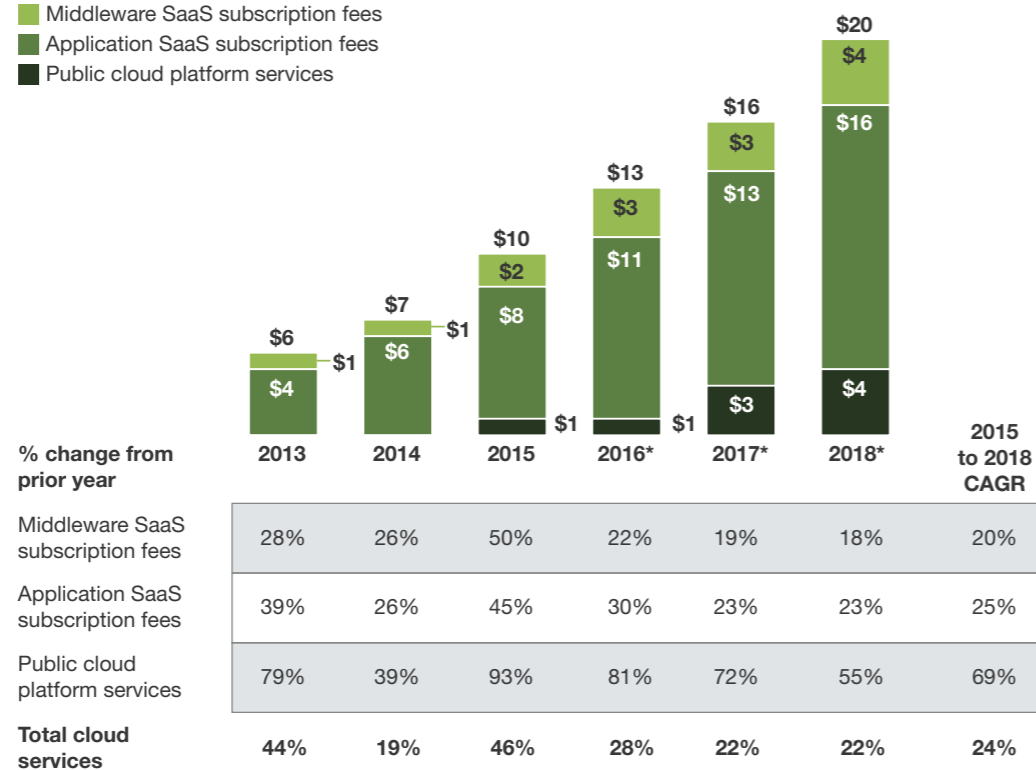
Source: Forrester Research, contained in the Forrester Asia Pacific Tech Market Outlook For 2017 - 2018

Cloud Platform Services Growing At Fastest Rate Of All Tech Spending In ASEAN / APAC

Asia Pacific business and government spending on cloud software and services

(US\$ billions)

- Middleware SaaS subscription fees
- Application SaaS subscription fees
- Public cloud platform services



Source: Forrester Research
*Forrester forecast

Source: Forrester Research, contained in the Forrester Asia Pacific Tech Market Outlook For 2017 - 2018

The Rise Of Business Technology & Shift To Cloud

- Business Technology (BT) is becoming a driver of Software and Services.
- New BT includes technologies that help firms win, serve, and retain customers.
- BT spend represents 32% of all tech spending in the US – is only 14% of the total tech spend in ASEAN / APAC.
- The BT share of tech purchases in the region is rising – forecast to reach US\$113b in 2018.
- Highest in Australia and NZ – 26%
- Telstra in Australia announced in 2016 that it would invest A\$1b by 2019 to accelerate digitisation of its operations.
- Lowest in India – 9%
- Online consumers in metropolitan areas in India and China leading the move toward digital empowerment in ASEAN / APAC - have high mobile internet rates and expect brands to engage with them via mobile.
- Digital leaders like Amazon in India and Tencent in China are already serving these empowered consumers – markets represent massive opportunity.

Cloud Applications Leading Cloud Technology Adoption

- Public cloud services continue to gain traction in Asia Pacific markets as organisations seek to execute their BT strategies.
- The public cloud services market in Asia Pacific is forecast to grow from US\$10b in 2015 to US\$20b in 2018 at a compound annual growth rate (CAGR) of approx 24%.
- Cloud spend will reach 18% of software spending and 9% of outsourcing spending.
- Cloud applications or SaaS are the largest category – the public cloud applications market expected to double from US\$8b in 2015 to US\$16b in 2018 at a CAGR of 25%.
- Growth based on SaaS categories such as CRM, content and collaboration and productivity applications and now also in areas such as learning and talent management.
- Cloud platform services expected to grow the fastest – forecast to grow from US\$1b in 2015 to US\$4b in 2018 at a CAGR of 69%.
- Middleware SaaS subscription services expected to follow the growth of cloud applications – expected to grow from US\$2b in 2015 to US\$4b in 2018 at a 20% CAGR.

Current SaaS Portfolio



Current and Target SaaS Portfolio

Current portfolio

REFFERAL

Supercharge your employee referral program

REWARDS AND LOYALTY [WooBoard]

Recognise & reward your team

ENGAGE - SURVEY

Check the pulse of your workforce

EDUCATE

Next generation training & communications

Target SaaS Acquisitions

- MOBILE COMMERCE
- SAAS SECURITY
- DIGITISATION OF CUSTOMER, PRODUCT, PROCESS & TRANSACTION DATA



BLOCKCHAIN BASED ENTERPRISE SOLUTIONS

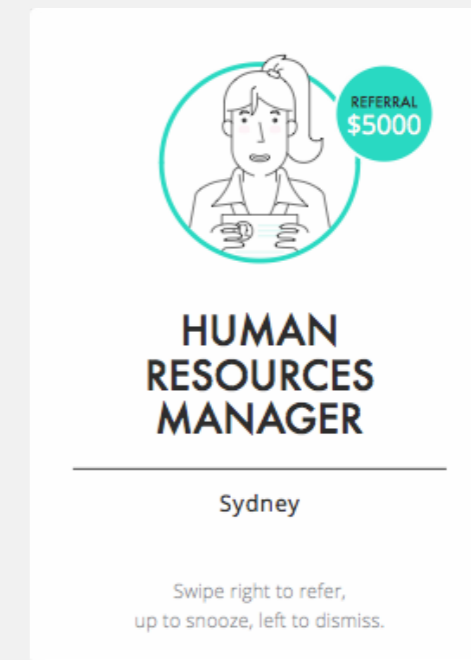
REFFERAL PRODUCT OFFERING

- Maximise referrals
- Internal mobility
- Detailed reporting
- No app needed for candidates
- Weekly prize draw
- Works with any ATS

The right jobs find the right people
referrals start faster, stay longer
access internal talent

No change to your process

Works with your current referral
program



ENGAGE - SURVEY PRODUCT OFFERING

- Quickly survey your employees
- Real time feedback
- Reporting
- Scheduling of surveys
- Self managed portal
- Team management
- Conduct anonymous surveys
- Employee “net promoter score”
- Data export

Simple, fast & accurate

Know who is engaged in your team
easy & fun to use

Survey anywhere/anytime higher
response rates



QUESTION 5

I offered to help someone

Swipe the card Right for yes
Up for unsure or Left for no.

REWARDS AND LOYALTY PRODUCT OFFERING

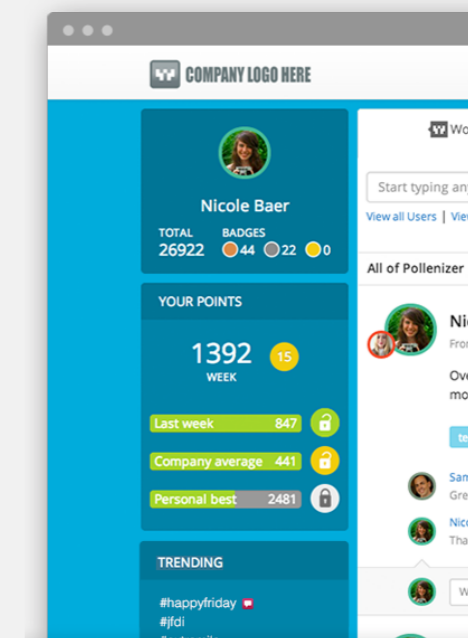
- Reward & recognise team members
- Targeted rewards
- Activity reports
- Dashboards
- Team management
- Track behaviour against company values

Rewards made easy

Immediately recognise great work
keep your team engaged

Social

Fun & easy to use



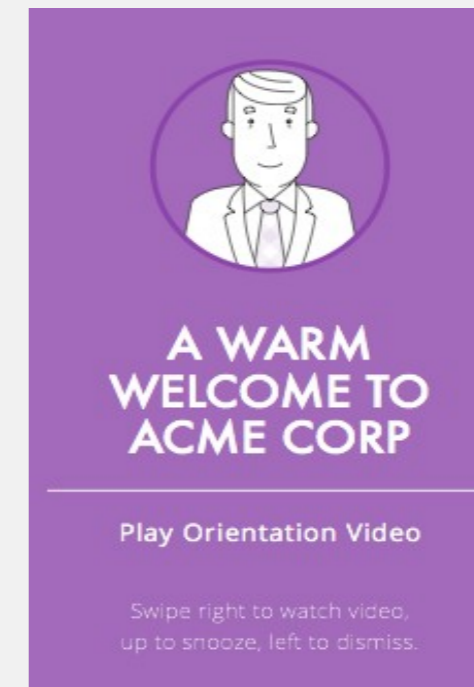
EDUCATE PRODUCT OFFERING

- Deliver short form video via mobile induction training
- Product training compliance training
- Track viewing patterns & compliance use in conjunction with engage
- Self admin content loading

Train where & when you want

Next generation corporate comms improved team productivity

No classroom or laptop needed improved knowledge retention



REWARDS AND LOYALTY PRODUCT OFFERING

REFFIND has identified that major un-met opportunities exist in the Employee Rewards, Recognition and Loyalty space. The WooBoard platform provides the Company with a strong offering and presence in this market – and the maximising the WooBoard offering and market opportunity are key priorities.

WooBoard

WooBoard Value Proposition

WooBoard is a peer-to-peer recognition platform which encourages employees to acknowledge and celebrate great work by their colleagues. It is social, interactive and uses gamification to boost user engagement and improve company culture.

The Opportunity

The rewards and recognition market is growing rapidly as companies look for new ways to engage and retain employees. By its nature, WooBoard is a “sticky” product - companies have typically long-term engagements. Is also “low touch” for technical support and account management.

WooBoard Roadmap & Sales Strategy

- Platform rebuild using leading edge technology – provides foundation for future enhancements. Initial Beta version released to key customers for feedback and testing – focus on market validation and constant product improvement.
- First round of product enhancements to be rolled out to all customers Q4, 2017 – customer feedback to drive ongoing product enhancement.
- WooBoard currently has strong organic search traffic but a low conversion rate.
- Marketing website to be updated to better communicate value proposition and increase new business leads.
- New leads to demo the new platform and experience a superior product – drive higher conversion to new paying customers.
- New opportunities in international markets being assessed - including channel partner arrangements in ASEAN - APAC territories.

WooBoard

WooBoard - Current Platform Offering

- Peer to peer recognition
- Company values able to be tagged
- Gamification via points system, leaderboards and badges
- Optional gift card rewards program
- Basic reporting
- Allows basic customer branding
- No enterprise level integrations
- Slow page loading times
- Out of date look and feel
- Limited support and training materials
- Web app only

WooBoard – Platform Roadmap

- Improved reporting
- Increased customer branding opportunities
- Enterprise integrations such as Identity Management and Single Sign On
- Slack integration
- Faster page loading times
- Refreshed look and feel
- Web app plus iOS and Android Apps
- Improved gamification
- Improved support materials - in-app support chat widget
- Refreshed marketing website
- Re-engineered badge system
- Custom Awards added

WooBoard Screenshots

