



FY24

CHL Investor Conference

Official Presentation – May 2024

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Camplify Holdings Limited pay our respects to the traditional owners, their elders past and present and value their care and custodianship of these lands. Camplify Holdings Limited is a proud Newcastle originated company built on the lands of the Awabakal & Worimi people.



Our Board of Directors



Trent Bagnall

Chairperson and
Non-Executive Director



Justin Hales

Chief Executive Officer
and Executive Director



Andrew McEvoy

Non-Executive Director



Helen Souness

Non-Executive Director



Karl Trouchet

Non-Executive Director



Stephanie Hinds

Non-Executive Director



FY24

Introduction to CHL

Section 1



myway

camplify



rent tent



Our Executive Team



Justin Hales
Chief Executive Officer



Andrea MacDougall
Chief Financial Officer



Désirée Mettraux
Market Lead Europe &
CEO- MyWay



Philip Wade
Market Lead ANZ &
Chief Commercial
Officer



Dirk Fehse
Chief Investment Officer



Joshua Fischer
Chief Revenue Officer



Jonathan Milgate
Chief Technology
Officer



Alastair Mccausland
Chief Marketing Officer



Danny Tobisch
Chief Data & Analytics
Officer



About us

Adventure travel reimagined.

Our mission

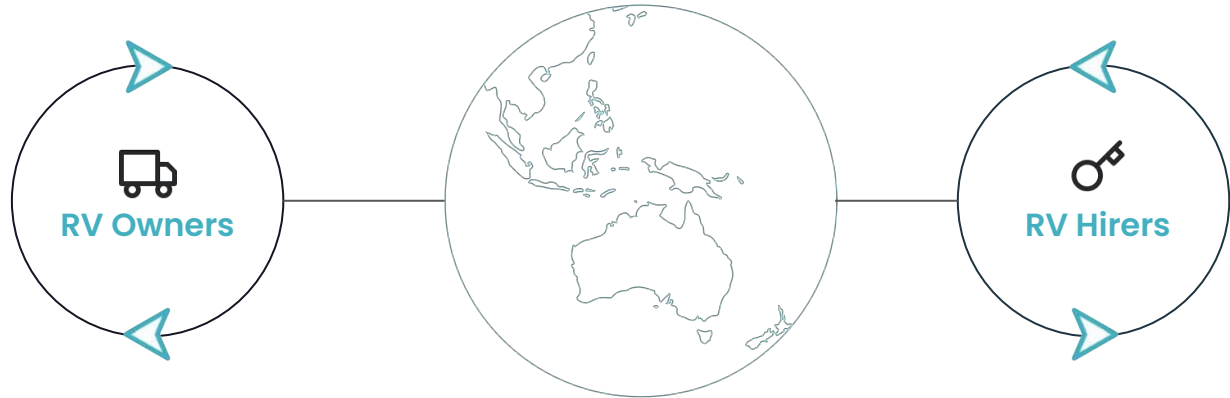
To cultivate adventure travel and entrepreneurship by making the outdoors accessible to all through innovative and scalable tech solutions.

Our vision

A world where outdoor adventures and RV travel are accessible to all.

CHL is the parent company of Camplify and PaulCamper and is one of the leading P2P digital marketplaces in Australia and Germany, respectively, **connecting Owners** of RVs such as caravans, campervans and motorhomes **to Hirers**.

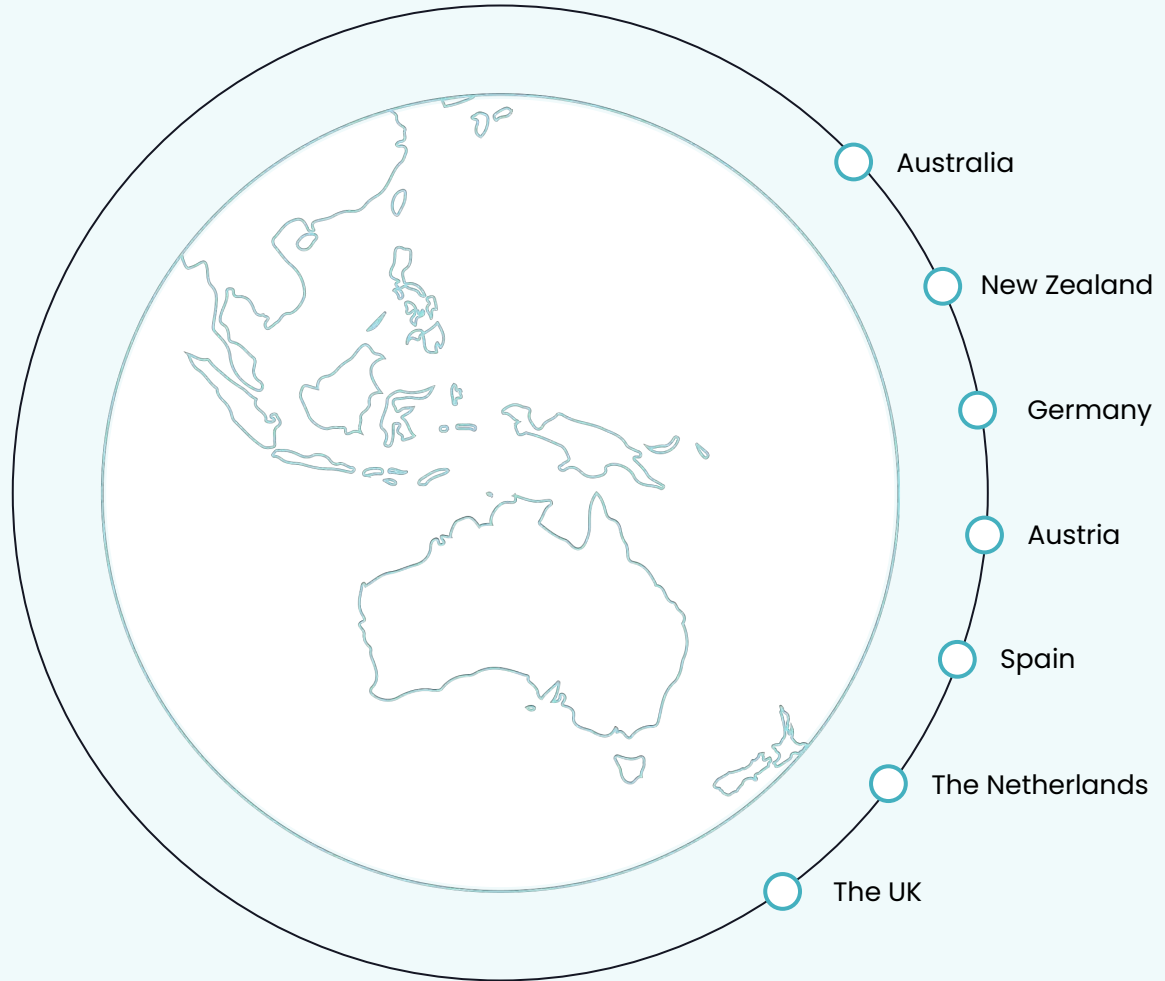
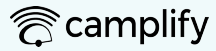
- Provide RV for rent
- Set their own pricing
- Set their rental type



- Pay for their rental
- Pay for their rental protection
- Purchase additional goods and services

- Utilise Camplify/PaulCamper services
- Purchase insurance
- Purchase additional goods and services

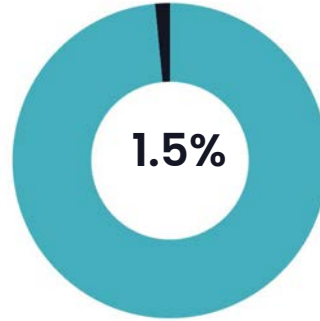
- Receive customer support
- Receive 24x7 roadside assistance
- Receive rental protection



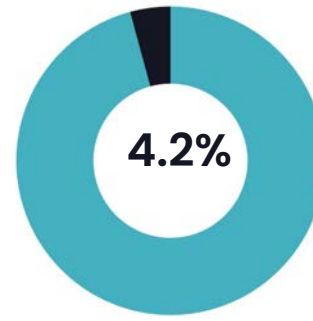
Camplify and PaulCamper still have a low percentage of total addressable market in all key markets we operate in.

Total vs. registered fleet size

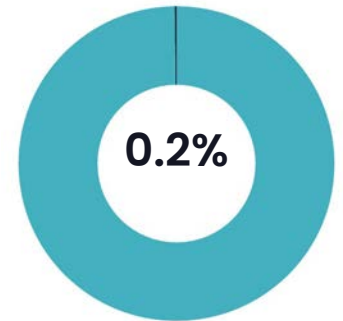
Australia



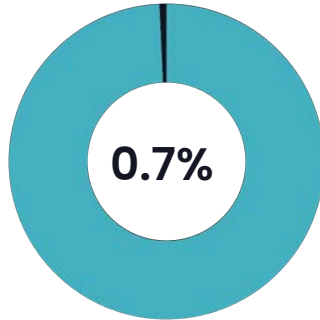
New Zealand



The Netherlands



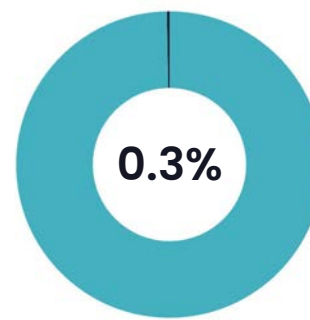
Germany



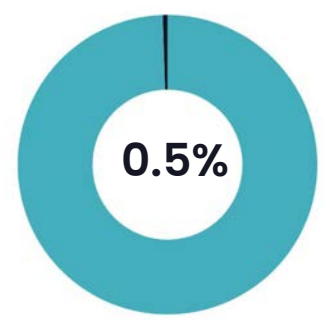
Spain




The UK



Austria



 % of total registered RVs on market
 % of RVs registered on CHL

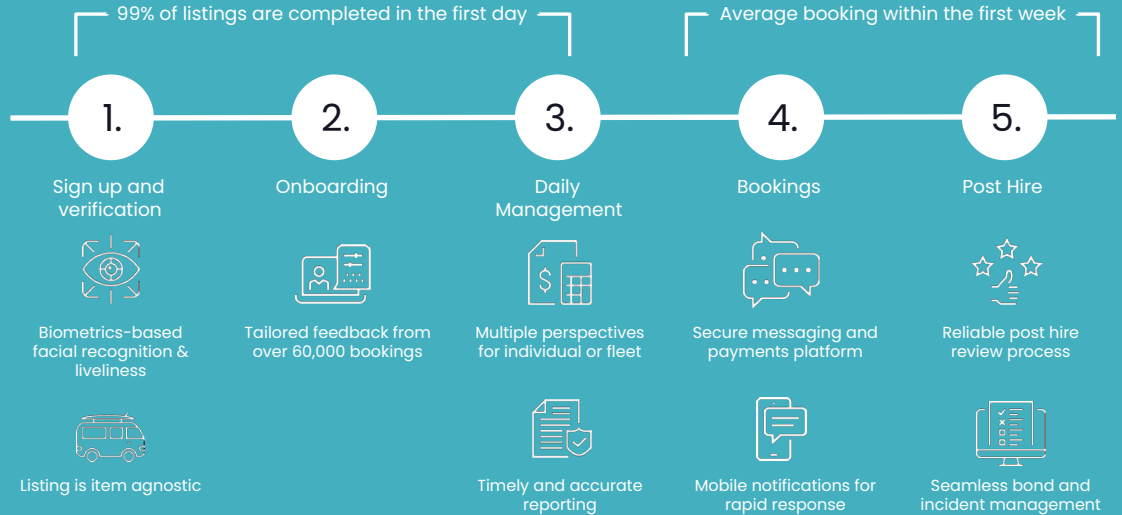


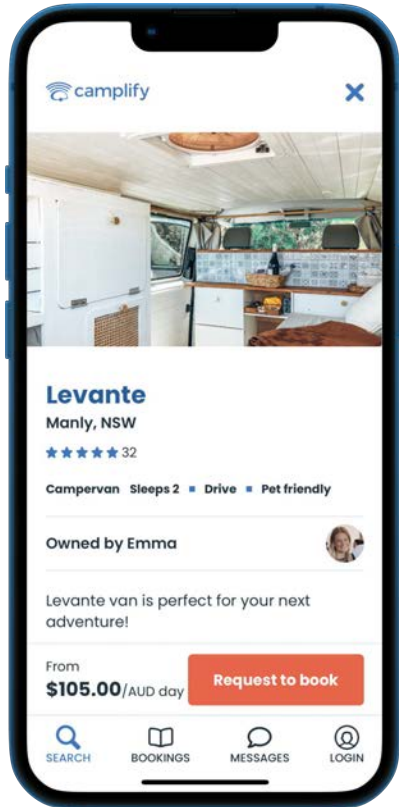
Powered by Proprietary Tech

Camplify Technology Platform Pillars

- Camplify has invested significantly in its technology platform and built it to scale to other geographical markets.
- Empowering Owners with marketing opportunities and integration with custom sites.
- Provide a trustworthy, secure environment for both owners and hirers to generate experiences.
- Built on a Service Driven, API based platform with proven reliability and scalability.
- Purpose built Invoicing and Reporting platform.
- Continued innovation and improvement at the core.

The Owner Preparedness Journey is identified as one of the key processes for Camplify, recruiting and empowering owners on the platform as quickly as possible.





Marketplace performance

- One global platform
- Standardised processes, providing consistent global experience
- Streamlines operations with centralised data and insights
- Reduces overhead from maintaining multiple systems
- Scalable and flexible for growth and new markets
- Allows focus on building customer features and experiences

AI-powered capabilities

- Analyze consolidated data to identify patterns and opportunities
- Forecast future outcomes and demand fluctuations accurately
- Proactively adjust strategies and allocate resources
- Provide personalised product/content recommendations
- Enhance customer experience and marketplace performance



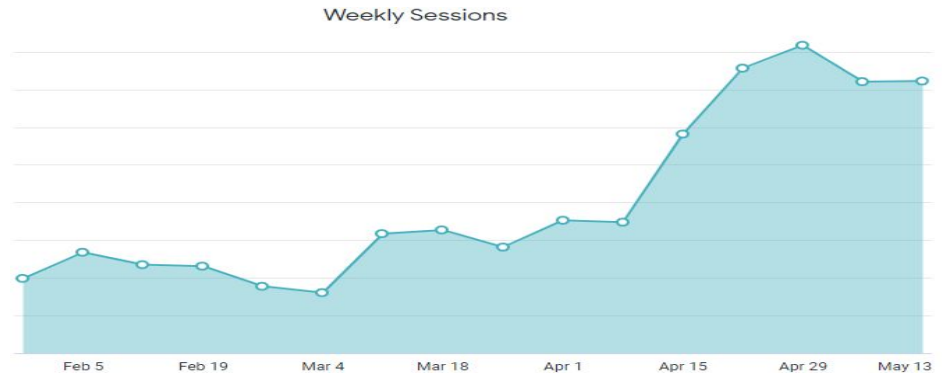
PaulCamper Migration Summary

- The project, initially scheduled for 30 days, faced technical complexities and customer migration issues, leading to an extension, and was completed by the end of April.
- An impact on customer bookings and a reduction in FY24 revenue for the year between \$3.5-\$4m.
- PaulCamper expected to return to normal trade by June 2024, enabling execution of key product rollout in FY25 and accelerated growth in core EU markets.

Traffic Performance



Booking requests





FY24

CHL revenue

Section 2

Camplify - Owners & Hirers

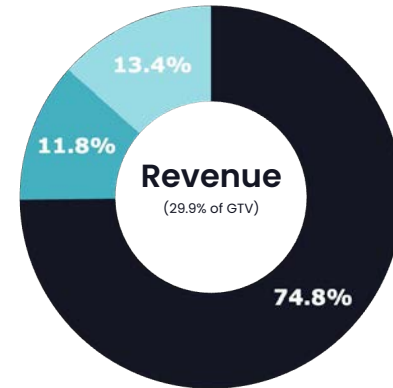
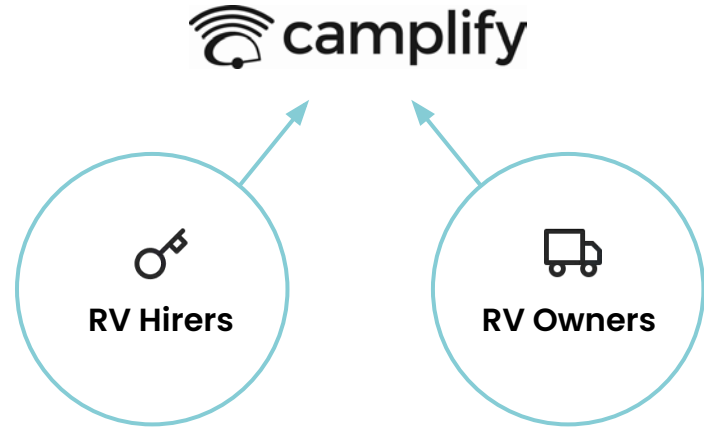
RV hirers

- Commission
- In AU/NZ Mandatory Accident Excess Reduction (AER)
- Optional AER upgrade

RV owners

- Depending on the type of member:
 - Commission
 - Insurance
 - Premium Membership (PM)

Revenue is recognised based on travel dates for all Camplify countries



● Hire Revenue ● Other
● Premium Memberships

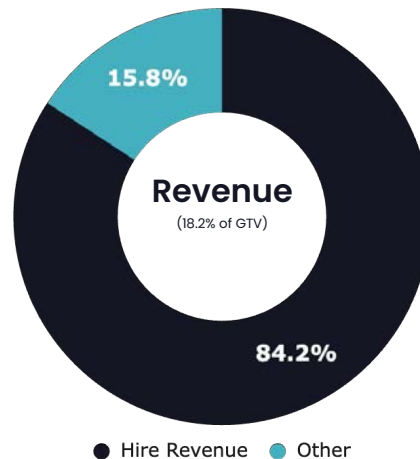
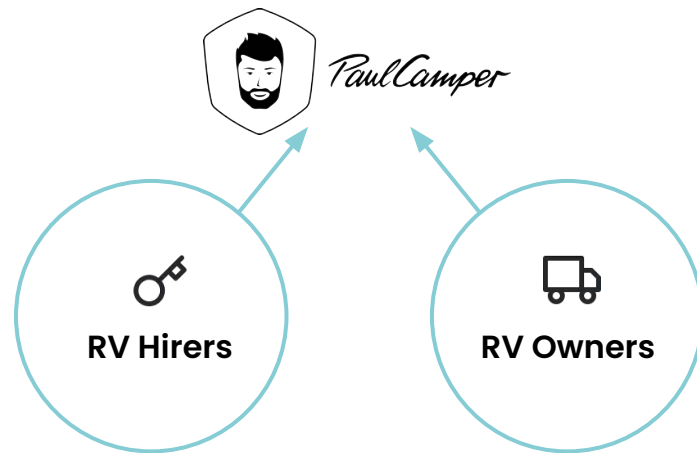
PaulCamper - Owners & Hirers

RV hirers

- Commission
- Optional travel insurance

RV Owners

- Depending on the type of member:
 - Commission
 - Day rate for casual insurance



Revenue is recognised based on date booking is accepted by the owner for all PaulCamper countries.

Marketplace Revenue

- Seasonal tourism focus
- Marketplace commission - 16.5%-22.5% commission
- Accident Excess Reduction

Insurance/Membership Revenue

- Premium membership
- RV insurance products
- Travel insurance products



B2B Commercial Products

- Emergency accommodation products
- Rent a Tent
- Long term accommodation

Additional Products

- GPS Sales
- Vehicle sales
- Additional 3rd party product sales



Marketplace Summary Q3FY24 Camplify Regions

- Q3 FY24 for Camplify Regions - AU, UK, NZ, ES
- Unaudited Results
- Excluding TAP Marketplace Revenue grew by 28.9% vs pcp to \$9.3m
- Van Sales reduced by 75.2% from \$610k in Q3FY23 to \$151k in Q3FY24. This has always been a highly variable and unpredictable revenue stream
- Future Bookings are for Camplify countries only

\$35.6m

Total transaction value

+17.0% (pcp Q3FY23)

\$10.5m

Total revenue

+17.0% (pcp Q3FY23)
Excluding TAP +28.9%

31,215

CHL Group Fleet

+18.2% (pcp Q3FY24)

\$19.5m

Future Bookings

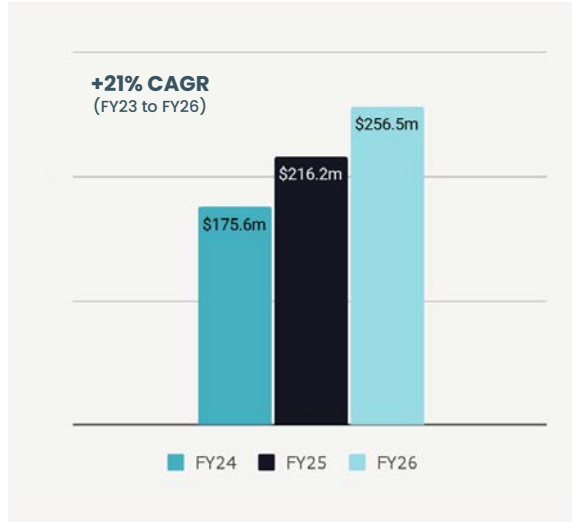
GTV +8.0% (pcp 20th May)
Bookings +20.9% (pcp 20th May)



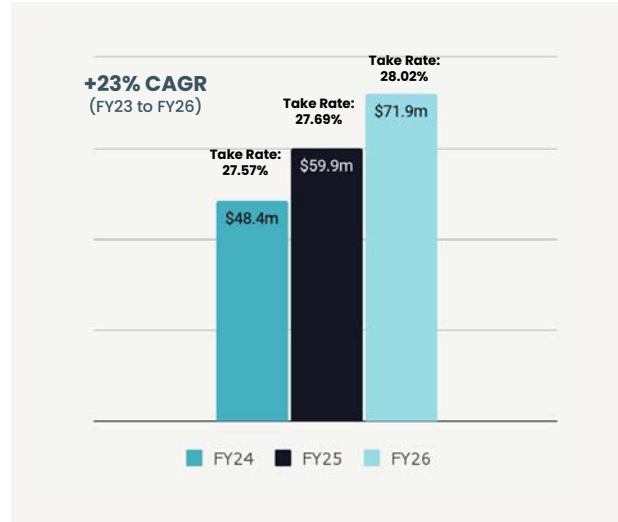
Consensus Numbers

Based on Canaccord, Morgans, and Ord Minnett averaged key numbers in May 2024
Note: MyWay impact not included

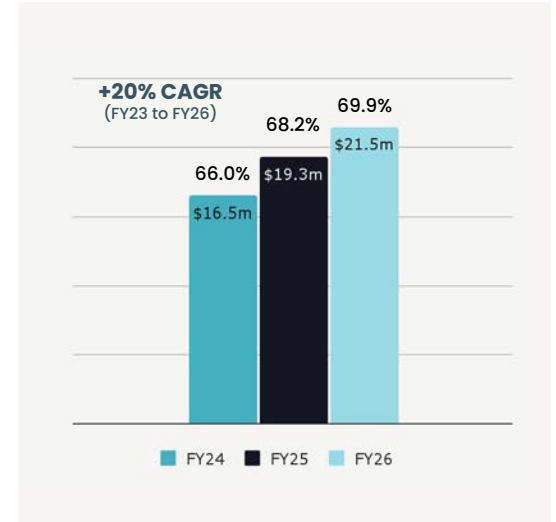
Global Transaction Value



Revenue and Take Rate



COGS and GP Margin





FY24

Australia and New Zealand Market

Section 3



ANZ market



Where are we at

- NZ performing strongly
 - Australia performing satisfactorily
-



Where do we aim to be

- Increase fleet in ANZ
 - Enable vantagepreneurs to build their businesses
 - Improved customer experience
-



Why are we excited

- Large headroom for growth
- Team capabilities in place
- Clear plan to deliver



- As at December 2023, there were over 858,000 RV registrations in Australia.
- A substantial number of available RV assets that Camplify can potentially capture and make available for rent.
- Growing addressable market for Camplify still <2% of TAM.



15.3 million trips in 2023 (+1%yoy)



\$10.7 billion in annual spend in 2023 on drive holidays (+3% yoy)

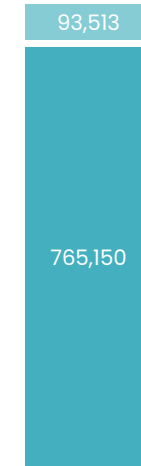


89% of trips in regional Australia



30-54 year market makes 46% of trips taken

858,663



Camper vans (+5% yoy)



Caravans (+5% yoy)

Registered RVs - 2023

In ANZ Camplify has two core markets,
Business to Business and Business to
Consumer.

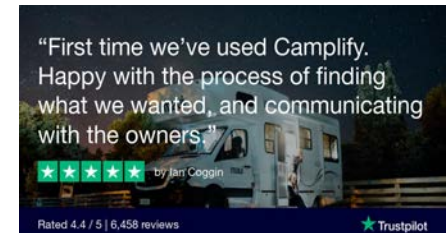


B2B

- Temporary housing accommodations
- Events and festivals
- Government and insurance solutions

B2C

- Accelerate growth of owners and hirers
- Increase premium memberships



European and UK market

Section 4



Where are we in this market?

- EU market leader in Germany, significant growth potential remaining
- Well established in UK market
- Growing strongly in Spain, Austria, & The Netherlands
- Completed peer-to-peer (P2P) platform with excellent future upside outcomes for owners
- Centralised systems, teams, and call centre

Where do we aim to be at?

- Expand beyond P2P to B2B model with Camper+ (fleet expansion, wider product range)
- Focus on recurring membership/subscription revenue stream

Why are we excited about this market

- Leverage platform strengths to win in EU markets long-term
- Completed platform migration positions us well to better serve customers
- Camper+ model unlocks new revenue streams and market segments



MyWay Insurance

Section 5



myway

Wherever you are,
we will be by your side.

Previous 6 months

MyWay operations team

MyWay's operations team is forming with some internal transfers from CHL group (resolutions team in ANZ and ES) and external new hires (customer support in DE)

EU Membership model

Camper+ was launched in Germany with a automated sales process and a steadily growing revenue flow for PaulCamper in addition to MyWay's commission revenues for the underlying insurance

-6 months

today

MyWay Insurance Europe

A dedicated legal entity with EU-wide insurance licenses is already generating revenues

MyWay country website

Following the launch of MyWay's global website in 2023 now the first country page has been published in Germany with dedicated content and product specific landing pages



myway

MyWay Insurance allows CHL to establish its own globally operating insurtech.



Product portfolio

Platform Solutions

- Renewed daily rental insurance policies on favorable terms
- Implementing non-insurance Excess Reduction product across EU

Retail Insurance Solutions

- Offering base annual motor policies and self-drive hire insurance in Germany
- Australia will be our first true retail offering - FY25
- Providing annual motor policies for RV/van owners in the UK

Membership Models

- Insurance solutions supporting membership models in Germany
- Planned premium membership testing across EU by year-end
- Full-scale membership launch targeted for FY25



Paul Camper



camplify



DE



AT



NL



ES



UK



myway

MyWay Insurance allows CHL to grow far beyond its typical target groups and markets.



Outlook

Embedded insurance

Integrate frictionless insurance solutions into the core platform business at Camplify and PaulCamper

Product development

Develop insurance products inhouse or through an extensive network of insurance partners

Claims & resolution hub

Streamline claims handling and resolution processes under one roof backed by state-of-the-art technology

Branding and marketing

Developing locally hosted country pages with customised content specifically for MyWay.

Creation of social media accounts aligned with CHL global marketing strategies.

Empowering Travel Confidence

Our goal is to provide each platform customer with the optimal insurance solution tailored to their needs, ensuring both travel freedom and security. By doing so, we foster customer loyalty and platform stickiness, empowering travelers to explore with peace of mind.

Third party provider

Certain products and services can be offered to external platform providers under the MyWay Insurance brand



3-5 Year Strategic Goals

Section 6

Grow Core Revenue

- Grow core customers including fleet and hiring members
- A global target of 25% take rate
- Build recurring revenue through MyWay

Focus on Members

- Camper+ is a core strategy in development of markets
- Establish more complementary products for members
- Build additional membership levels



Focus on Operational Scale

- Build efficiency through automation and technology
- Use AI tools to enable customer growth
- Build brands enabling efficient CAC

Focus on Ebit Performance

- Build BAU EBITDA levels towards 20%
- Reduce operational costs as percentage of revenue as growth continues



3-5 Year Strategic Goals

3-5 Year Goal

Revenue	\$125m
Fleet	71,000
Camper+ Members	20,000
BAU EBITDA Margin	20%

21-37% CAGR, with the growth rate commensurate with our speed of execution

Current Status:

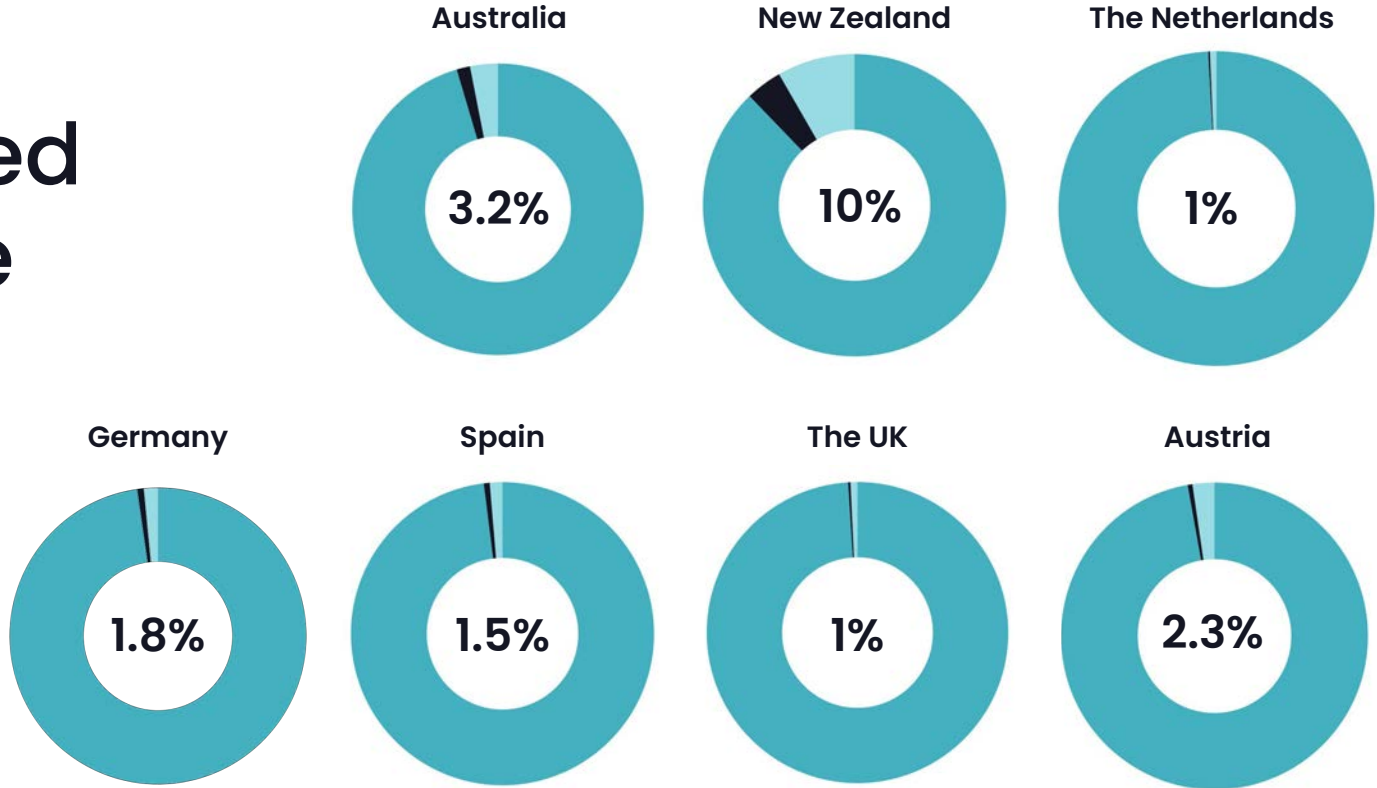
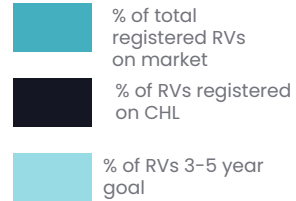
- **Revenue;** HIFY24 \$24.3m
- **Fleet;** 29,388
- **Premium Members;** 4,983
- **BAU EBITDA Margin;** -6%

Assumptions:

- Growth in current markets only, no acquisitions or expansions
- Market conditions in current markets remain stable
- No growth in TAM has been assumed, although new RVs are being registered annually
- Insurance compliance is completed globally by 1 Sept 2024
- Camper+ & AER launched in all regions in FY25
- Operational efficiencies and automations are realised in FY25

3-5 Year Fleet Goals for total fleet on platform

Total vs. registered fleet size

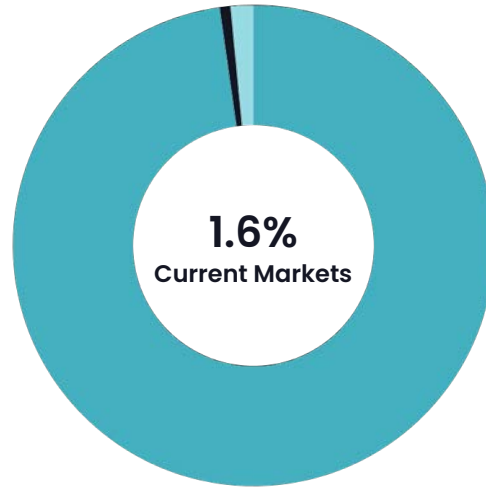




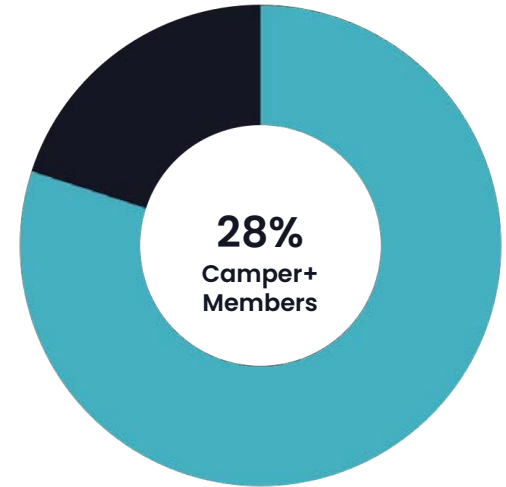
Fleet




3-5 Years Fleet Goal

71,000 Fleet
Memberships



20,000
Camper+
Members



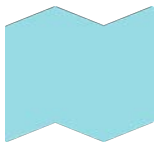
-  % of total registered RVs in market
-  % of RVs registered on CHL
-  % of RVs 3-5 year goal



3-5 Year Camper+ Goals

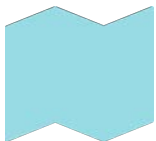
3-5 Year Camper+ Goals

Camper+ members are our focus



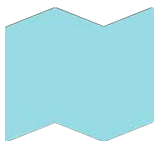
\$12k GTV Per Membership PA

Premium Members average \$12k per vehicle in GTV per year



\$4.5k Revenue Per Membership PA

Each membership represents a combined value of \$4.5k in revenue per year



72 % of Revenue from Members

Premium members represent 72% of revenue in current ANZ markets

\$90m in Membership related revenue in 3-5 years





3-5 Years Long Term Goals



Systems

Leverage AI and automation to build member tools enabling an improved customer experience. Deliver through this strategy the best in market platform for each region.



MyWay

Launch full scale membership for MyWay in all CHL markets, developing an extensive network of insurance partners to develop insurance products in-house. Focus on enhanced product offering delivering outcomes to members and increase take rate



Fleet

Increase and enhance fleet in existing markets through a member first focus on each market segment



Financial Performance

Implement cost optimisation strategies to reduce costs as a percentage of revenue over the next 3-5 years, enhancing operational efficiency and increase gross profit margin.



Summary & appendix

Section 7

Key takeaways

01

Creating a truly global marketplace

Being a leading operator in our key markets of Australia, New Zealand and Germany and increasing tourism across all 7 markets.

02

Consistent high growth and margins

Focus on highly automated scaling systems enabling growth with controlled costs

03

A scaling marketplace

A single global marketplace system with centralized teams and processes enabling future scale

04

Global insurance expansion

Leverage the MyWay Insurance MGA to enable CHL to build and expand to a global insurance product with a member focus

Key risks

Platform risks	As the Company operates a two-sided platform, the Company's future growth and profitability is dependent on that platform being vibrant and active. The Company's business relies on both Hirers utilising the platform and on Owners listing RV's on the platform. The growth of the Company is also reliant on attracting and retaining customers to use its platform and converting those customers into new and repeat customers. Various factors can impact this conversion rate which in turn could impact the Company's ability to meet stated objectives and could adversely impact the operations and financial performance of the Company.
Performance of technology	The Company is heavily reliant on information technology to make the Company's platform available to users. There is a risk that the Company, its web host or the platform's third-party integrations may fail to adequately maintain their information technology systems, which may cause disruptions to the Company's business. There is also a risk that systems failures or delays, corruption of databases or other electronic information, power failures, issues with upgrades, technical malfunctions and other disruptions to information technology systems used by the Company, its web host or the platform's third-party integrations or its users may cause disruptions to the platform or adversely affect user experience on the platform.
Innovation	The Company's success in the future may depend on its ability to continue to identify and deploy the most appropriate new technologies and features. The ability to improve the Company's existing products and services and develop new products and services is subject to risks inherent in the development process. There is a risk that the Company may fail to update its platform to adopt new technologies, or that other businesses may develop or adopt new technologies which give them a competitive advantage over the Company's platform. This may render the Company's business less competitive.
Growth strategies	As the Company plans to continue expanding its cross-border operations into existing and new markets, there is a risk that the Company may face challenges (including legal or regulatory) in which it has limited or no experience in dealing with. The success of the Company's expansion may be affected by a number of factors, including, without limitation, existing incumbent competitors, the timing for and rate of uptake of the Company's platform, differing consumer demands and sentiments, differing regulatory requirements, the ability to enforce intellectual property rights, exchange rate fluctuations and differing tax treatments in different jurisdictions. The Company may have to expend significant resources, such as costs and time, to establish operations, and market itself and develop its presence in those jurisdictions.
Fraud and fictitious transactions	The Company may be exposed to and encounter risks with regard to fraudulent activity by platform users. This may involve Hirer's not receiving goods they have purchased or bookings they have reserved, Owner's not receiving full payment for hires and the Company not receiving full payments it is contracted to receive Negative publicity and user sentiment generated as a result of actual or alleged fraudulent or deceptive conduct on the Company's platform could severely diminish consumer confidence in and use of the Company's platform.
Cybersecurity and data protection	The Company collects a wide range of personal, financial and service usage data and other confidential information from users in the ordinary course of its business, such as contact details and addresses, and stores that data electronically. The platform also includes third-party integrations who may collect information on the Company's users, such as payment details. As an online business, the Company is subject to cyber attacks. The Company and, as far as the Company is aware, those third-party integrations have systems in place to maintain the confidentiality and security of that data and detect and prevent unauthorised access to, or disclosure of, that data. There can be no guarantee that the systems will completely protect against data breaches and other data security incidents.
Intellectual property	The Company places significant weight on the value of their intellectual property and Company know-how to maintain its competitive position in the market. There is a risk that the Company may inadvertently fail to adequately protect its intellectual property or be unable to adequately protect its intellectual property in new jurisdictions which it expands into from time to time. It is also possible that this information be compromised by an employee or a third-party without authorisation.

Key risks (cont'd)

Competition	The Company recognises the potential risk that existing competitors or new entrants to the market may increase the competitive landscape and have an adverse impact on the financial performance of the Company which in turn, would erode the Company's revenue and market share. Existing competitors and new entrants in the market may both domestically and overseas may engage in strategic partnerships or acquisitions, develop superior technology, increase marketing activity and/or offer competitive pricing. There is a risk that the Company may be unable to respond to such competition and this may reduce demand for the Company's service and use of its platform which in turn, may have a material adverse effect on its revenue, profit margins, operations, financial position and growth prospects.
Suppliers	The Company's business utilises third party suppliers, including companies which offer insurance and roadside assistance services. There is a risk that suppliers may become unable or unwilling to do business with the Company, or to renew contracts with the Company once they expire. There is no guarantee that the Company will maintain existing contracts or be able to renew contracts with suppliers on current terms, or at all. If the Company is unable to source alternative suppliers within a reasonable period of time and on reasonable terms, this may cause disruptions to the Company's platform while suitable replacements are sourced or cause the Company to incur substantial costs.
Key personnel	The Company is dependent on its existing personnel as well as its ability to attract and retain skilled employees. The Company must recruit and retain expert engineers and other staff with the skills and qualifications to operate, maintain and develop the platform. A loss of key employees or under-resourcing, and inability to recruit suitable replacements or additional staff within a reasonable time period, may cause disruptions to the platform and growth initiatives, and may adversely affect the Company's operations and financial performance.
Restriction or suspension from digital marketing channels	The Company relies on digital marketing channels such as Google and Facebook to market the platform to the social media of their client demographic. This reliance creates a risk that a ban, restriction or suspension may have an adverse effect on the business reputation, financial performance and operations of the Company.
Search engine risk	Due to the fact that most consumers access the platform through a search engine, the Company may become vulnerable to variations in search engine recommendations. This becomes particularly relevant if the Company becomes excluded from or ranked lower in search engine results due to changes to a search engine's algorithms or other ranking criteria that are outside of the Company's control. If the Company's Search Engine Optimisation (SEO) activities are no longer effective for any reason, the traffic coming to the platform could significantly decrease.
Reputational risk	There is a risk that the Company's reputation may be adversely impacted by substandard service of Owners, negative user experiences in the platform, user complaints or other adverse events which involve the Company or its platform. Any negative impact on the Company's reputation may adversely influence user sentiment towards the Company and willingness to use its platform. This may have a material adverse impact on the Company's future prospects.
Insurance	The Company maintains customary insurances against typical business risks, such as public liability insurance and cyber insurance. There is a risk that the Company's insurance may not be adequate in coverage, valid in overseas jurisdictions, may not insure all risks or may not be able to be claimed against in respect of losses. This could have a material adverse impact on the Company's financial position and reputation. There is also a risk that claims brought under the Company's insurance policies could increase the premiums payable by the Company going forward, which may have a material adverse impact on the Company's financial position.
Covid-19	Camplify is constantly monitoring the actual and potential impact of COVID-19 on its business, the broader economy and the jurisdiction in which it operates. COVID-19-related lockdowns have had an immaterial impact on the Camplify business in the current year. Camplify implemented numerous steps to support staff and contractors following the onset of COVID-19, including supporting all staff and contractors to work from home, restricting all travel, and ensuring office spaces were safe and COVID compliant when a return became possible.

Key risks (cont'd)

Compliance with laws and regulations generally	The Company operates in a sector where the laws and regulations around its operations are evolving. There is a risk that new laws or regulations may be enacted, or existing laws and regulations may be amended in such a way that impose obligations on the Company. If any laws or regulations are adopted which are more stringent than the laws and regulations currently applying to the Company's platform, the Company may need to invest significant time and costs into complying with those laws and updating its platform.
Compliance in overseas jurisdictions	The Company has operations in the United Kingdom, New Zealand, Spain, Germany, Netherlands and Austria. There is a risk that a breach of applicable regulatory rules may be discovered which could result in penalties being incurred for any breach of such requirements and additional requirements may also be imposed by such regulatory rules as to the manner of the conduct of business in these jurisdictions which may result in material additional costs to the Company or may make the conduct of certain of these overseas operations not commercially viable.
Seasonality	The use of the platform by Owners and Hirers in all jurisdictions in which the Company and its overseas subsidiaries operate is subject to seasonality. It is typical for there to be an increase in bookings on the platform over the Summer and Easter holidays in Australia and New Zealand as well as the corresponding holidays in the United Kingdom and Europe. Where an event (such as a severe weather event or pandemic) impacts holiday makers in peak periods, the Company's revenue will be impacted.



Thank you