



Crowd Mobile Ltd (ASX: CM8 & FWB-XETRA: CM3)

Investor Presentation

May 2016

CrowdMobile

We are a **profitable** and *global mobile first* company

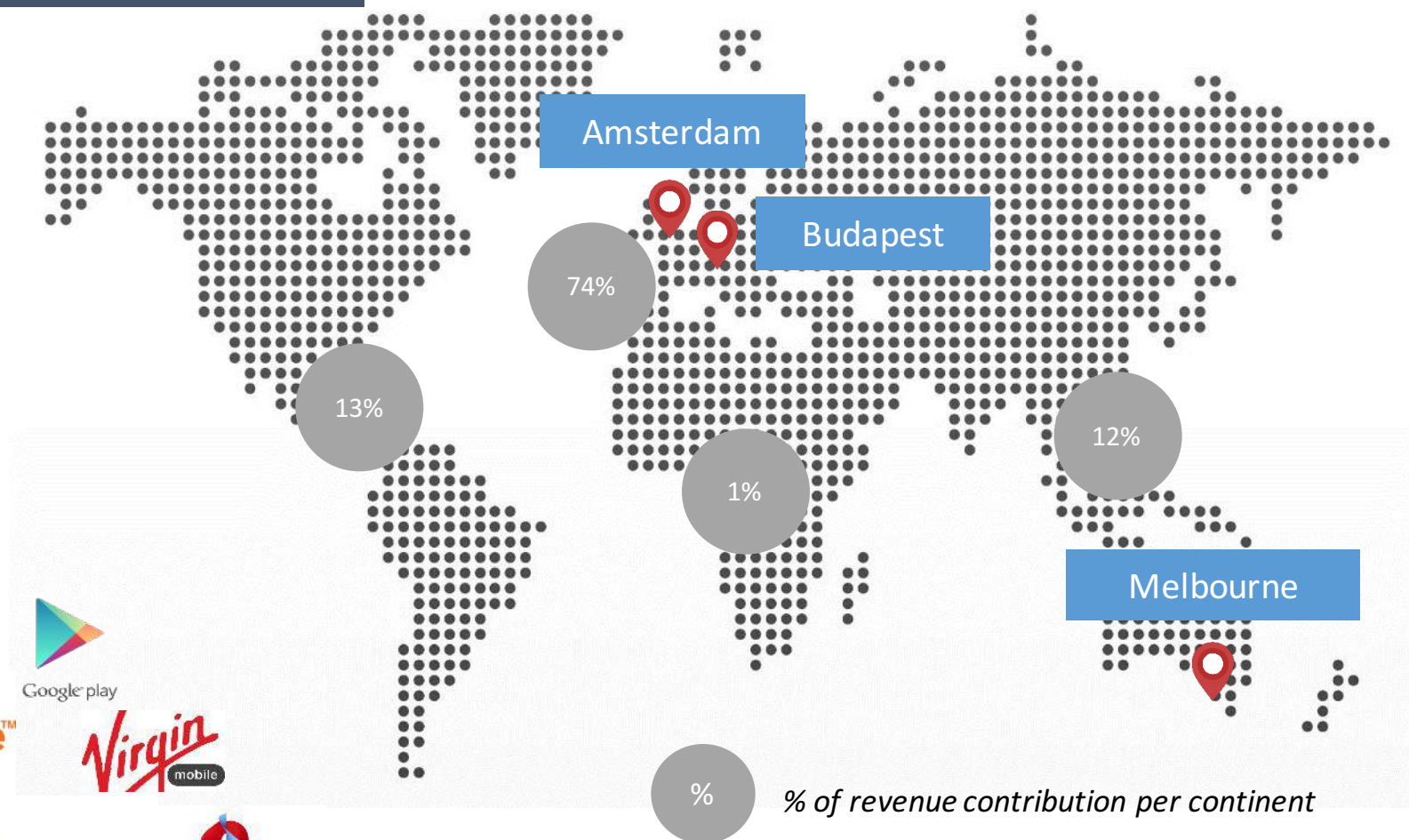
Building a leading m-payments & m-content company

Offices in Amsterdam (HQ)
Budapest & Melbourne

Over 60 employees in the group

Reach into 160 Telcos in 50+ countries

Growth into the America's, EMEA & APAC



Corporate Snapshot

ASX Code: "CM8" & FWB-XETRA: "CM3"

Ordinary Shares on Issue	157.2m
Options @ Various (25cents to 39cents)	33.5m
Market Cap (@ 24c - \$AUD)*	\$37.7m
Cash at Bank (\$AUD) as at 30/4/16	\$4.4m
Debt/Final Earn Out – as at 30/4/16	\$21.0m
Debt Interest Cover	>4.5x
Enterprise Value (EV)	\$54.3m

*Closing price at 3rd May 2016

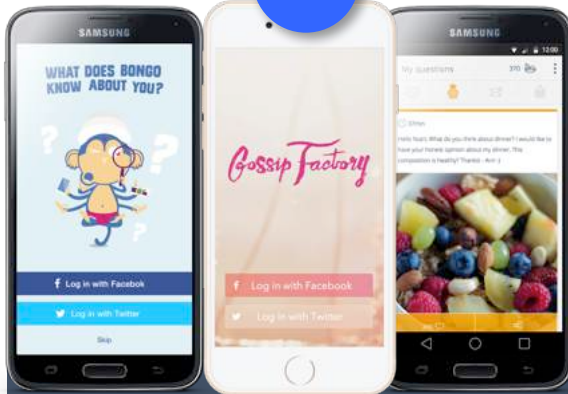
Exchange rate = \$AUD 1.00 = EUR 0.66 constant



Pillars of our Business

CrowdMobile

1



Question & Answer (Q&A)

Crowd Mobile develops engaging mobile products that seamlessly connect those seeking answers with experts qualified to give them

2



Mobile Content Subscription

Crowd Mobile delivers mobile content including games, mobile security, applications, education, apps, music and video to millions of consumers across the world



Mobile Payments (m-payments)

Both divisions are underpinned by a seamless m-payment process through Crowd Mobile's Telco partners/Apple/Google. Faster and more convenient than credit cards for users

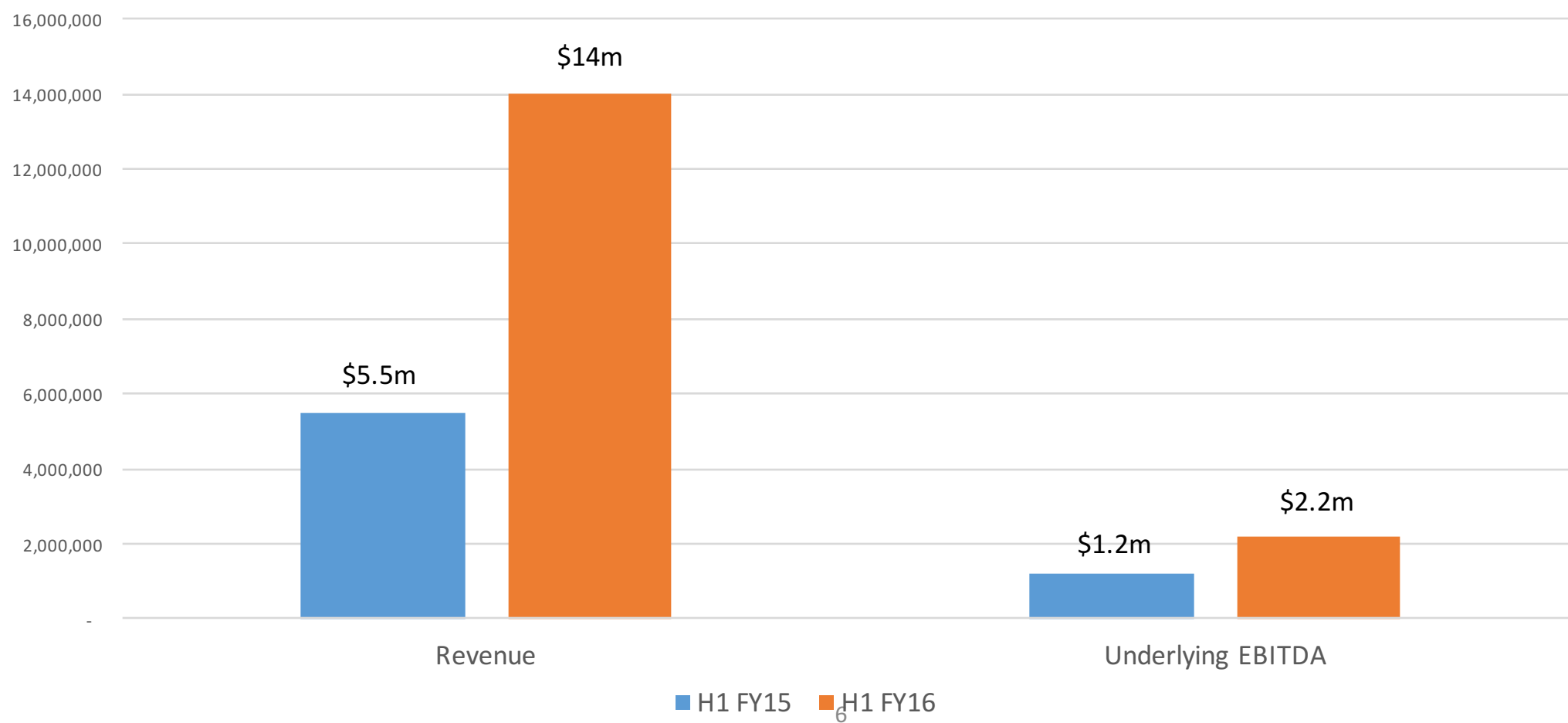
A close-up photograph of a woman with long dark hair, wearing dark sunglasses and a light-colored hat. She is holding a black smartphone in her right hand. The background is a bright, hazy outdoor setting with a large sun flare in the upper left corner. A blue rectangular box with white text is overlaid on the left side of the image.

We are **achieving** strong financial results...

Key Financial Highlights H1-FY16

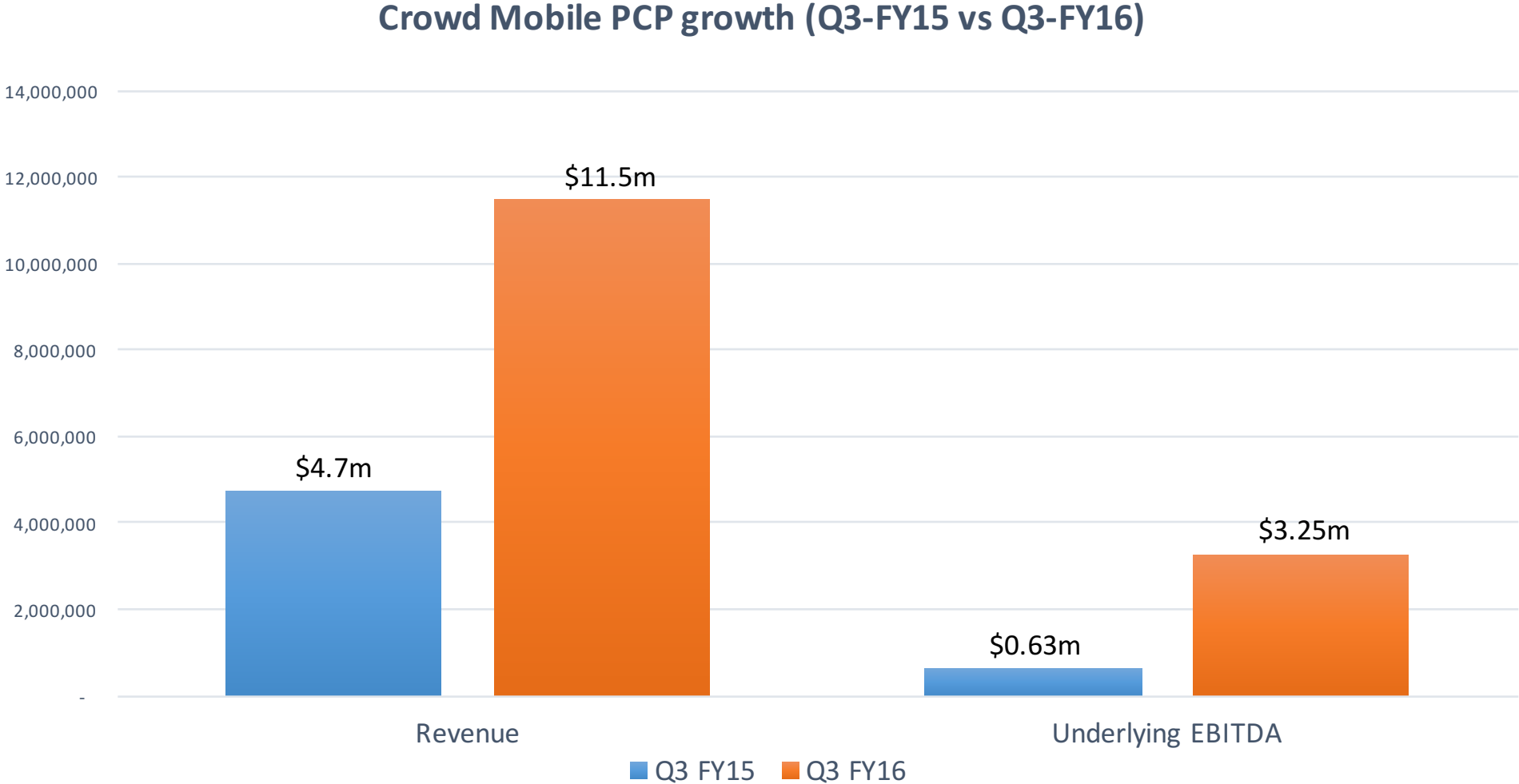
Revenue and EBITDA up H1-FY16 PCP

Crowd Mobile PCP growth (H1 FY15 vs H1 FY16)



Key Financial Highlights Q3-FY16

Revenue and EBITDA jumped to a record in the March quarter (Q3-FY16)



Q3FY16 Growth led by Q&A Division

Q&A Division



- Total billed messages from the Q&A division rose 59% to 2.3 million over the pcq and 9% against the previous quarter.
- Q&A division growing strongly in all key metrics and growth is expected to be sustained with Crowd Mobile rapidly expanding into the professional services sector.
- Investigations commenced into integrating its Q&A Crowd experts platform into the Facebook Chabot technology leveraging the recently announced Facebook's Chabot API tools

Subscription Division (Track)



- Revenue and EBITDA consistent with lower end of original modelling forecasts.
- In January 2016, Crowd Mobile paid the first two tranches for the Track Vendor earn-out of \$3m (AUD) using existing cash flow and expect to pay the second and final tranche of AUD\$3.8m in June 2016 from organic cash flow.
- Experienced CEO hired and talent added across sales, business development, marketing and technology.

CM8 – Debt and Working Capital

Current Debt/Earn Out as at 30th April 2016

Provider	Principal		IR	Security	Comment
	(€ EUR)	(\$AUD)	p.a.		
European Bank	6.5 m	9.8 m	12%	Senior secured	Multi-draw down, maximum 6 months revolving periods with master facility of 3 years (Considered a Short term liability under accounting standards)
Vendor Finance	4.9 m	7.4 m	15%	Junior secured	2 year term, Bullet payments as Euro 2.0m on Oct-2016 and 3.0m on Oct-2017. Interest paid monthly.
Final Vendor Earn Out	2.5m	3.8m	n/a	n/a	Due by 30 th June 2016 – expected to be paid out of existing working capital
Sub-total:	13.9 m	21.0 m			

- We are currently negotiating re-finance on more favourable terms and expected to be concluded by end Q4 FY-2016
- Debt Cover > 4.5x
- Constant Exchange rate of 0.66 AUD/EUR

A close-up photograph of a person's hands holding a silver smartphone. The phone is held horizontally, with the left hand supporting it from underneath and the right hand's thumb near the screen. The background is a soft-focus bokeh of warm, colorful lights in shades of purple, pink, and blue, suggesting an indoor setting with decorative lighting. A semi-transparent blue rectangular box is overlaid on the left side of the image, containing the text 'Question & Answer (Q&A)' in white.

Question & Answer (Q&A)

Question & Answer (Q&A)

We provide expert answers to any question within minutes



Crowd Mobile develops engaging mobile products that seamlessly connect those seeking answers with experts qualified to give them



From travel to fashion, our products extend across multiple verticals reaching a diverse range of consumers around the world



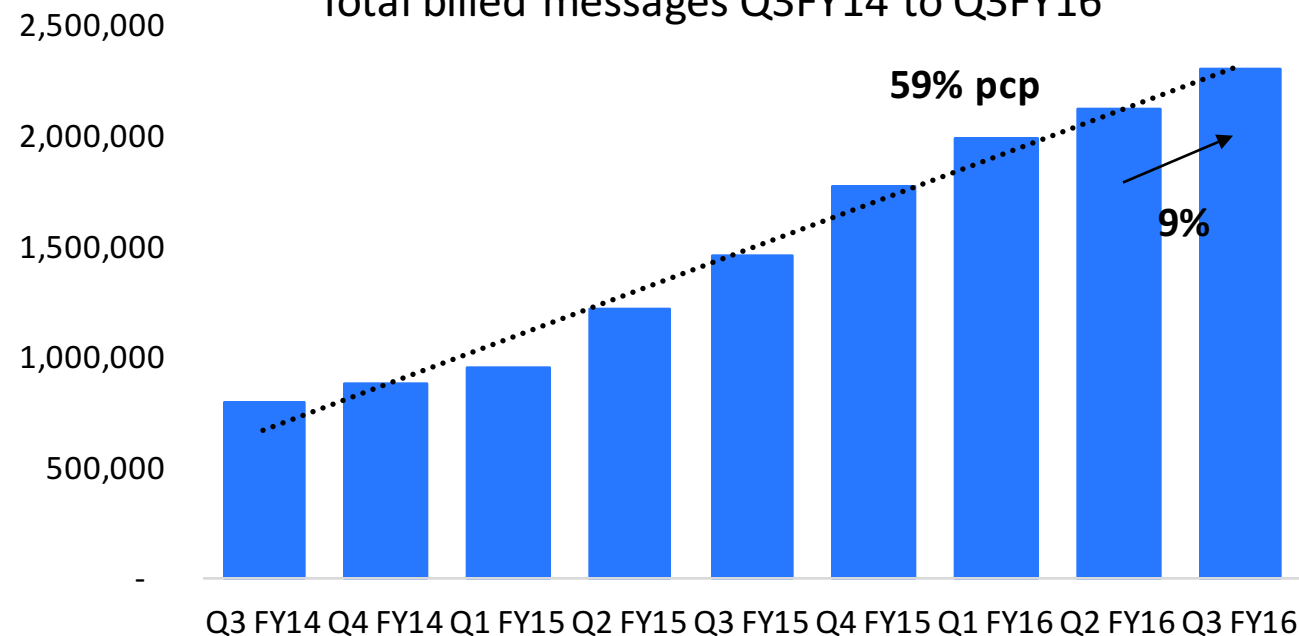
Uptake is driven by people seeking on-demand expert advice beyond Google

Q&A Hyper Uptake

Strong tailwinds delivering consistent growth



Nine Quarters of Consecutive Growth:
Total billed messages Q3FY14 to Q3FY16



5.7 million billed messages last year

Reaching over 2.3 million paid messages per quarter

Over 8 million billed messages current year run rate

Average Billed Messages per Customer over Lifetime = 6.5

The Crowd Expert Engine:

A custom-built platform powering our Q&A business

The Crowd Mobile Globally
Distributed Workforce



Over 1,000 Experts

30+ languages

24/7 platform manages all tasks globally

Over AUD\$2.5m paid to our Crowd
Experts in last 12 months

Launched an API which allows
integration into 3rd party Apps

“Crowd Mobile
Powered”
3rd Party Apps



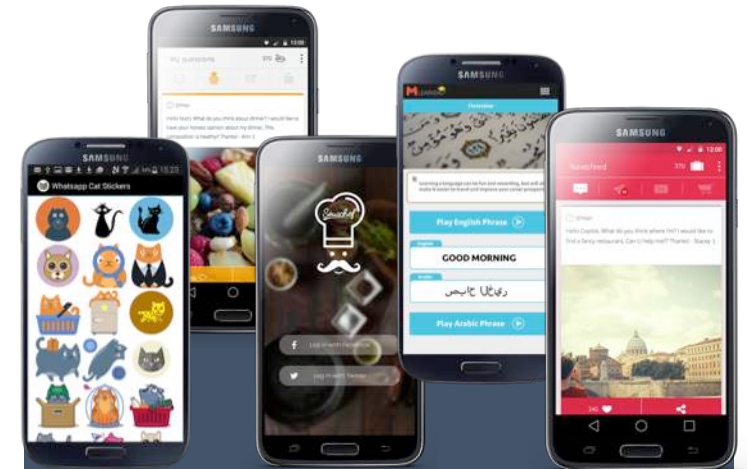
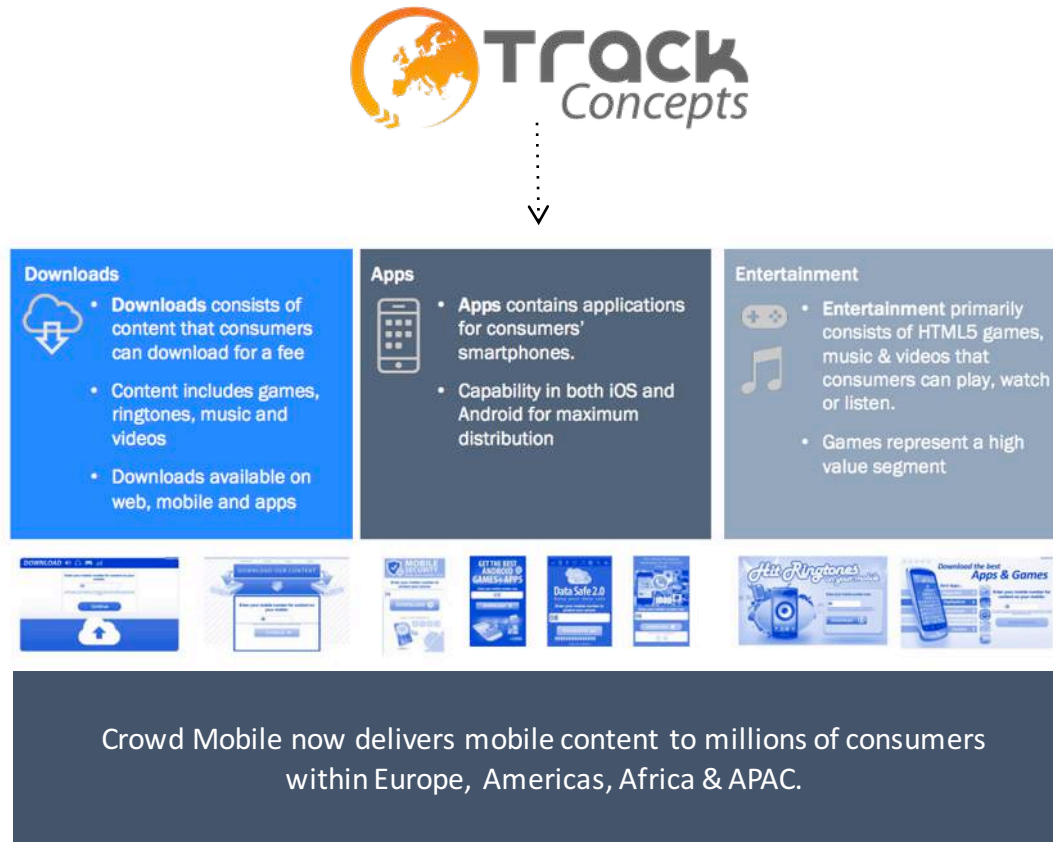
= Scalable, wider
distribution & adoption

A photograph of three young women sitting outdoors, looking at a smartphone held by the woman on the left. The woman in the middle has long red hair and is wearing sunglasses and a blue patterned top. The woman on the right has long dark hair, wears a red bandana, sunglasses, and a white shirt. They are all smiling and appear to be enjoying the content on the phone. The background is bright and out of focus, suggesting a sunny day outdoors.

Mobile Content Subscriptions

Mobile Content Subscription

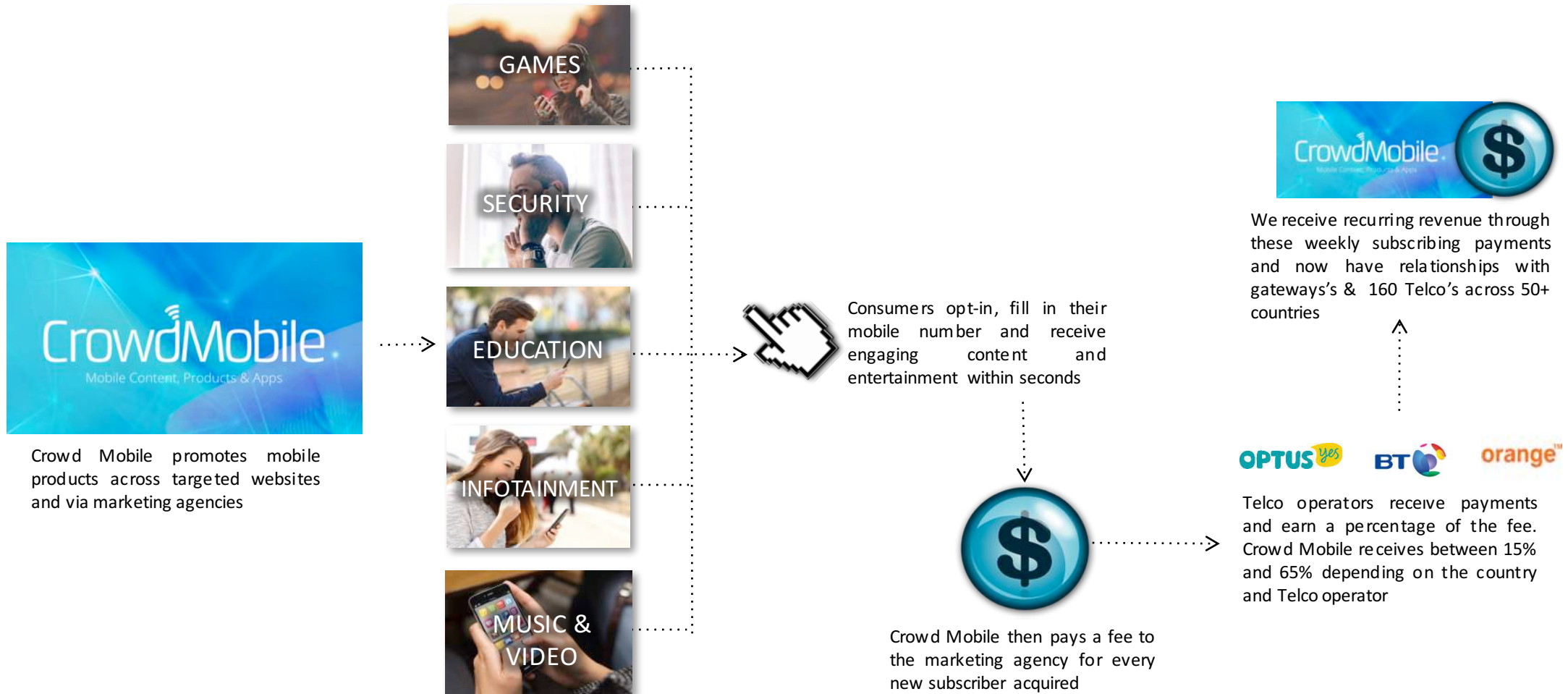
The acquisition of Track provides an enhanced global distribution network & subscription revenue stream



The Track acquisition provides financial scale, but allows Crowd Mobile to accelerate its mobile content & m-payment roll-out across an immense global distribution network

How Does Content Subscription Work

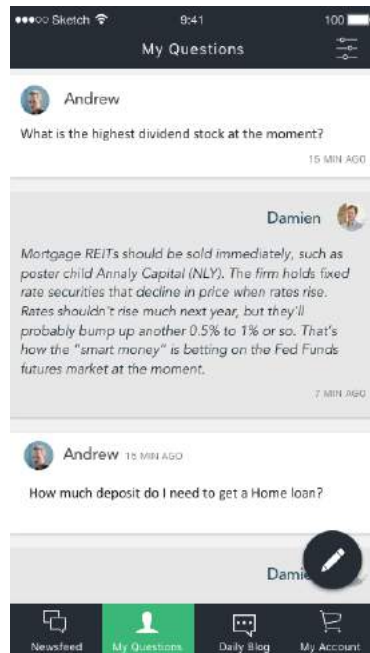
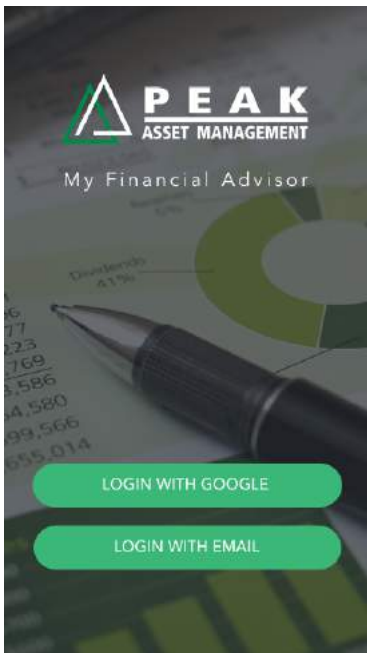
A seamless journey to entertainment and security content



Expanding Third Party Product Strategy

Partnerships moving Q&A division into higher value segments

SIGNED DEALS WITH PEAK, SEQUOIA FINANCIAL & CIA TAX



SEQUOIA
FINANCIAL GROUP

CIA Growth
Wealth
Tax



“Consumers used to being charged by the hour to see a financial adviser could soon be able to pay per question instead.”

The Australian (11/4/16)

Double Our Global M-Payment Network

Expand into new regions and increase the addressable market



Crowd Mobile's customers can harness our seamless m-payment platform to purchase direct from Telcos around the world



Crowd Mobile currently has partnerships with 160 Telcos across 50+ countries



Our goal is to double this footprint in line with our mobile product expansion so customers can enjoy a faster and more efficient payment system over credit cards

2016 – Recent announcements

January 2016

Crowd Mobile expands into Asian market, a region with an estimated 2.5 billion smartphone users - signing agreements in India, Philippines, Thailand and Indonesia

February 2016

Crowd Mobile signs strategic partnership to expand into South America allowing the Company to launch its Q&A and content subscription products into the Brazilian and Columbian markets

March 2016

Crowd Mobile partners with Peak Asset Management to launch first professional services app for financial advice connecting consumers with a financial expert via their Q&A service

April 2016

Crowd Mobile expands its range of professional services apps for financial services and tax advice partnering with Sequoia Financial Group and tax and investment advisory CIA Tax

Peer Analysis

Trading on an attractive valuation

	CrowdMobile	Mobile Embrace	SmartTrans	Freelancer	MigMe
Ticker	CM8*	MBE**	SMA**	FLN***	MIG***
Description	m-Content & m-payments	m-payments & m-marketing	m-payments (China)	Online outsourcing marketplace	Mobile social entertainment
FY16 Revenue (\$M)	46.0*	60.0	13.0	38.6	6.0
FY16 EBITDA (\$M)	13.0*	9.0	-1.2	-2.0	-15.0
Share Price (cents)	24.0c	39.0c	3.4c	158c	63.5c
Market Cap/EV (\$M)	54.3m*	154m	75m	712m	182m
Revenue Multiple	1.2x	2.5x	5.7x	18.4x	30.0x
EBITDA Multiple*	4.2x	17.1x	N/A	N/A	N/A

Note: All share prices as at closing 3rd May 2016 taken from ASX and in \$AUD

** CM8 – Annualised extrapolation of the unaudited underlying EBITDA run rate results for Q3-FY16 excluding shared based payments. CM8 Market cap = Enterprise Value*

*** MBE – Taken from 3rd May 2016 Guidance - & SMA – Annualised 1H-FY16 financial report;*

**** FLN results for FY15 Calendar year & MIG results 1H15 4D annualised (excluding share based payments)*

Board of Directors

Global Experience and Expertise



Theo Hnarakis (Non Executive Chairman)

Brings a wealth of experience working in the media industry and scaling Australian ASX listed technology businesses. He graduated from The University of SA with a Bachelor of Accounting and has held senior roles with News Corporation, Boral Group, PMP and was the Managing Director and CEO of Melbourne IT until 2013.



Domenic Carosa (Executive Director & Group CEO)

Over 20 years of experience in technology and ASX listed companies including building destra into the largest independent media & entertainment company in Australia with revenues of over \$100M and leading an early stage Venture Capital firm that invested into Internet Upstarts. Domenic is also past Chairman of the Internet Industry Association and holds a Masters of Entrepreneurship & Innovation from Swinburne University.



Hans de Back (Executive Director & Track CEO)

Has significant experience across multiple high-technology industries including mobile, gaming, and social media. He holds a Masters degree in corporate law from Amsterdam University and has extensive international experience having worked with companies Globally. Mr. de Back is currently the Founding Partner at Incubasia Ventures working with innovative and scalable technology companies.



Sophie Karzis (Company Secretary)

Member of the Law Institute of Victoria and the Institute of Chartered Secretaries. She is a practising lawyer with over ten years experience as a commercial lawyer, and company secretary and in house counsel for a number of private and public companies.

Top 40 Shareholders

Holder Name	-05-2016	%
D.S.A.H. HOLDINGS PTY LTD	15,275,000	9.712
DOMINET DIGITAL CORPORATION PTY LTD <CAROSA FAMILY A/C>	10,936,624	6.954
DOMINET DIGITAL INVESTMENTS PTY LTD <DOMINET DIGITAL INVES FAM AC>	8,389,016	5.334
Q HOLDINGS B V	7,692,570	4.891
IBERA B V	7,692,570	4.891
DSAH HOLDINGS PTY LTD	3,209,045	2.040
JIWA NADAN	2,721,883	1.731
NATIONAL NOMINEES LIMITED	2,602,776	1.655
DOMINET DIGITAL CORPORATION PTY LTD <THE CAROSA FAMILY A/C>	2,040,000	1.297
ARMCO BARRIERS PTY LTD	2,008,000	1.277
DJ CARMICHAEL PTY LTD	2,000,000	1.272
MR JOHANNES RUDOLF DE BACK	2,000,000	1.272
AUSTRALCO SUPER INVESTMENTS PTY LTD <HNARAKIS FAMILY S/F A/C>	1,976,275	1.257
MSANNA.COM PTY LTD <ANNA CAROSA FAMILY A/C>	1,844,894	1.173
MR GEORGE STEPHEN PEMBERTON	1,734,300	1.103
MR JOHN XYDIAS	1,630,829	1.037
TIGER DOMAINS PTY LIMITED	1,602,738	1.019
HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	1,338,961	0.851
MR JARRAD ROBERT STUART <STUART INVESTMENT A/C>	1,300,000	0.827
MR WILLIAM CAMERON CAPE	1,290,000	0.820
SAM EQUITY PTY LTD	1,020,000	0.649
MR MARK DOUGLAS HOLMES	1,000,000	0.636
MRS LISCHA CARLEEN SHAW	942,994	0.600
MR MARTIN MING LIN	880,000	0.560
MARKOVIC FAMILY NO 2 PTY LTD	845,333	0.537
MERINDA MIP PTY LTD <MCORP 1 ACCOUNT>	803,278	0.511
ABN AMRO CLEARING SYDNEY NOMINEES PTY LTD <CUSTODIAN A/C>	778,119	0.495
MR AYN GARAN KAILAINATHAN	690,000	0.439
KAINE VAN DE COEVERRING	676,858	0.430
MR IAIN FORBES CLARK	663,650	0.422
PERSHING AUSTRALIA NOMINEES PTY LTD <DJ CARMICHAEL ACCOUNT>	651,900	0.414
MR DANIEL JASON AHERN	650,000	0.413
DOMINET DIGITAL CORPORATION PTY LTD <THE CAROSA FAMILY A/C>	635,930	0.404
STONE SUPERANNUATION INVESTMENTS PTY LTD <STONE SUPERANNUATION FUN	626,275	0.398
GREEN MOUNTAINS INVESTMENTS LTD	582,111	0.370
MR CHRISTOPHER PANG SHEN HUANG	564,050	0.359
18 KNOT VENTURES PTY LTD <GREEN ARROWS A/C>	500,000	0.318
MR GAVIN JOHN AUTIO	500,000	0.318
MR AN YAN	489,711	0.311
VENTURECROWD NOMINEES PTY LTD	463,050	0.294
	93,248,740	59.289
Total of Securities	157,277,142	

Board/Management = circa 20%

Track Vendors = circa 10%
(escrowed until October 16)

Participate in the Future of Mobile Entertainment and Mobile Commerce

Contact

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Disclaimer & Non-IFRS Information

Disclaimer

- The material in this presentation has been prepared by Crowd Mobile Limited (ASX: CM8) ("CM8") and is general background information about CM8's activities current as at the date of this presentation. The information is given in summary form and does not purport to be complete.
- In particular you are cautioned not to place undue reliance on any forward looking statements regarding our belief, intent or expectations with respect to CM8's businesses, market conditions and/or results of operations, as although due care has been used in the preparation of such statements, actual results may vary in a material manner.
- Information in this presentation, including forecast financial information, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities.
- Before acting on any information you should consider the appropriateness of the information having regard to these matters, any relevant offer document and in particular, you should seek independent financial advice.

Non-IFRS Financial Information

- CM8's results are reported under International Financial Reporting Standards (IFRS). This presentation also includes certain non-IFRS measures including, "proforma", "underlying" and "look through". These measures are used internally by management to assess the performance of our business and our associates, make decisions on the allocation of resources and assess operational management.
- Non-IFRS measures have not been subject to audit or review. All numbers listed as reported comply with IFRS.