

**DISRUPTIVE INVESTMENT
GROUP LIMITED** ACN 108 958 274
(ASX: DVI)
Investor Update

July 2016

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DVI Overview

Disruptive Investment Group Limited (“DVI”) operates iBuyNew.com.au, a leading Australian online marketplace that helps buyers find, compare and buy new property. DVI has a highly experienced board and management team that has a history in technology, corporate finance and sales, which it applies to increase the growth and profitability of its investments.

- On 1 July 2015 DVI acquired 50% of Find Solutions Australia (“FSA”) owner and operator of iBuyNew.com.au (“IBN”) with the option to acquire the remaining 50% by 2019;
- On 29 March 2016 DVI announced its intention to accelerate the exercise of its option to acquire the remaining 50% of FSA (“Transaction”); and
- The Transaction is subject to a number of conditions precedent and an EGM for shareholder approval expected to occur in September 2016.
- Key terms of the Transaction terms for the remaining 50% stake include:
 - Total consideration of \$5.9m comprising;
 - Cash consideration of \$1.5m with amended payment terms (refer to notes);
 - Script consideration of \$4.4m representing approximately 75% of the purchase price. DVI scrip to be issued at 1.8c per share;
 - Founder and CEO of IBN to hold ~30% stake in DVI upon completion; and
 - Vendors have warranted at least \$2,500,000 in future commissions receivable.

Key statistics

ASX Code	DVI
Closing Share Price	1.4 cents
Shares on Issue	~724 million
Market Capitalisation (undiluted)	~\$10.1 million
Cash (30 June 2016)	~\$1.25 million
Enterprise Value	\$8.8 million

Notes: Amended cash payment terms:

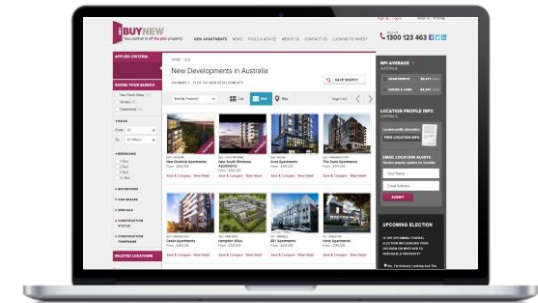
The Board of DVI and the vendors of FSA have agreed to amend cash payment terms of tranches 2 and 3 of the FSA acquisition announced on 29 March 2016. Under the new terms, FSA vendors including IBN founder Mark Mendel have agreed to give DVI the option to defer cash payment of tranches 2 and 3 (total \$1m) by converting any unpaid amount into a loan. The loan will have a maturity date of 31 Dec 2017.

iBuyNew Overview

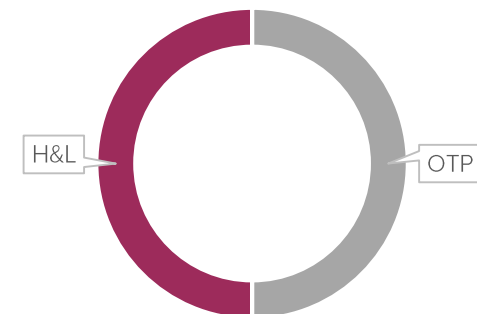
iBuyNew has sold over \$285 million worth of properties and currently has access to over \$1 billion worth of stock across 150+ developments comprising of 3,500+ listings

- iBuyNew is a facilitated marketplace for property buyers looking to purchase new property. The platform facilitates transactions between buyers and developers of new property;
- Unlike lead generation businesses, iBuyNew's in-house consultants actively assist the buyer through all aspects of the sales journey, from search, comparison to settlement and beyond;
- iBuyNew's platform is also available to external distribution partners such as independent real estate agents, mortgage brokers and financial planners who can:
 - Refer potential buyers to iBuyNew's internal consultants; or
 - Assist their clients to purchase through iBuyNew's Platform.
- iBuyNew generates revenue through sales commissions on properties sold on through its platform; and
- To date, iBuyNew has been heavily focused on sales of Off The Plan (OTP) apartments. As part of its strategy to provide a more complete offering to prospective buyers as well as diversify its revenue stream, iBuyNew has launched the pilot of a House and Land marketplace (H&L) effectively doubling its total addressable market.

Where Australia buys new property

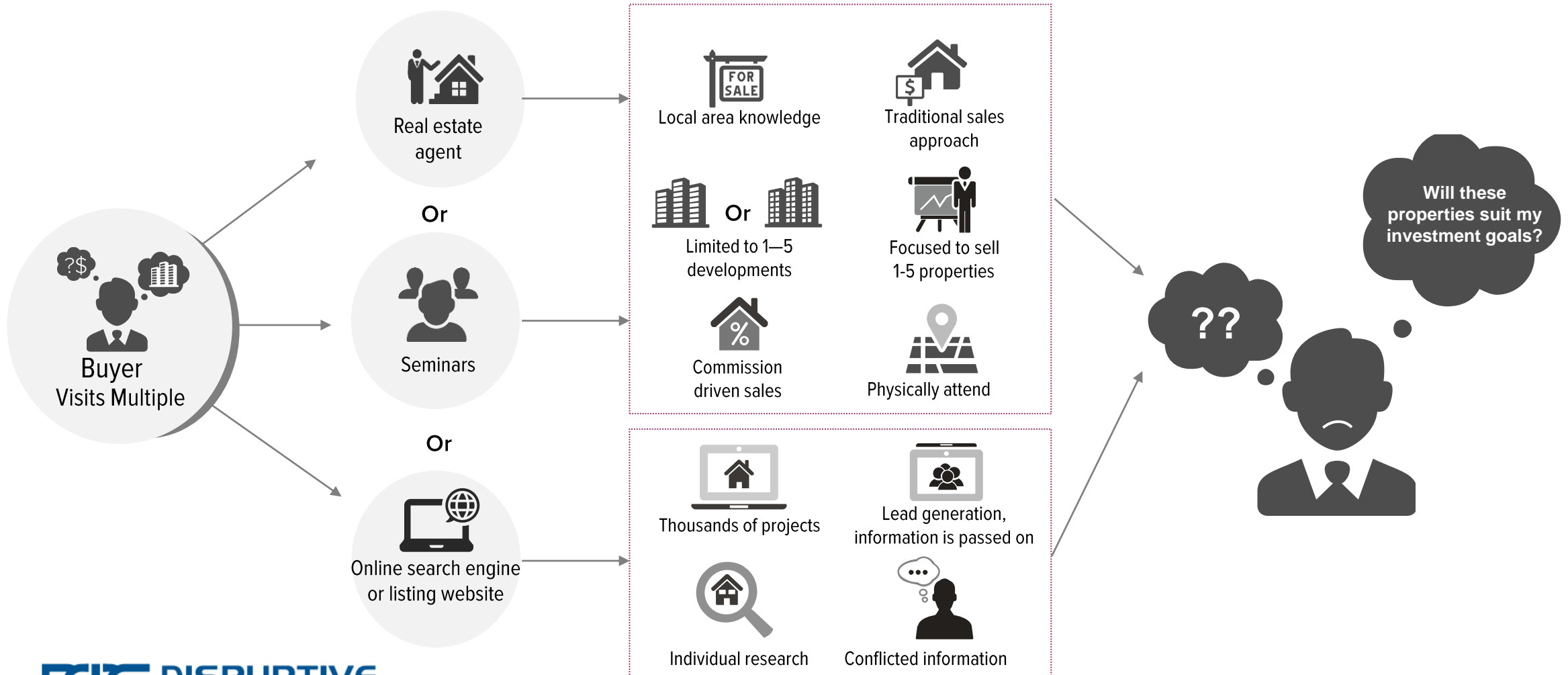


New Property Market – The Opportunity



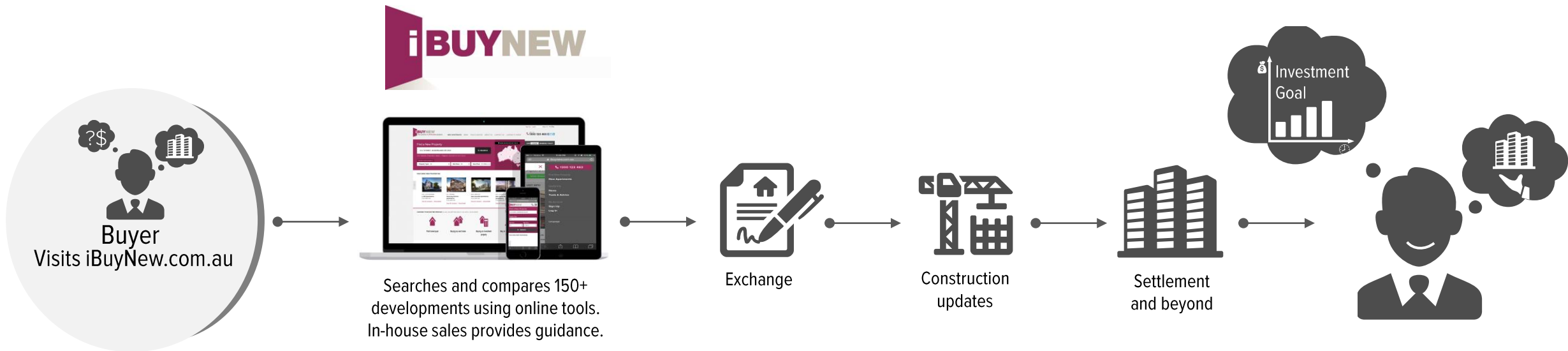
The Traditional Approach

Traditionally there is no way to effectively compare new property



The iBuyNew approach

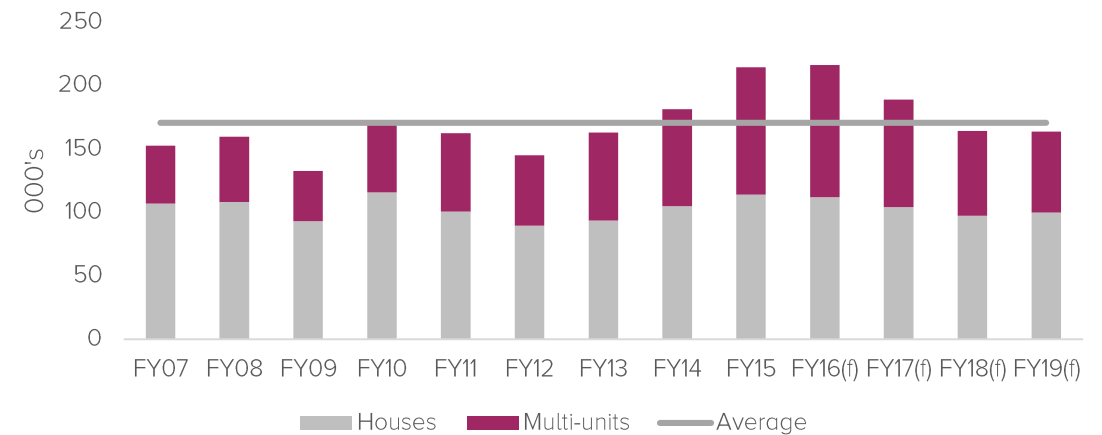
Providing a turn-key solution from selection, comparison to settlement and beyond



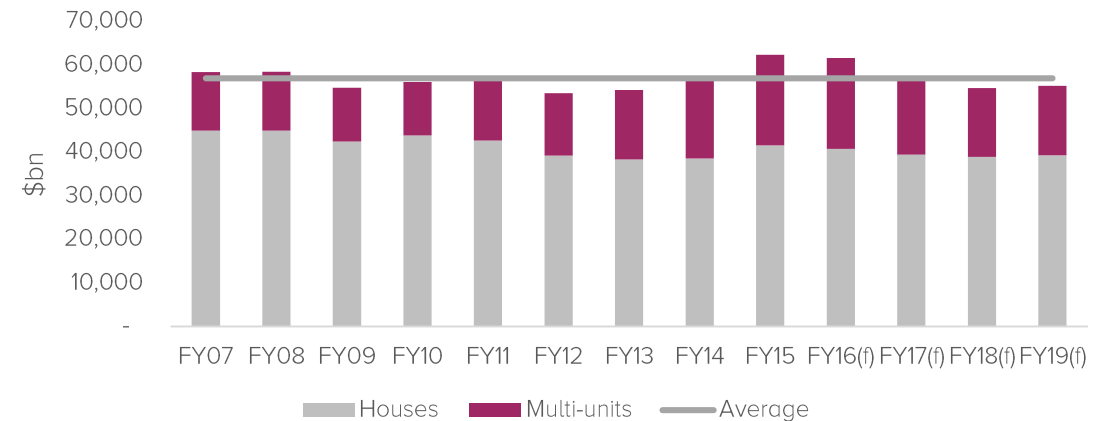
Residential Construction Market

- Housing construction in Australia represents a significant industry, with long term average “new starts” of approx. 170,000 pa. worth approx. \$57bn;
- Number of new starts and overall spending on new starts have performed well since FY12 and have been above long term averages since FY14;
- Estimates predict a modest contraction of these numbers compared to long term averages over FY17 – FY19, the largest contractions are expected in oversupplied markets;
- Net positive migration, population growth and efforts to improve home affordability forecast to continue to drive long-term construction demand; and
- iBuyNew has significant opportunity to increase its number of listings notwithstanding any potential short-term softness in the construction industry.

New Starts - By Type




New Starts - By Spend




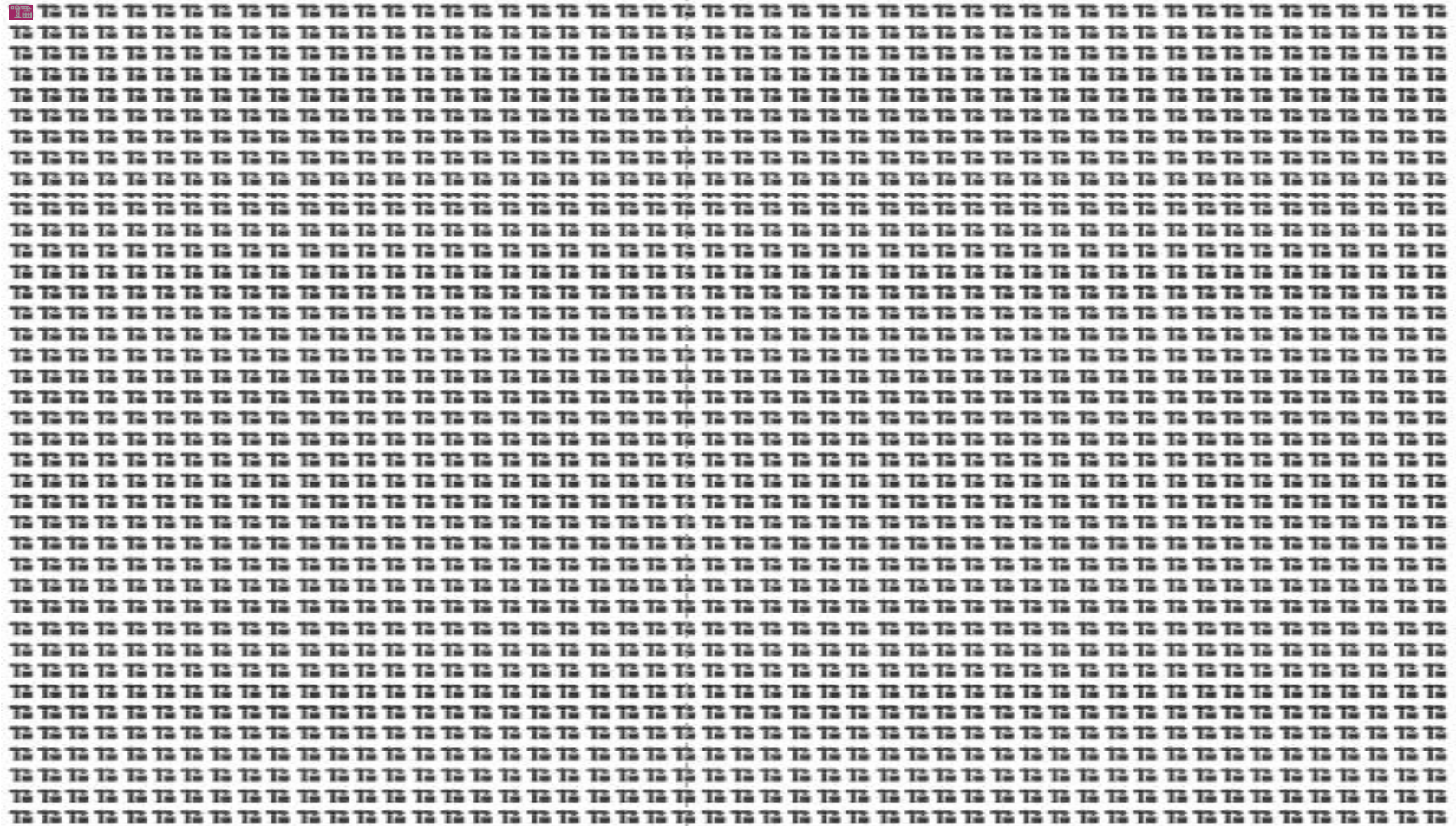
Source: IBISworld Construction in Australia, Commsec and HIA New Housing Outlook (June 2016)

Snapshot of iBuyNew in the market and potential

IBN's current sales represent 0.001% of the 170,000 opportunities

1X  =
iBuyNew's
number of
properties sold
during FY16

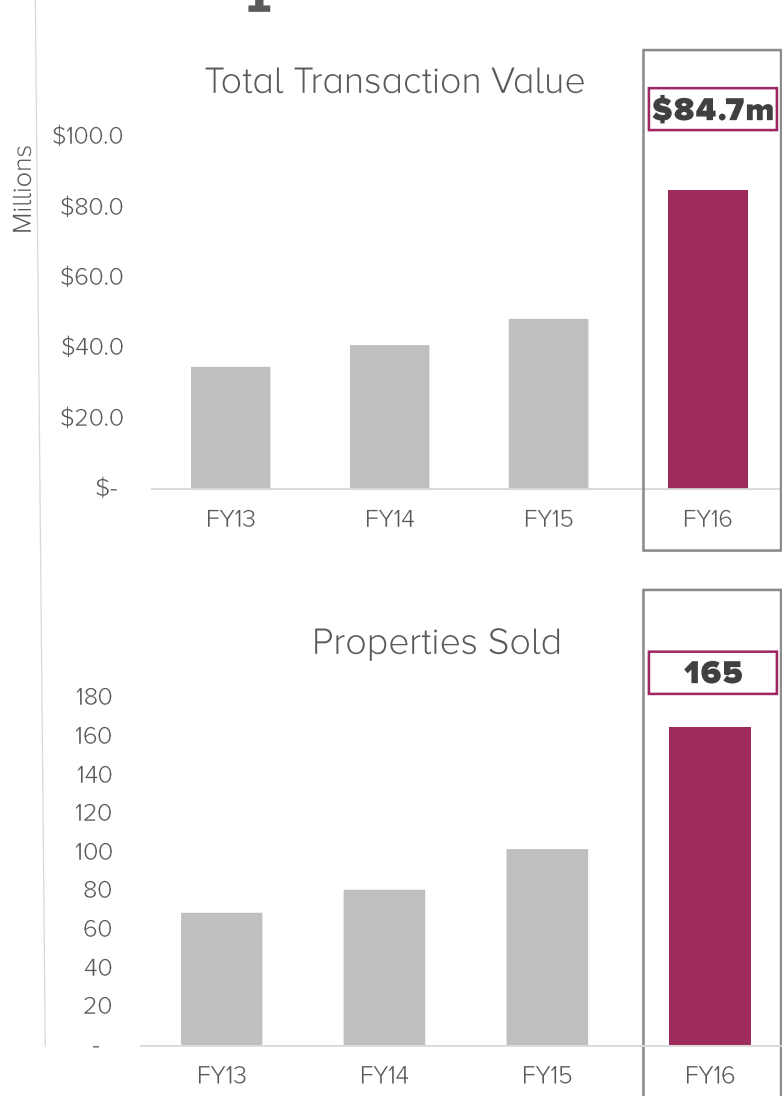
1X  =
170 new
properties
constructed
annually



Strong growth profile

Since inception IBN has been profitable and continues to deliver strong performance.

Strong growth across key operating metrics



Up 75%
From FY15

Up 63%
From FY15

Continued optimisation of the website delivers positive website metrics in FY16 when compared to the prior comparable period in FY15

27.8%
Increase in unique visitors ↑

25.0%
Increase in web sessions ↑

22.4%
Increase in page views ↑

Source: IBN Google Analytics

Financial Performance

iBuyNew Results	FY15	FY16	% Change
TTV	\$48.4m	\$84.7m	75%
Sales	101	165	63%
Commissions generated ¹	\$2.4m	\$4.2m	69%
Total revenue from exchange and settlements ²	\$3.3m ³	\$3.4m	3%

1. "Commissions generated" refers to the commissions payable on properties sold during the period and includes an amount paid immediately upon contract exchange (exchange income) and an amount expected to be payable in the future when the property is completed and the contract is settled (settlement income).
2. "Total revenue from exchange and settlements" comprises both upfront exchange income plus settlement income from past property sales. It does not include any settlement income commissions owed but not yet been paid.
3. Includes a one off intercompany referral fee of \$479k

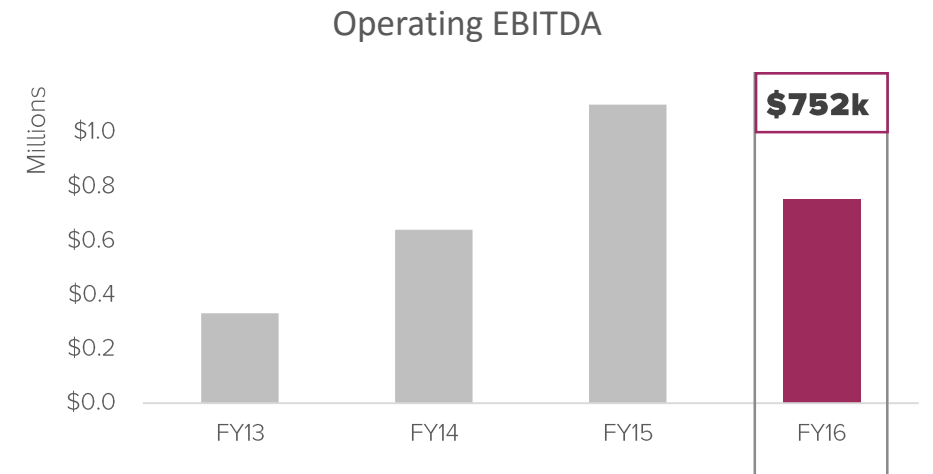
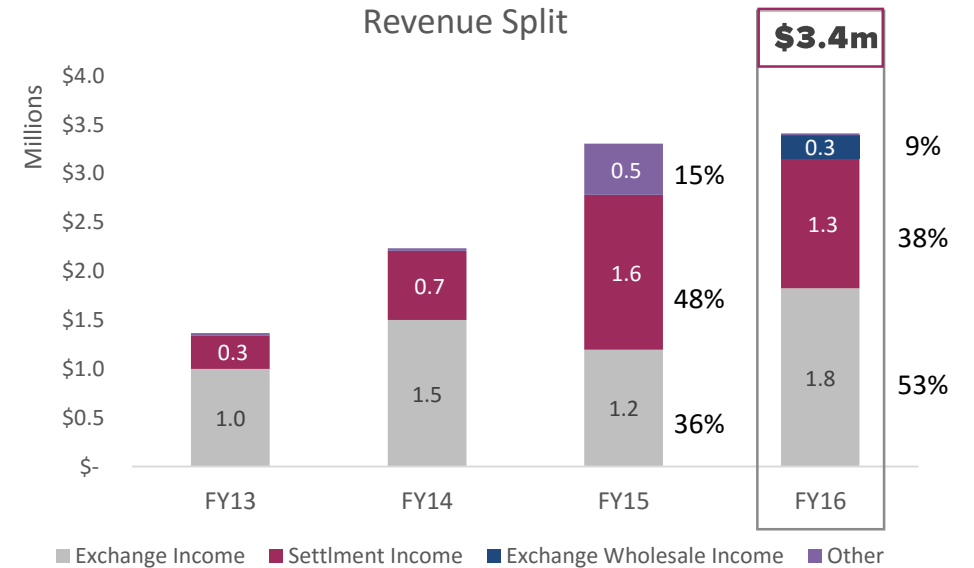
- Record sales delivered strong exchange revenue of \$1.8 in FY16.
- Commissions generated increased 69% from FY15 to \$4.2m.
- Revenue and EBITDA growth have lagged TTV and properties sold :

Margin Mix

- Exchange income represents 53% of revenue, up from 36% in FY15
- Margin on exchange revenue is typically ~15% lower than settlement
- Increased focus on growth leading to higher costs

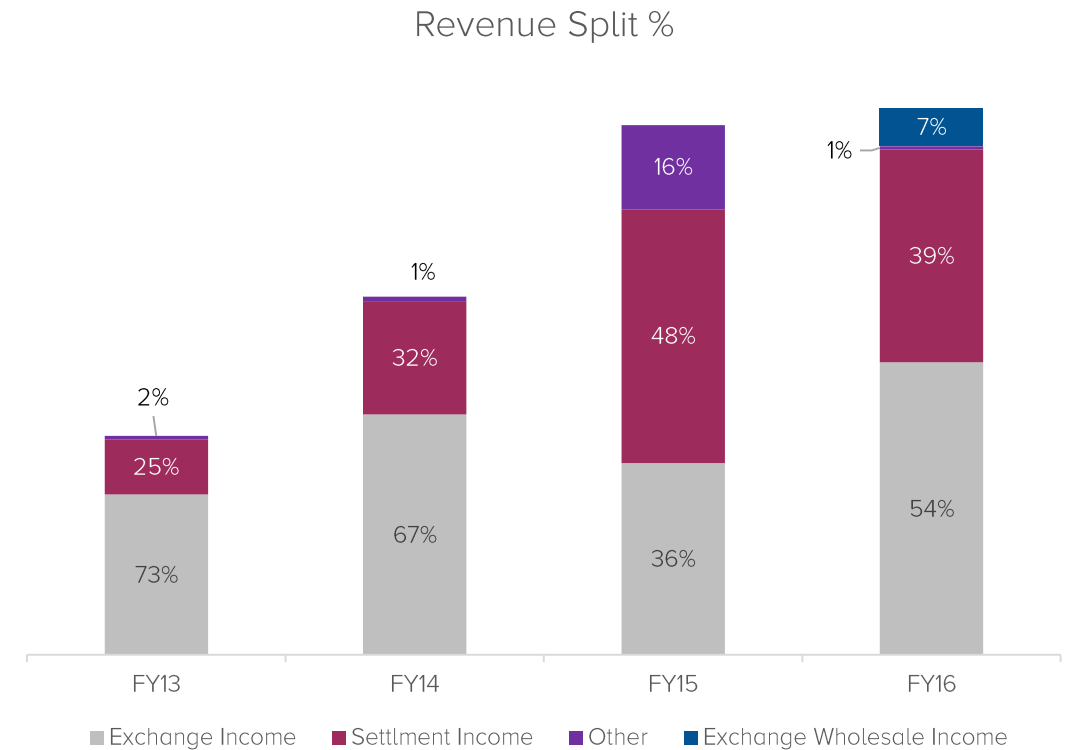
Revenue

- 105 settlements in FY16 (117 settlements in FY15)
- Significant one-off \$479,000 intercompany referral income that was earned and paid out during FY15



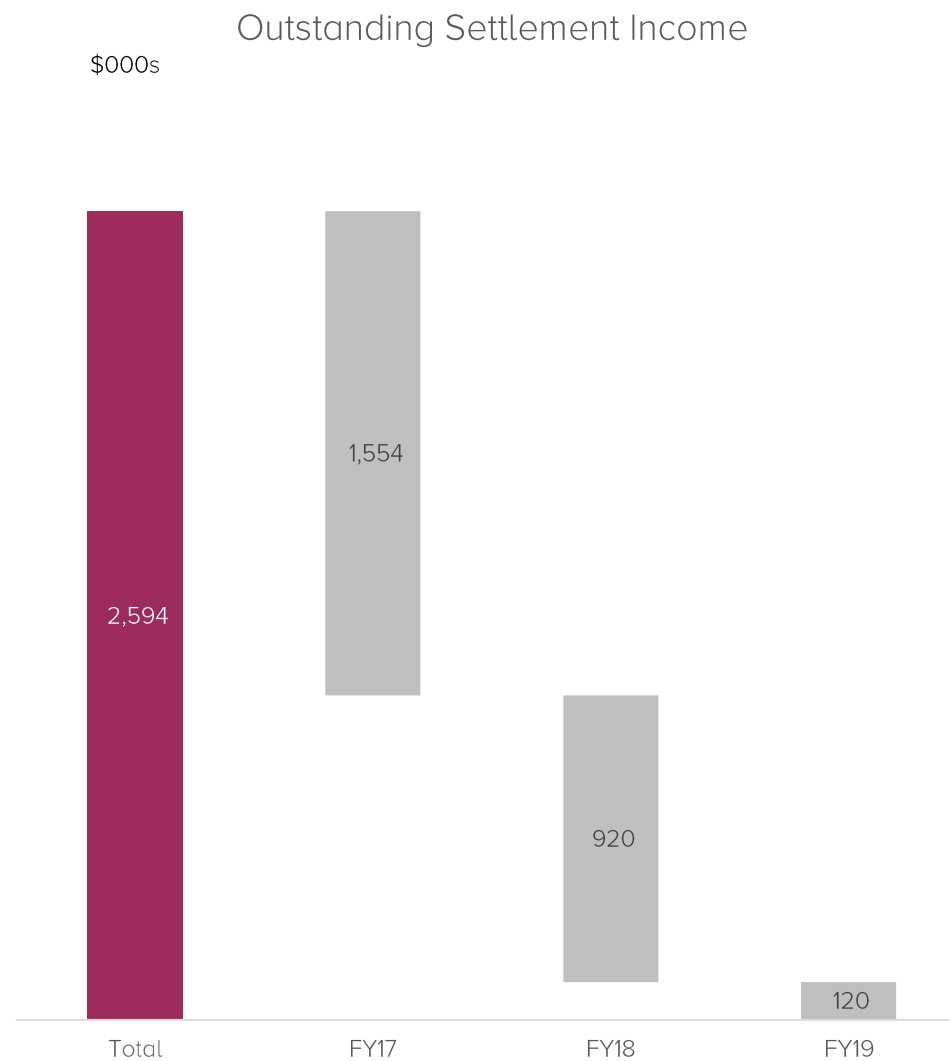
Revenue Diversification

- To date, iBuyNew has been heavily focused on sales of OTP apartments earning exchange and settlement income:
 - Exchange income is earned when a property is sold; and
 - Settlement income is earned when the sale settles.
- IBN launches pilot House and Land marketplace. This fulfils IBN's strategy of providing consumers with choice across the entire spectrum of new residential property;
- At the end of FY15 IBN introduced 3 additional distribution channels:
 - Wholesale channel:
 - Corporate partnership referral channel; and
 - Agent with commission only channel.
- During FY16, IBN started receiving initial revenues from the wholesale channel generating 7% of revenue.



Strong Future Contracted Revenues

- When IBN sells a property it typically receives two types of payments:
 - 50% commission is due and payable upon exchange of contract (exchange income); and
 - 50% commission is due and payable upon settlement of the transaction (settlement income/future commissions receivables).
- As at 30 June 2016 IBN's future commissions receivables balance is \$2.6 million, majority of which (\$1.6 million) is expected to be received in FY17. (Based on expected settlement completion dates as provided by the developers)
- IBN's forward book of future commissions receivables is not recognised on its balance sheet or historical P&L.
- Conservatively, iBuyNew recognizes its settlement income when it is received.
- If the purchaser of a property sold by IBN defaults on its settlement obligation, IBN ceases to be entitled to settlement income for that property. To date, less than 0.4% of all IBN's settlements have resulted to a default.



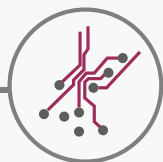
Strategy for continued growth

DISTRIBUTION



Develop and deploy new distribution channels to leverage iBuyNew's online property distribution marketplace.

TECHNOLOGY



Cloud based property technology.
Improves lead generation and conversion rates.

EXPANSION



Global opportunity
Launching house and land platform
Appointed further experienced staff

SUPPLY



Continuing to expand relationships with developers on a national and local level

PEOPLE



Currently recruiting and retaining high quality management and sales team.

R&D



Further investment in the platform, i.e. enabling the purchase of property entirely online and developing 3D imagery.

House and Land Expansion Opportunity

Complete offering of new property market

- To date, iBuyNew has been heavily focused on sales of OTP apartments, with the majority of all historical sales falling into that category.

Greater exposure

- As announced 16 June 2016 iBuyNew is expanding into the H&L market with the pilot launch of a new H&L Marketplace.

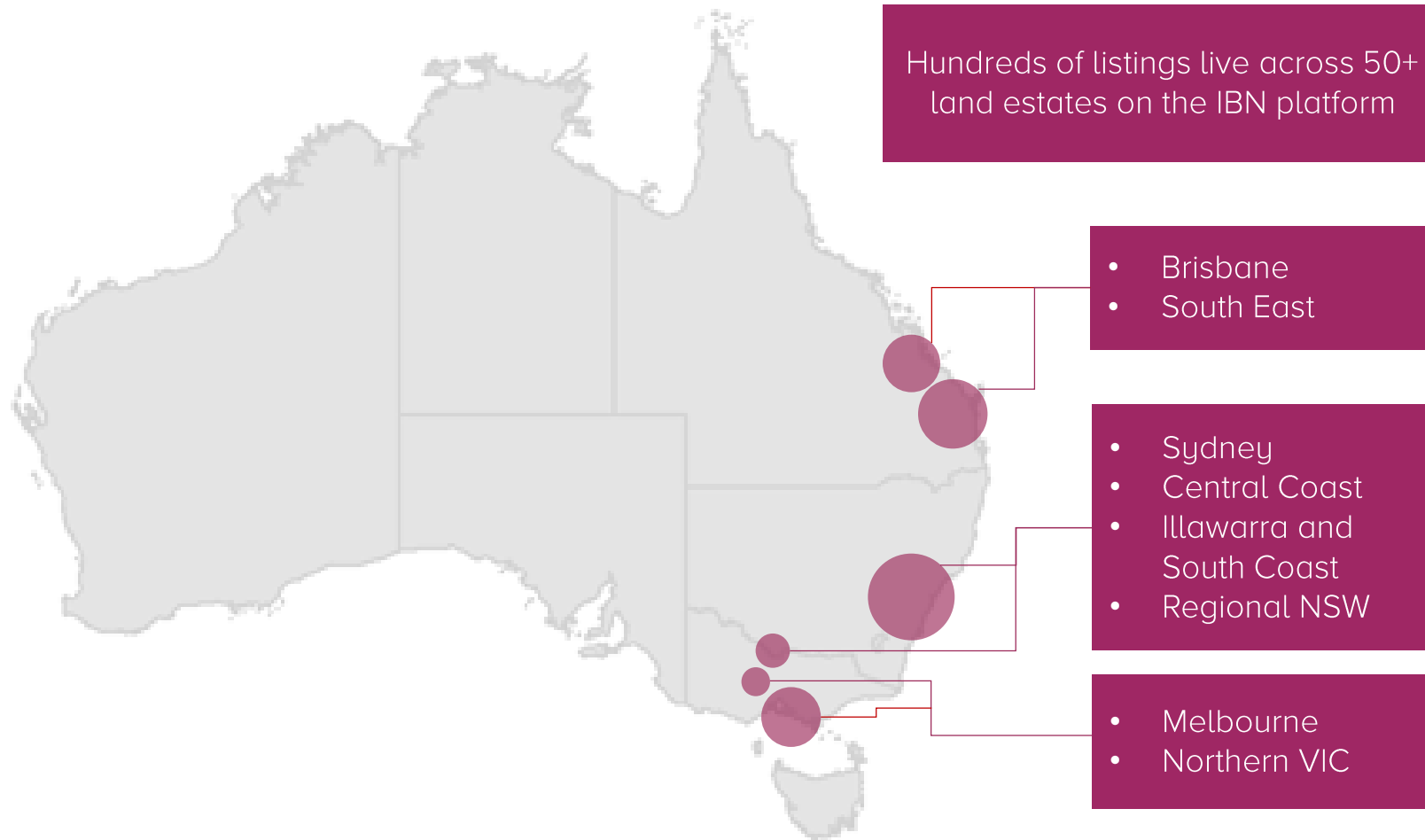
Appointed experienced executive to lead

- H&L represents a natural expansion opportunity for iBuyNew and is an attractive opportunity:
 - Sales of new H&L packages account for the other 50% (approx.) of the new property market in Australia;
 - Increased diversification, with greater exposure to first home buyers; and
 - Disaggregated market, dominated by direct sales.
- iBuyNew appointed Mr Mark Vujovich as National Sales and Marketing Director to support its H&L efforts. Mr Vujovich formerly held the position of General Manager of Sales & Marketing for one of Australia's largest homebuilders, Simonds Group delivering in excess of 2,500 gross sales annually.

Enhanced platform to launch 1Q FY17

- Secured listing from some of the nations largest builders.
- 50+ H&L packages now live on the IBN platform.

Secured Land Estates across QLD, NSW and VIC



- Pilot launched;
- Sales and marketing initiatives commenced;
- Secured listing from some of the nations largest builders with quality finishes; and
- Experienced team with proven track record to execute articulated strategy.

Leading a longer term vision for new property sales

Investing in R&D to enable the purchase of new property completely online



iBuyNew
“Where Australia buys new property”



Appendices

Strong Board and Management

Highly experienced with proven track record



Dr Adir Shiffman – Non-Executive Chairman

Adir is the Executive Chairman of ASX-listed Catapult Group International (ASX:CAT) and has extensive CEO and board experience across a number of technology companies.



Andrew Jensen – Executive Director

Andrew is an accomplished CFO having lead Australasia’s largest real estate group Ray White and The Loan Market as Director and CFO. Andrew holds over 15 years’ experience in senior finance & management roles.



Mr John Kolenda – Non-Executive Director

John is the Co-Founder and Managing Director of the Finsure Group one of Australia’s largest mortgage broking and financial planning groups. John serves as a Director of several companies including Aura Group, Freedom Insurance and Spectrum Wealth.



Calvin Ng – Non-Executive Director

Calvin is a co-founder of the Finsure and Aura Group and has significant investment banking, mergers & acquisitions and funds management experience. Calvin sits on a number of boards including ASX-listed Catapult Group International (ASX:CAT).



Mark Mendel– IBN Founder and CEO

Mark is the founder and CEO of iBuyNew and holds over 14 years experience in the field of property and technology.



Mark Vujovich– National Sales & Marketing Director

Mark has over 15 years sales experience within the property industry. Prior to IBN, Mark spent 8 years at Simonds Group as General Manager of Sales/Marketing.

Appendix Purchasing Trends

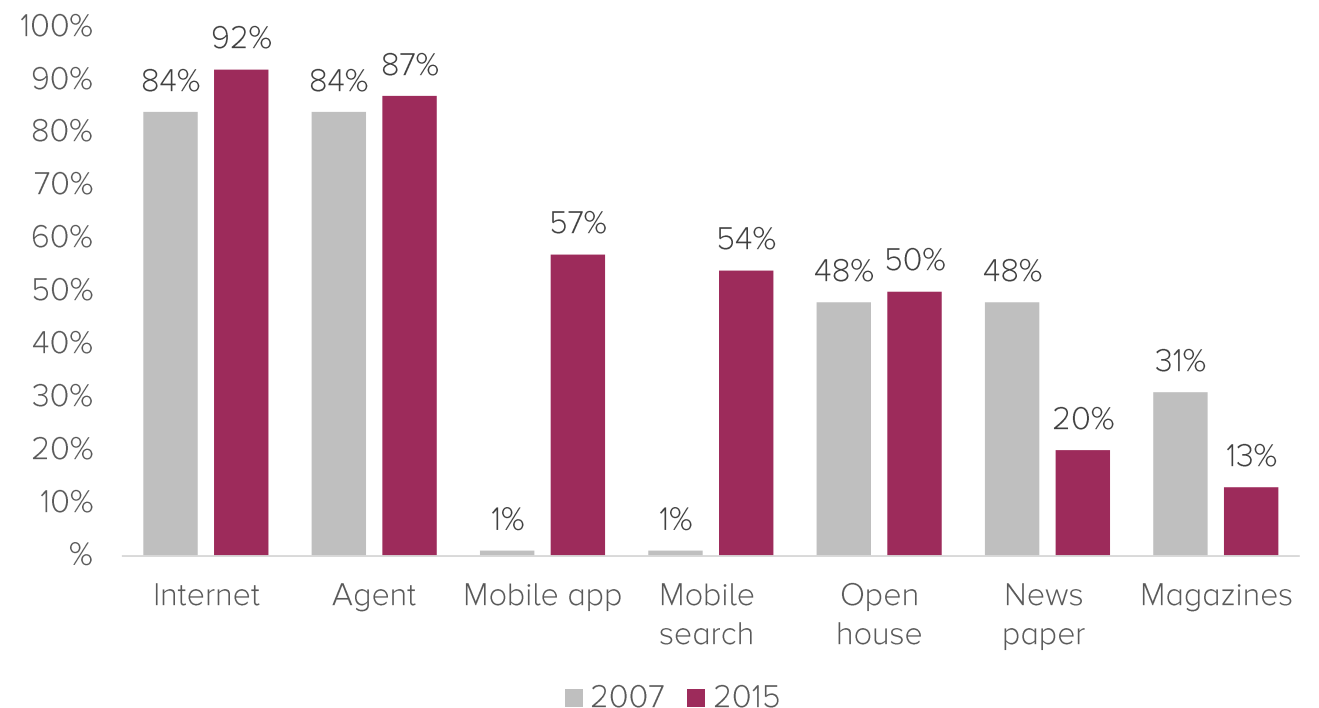
People are increasingly turning to the Internet to look for properties

Historically, the process of purchasing property was industry driven, printed classifieds, published details of open inspections and consumers were only able to ascertain further information through real estate agents. The increasing accessibility to information to the internet through mobile and laptop devices has shifted the power to consumer. Buyers are now able to dictate where, when and how they seek and receive information.

The Internet has become an essential and indispensable tool in the home search process with nearly 92 percent of home buyers using it to search for homes, and 57 percent of buyers stating that the use of the Internet was the first step taken during the home buying process.

Source: Real estate tech trends 2016 report, Properties Online, Inc.

How buyers search for property

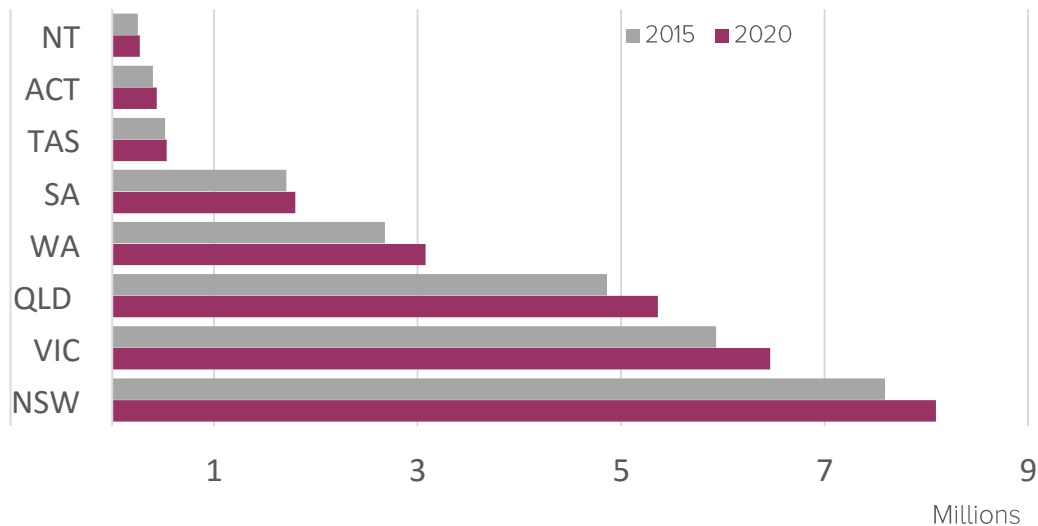


Appendix Population Growth

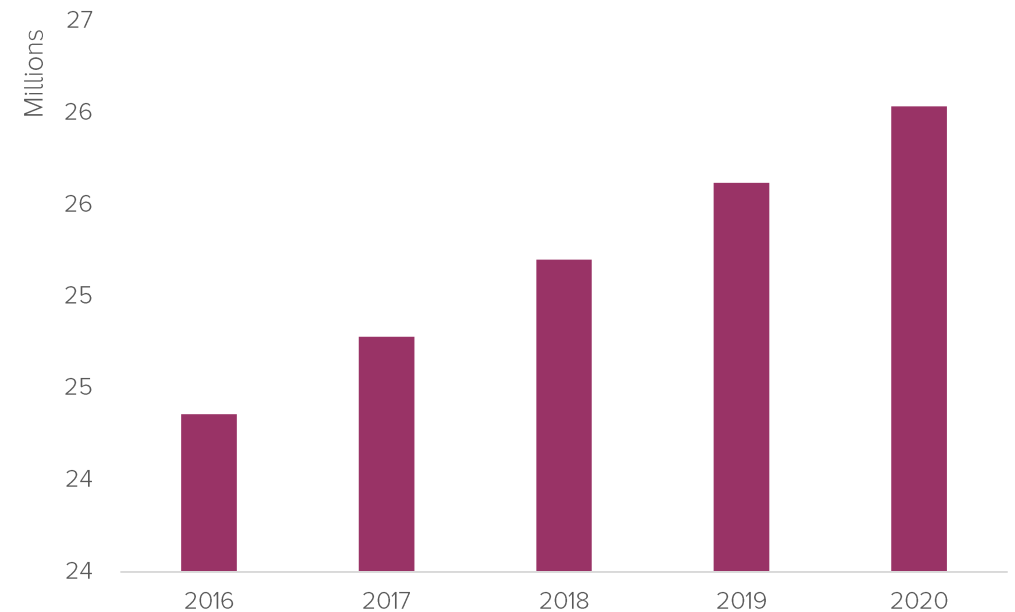
The real estate market is expected to grow as the population of Australia increases

- The Australian population is projected to be at approximately 26 Million by 2020*

Population by state 2016 vs 2020



Projected Population in Australia



*Source: Australian Bureau of Statistics as at 02 July 2016.

Appendix Property Market Influences

The Australian property market

Auction clearance rates

iBuyNew focuses solely on new properties, house and land, off the plan and town houses.

Banks start cracking down on investor lending

iBuyNew consultants guides investors throughout the entire sales process, suitable properties are presented to the investors based on needs, goals and wants.

Historically low interest rates

Improved mortgage affordability due to residential home loan rates steadily declining.

Unemployment rate

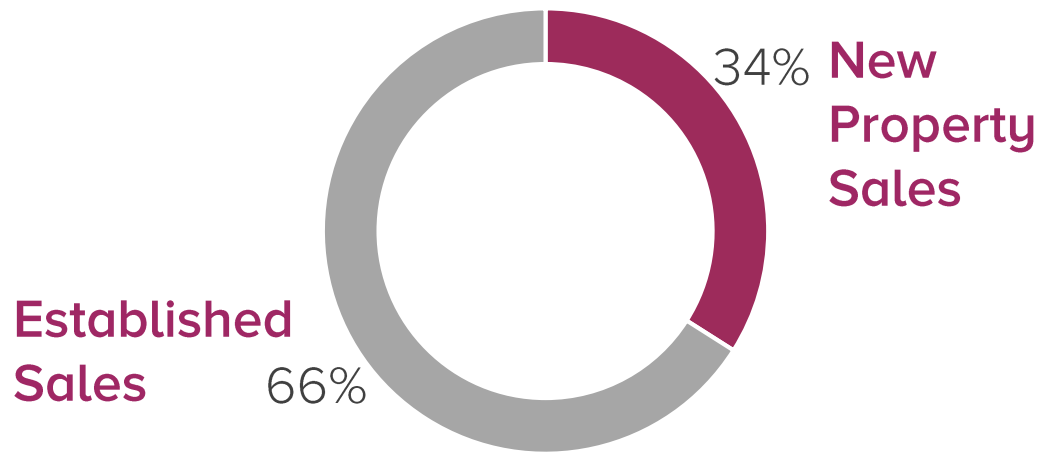
The Australian unemployment rate still below forecasts at (5.7%) versus an average of 6.94% from 1978-2016

Source: Australian Bureau of Statistics as at May 2016 and tradingeconomics.com

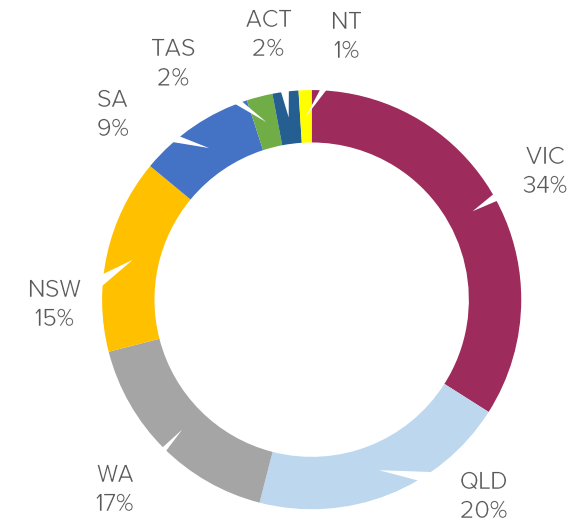
The Australian property market

- \$6.4 Trillion Residential Real Estate market
- 494, 564 property sales in 2015
- 170,000 new dwellings constructed annually

New property starts represent approx. 34% of all property sales



Site Starts Per State



Source: CoreLogic Housing Market and Economic Update Feb 2016
IBISworld Construction in Australia Jun 2016