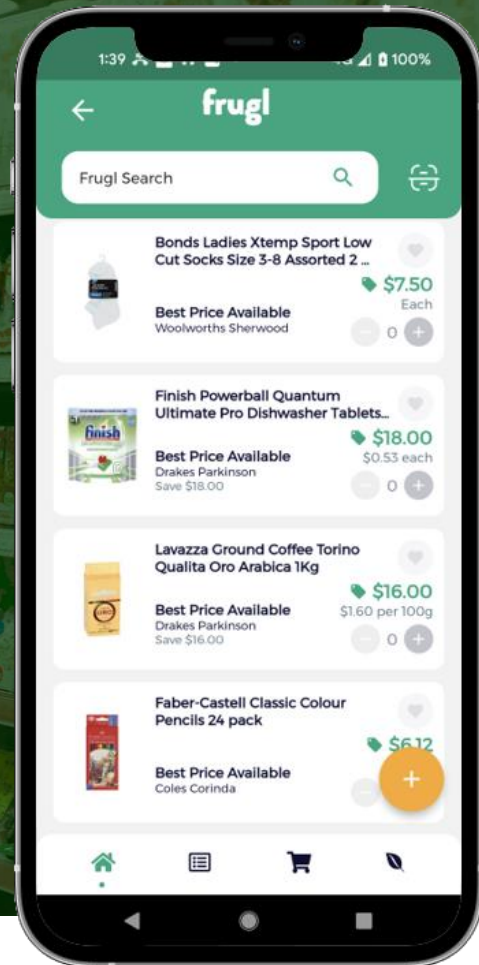


frugl

Australia's Best Grocery Comparison App

Powering Retail Analytics and Intelligence For Business



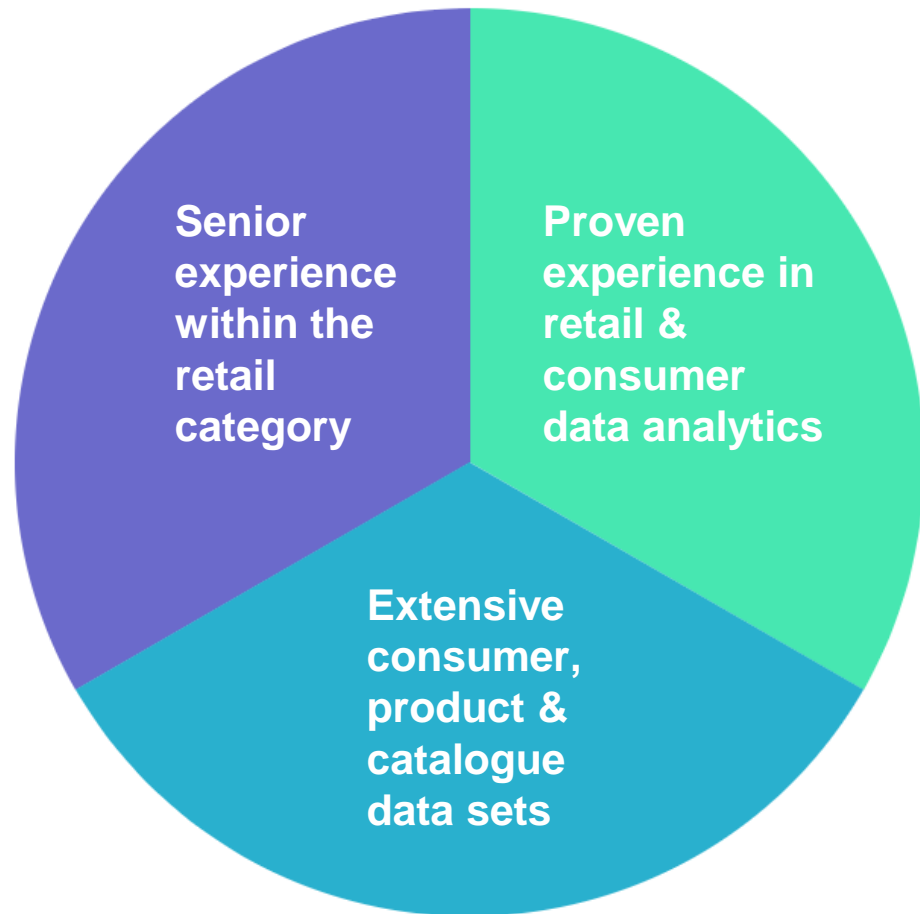
Disclaimer

The material in this presentation has been prepared by Frugl Group Limited ABN 80 096 870 978 (Frugl) (Company) and includes general Company information and product overview, as at the date of this presentation. This information is given in summary form and does not purport to be complete. 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 or other financial obligations or opportunities. It does not take into account your particular investment objectives, financial situation or needs. Before acting on any information you should seek independent financial advice. All investments involve risks. To the extent permitted by law, no responsibility for any loss arising in any way (including by way of negligence) from anyone acting or refraining from acting as a result of this material is accepted by the Company, including Frugl Group Limited and any of its related bodies corporate. This presentation may contain forward looking statements including those regarding our intent, belief or current expectations with respect to our businesses and products. While due care has been used in the preparation of forecast information, actual results may vary in a materially positive or negative manner. Forecasts and hypothetical examples are subject to uncertainty and outside the Company's control. Investors and others should carefully consider such factors and other uncertainties and events. The Company makes no representation or warranty as to the accuracy of any forward-looking statements in this presentation and undue reliance should not be placed upon such statements. Forward-looking statements may be identified by words such as "aim", "anticipate", "assume", "continue", "could", "estimate", "expect", "intend", "may", "plan", "predict", "should", "will", or "would" or the negative of such terms or other similar expressions that are predictions of or otherwise indicate future events or trends. The forward-looking statements included in this presentation speak only as of the date of this presentation. We are under no obligation, and do not intend, to update any forward-looking statements contained in this presentation.

Who we are

Frugl is a retail intelligence ecosystem that acquires publicly available grocery data, enriches it, and utilises it to power two independent retail platforms.

With management drawn from major Australian and International retail organisations, **Frugl** combines extensive retail experience, proven expertise in data analytics and strategy, and enterprise-scale retail data sets ready for immediate commercialisation.



What we do

Frugl gathers product and pricing data from multiple retailers before further organising and enriching it via automated processing and Machine Learning.

The data is made available to shoppers via the **Frugl Grocery** mobile comparison and wellness app, with app usage generating additional retail intelligence in the form of behavioural and shopper segment data.

The combined product, pricing and shopper data is then collated for use by the **InFocus Analytics** retail intelligence SaaS platform for commercial use by SMEs and Enterprise customers including retailers and suppliers.



Developing Data Asset

Capture, organise & enrich publicly available product & catalogue data



frugl

For Consumers

Frugl Grocery price comparison & wellness B2C mobile app

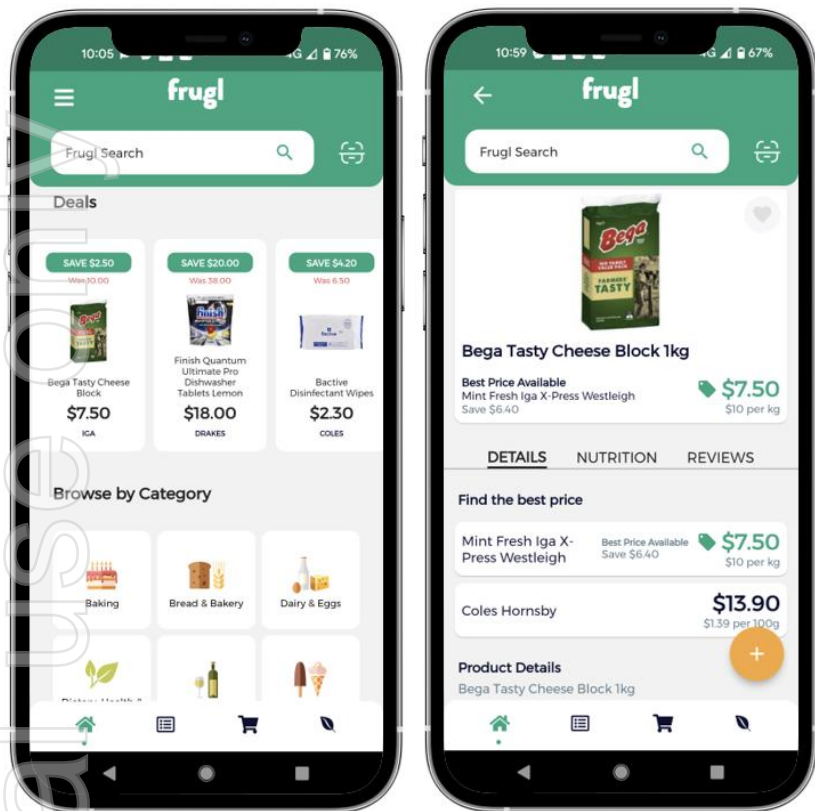


INFOCUS
ANALYTICS

For Business

Retail analytics & customer intelligence SaaS platform for SME and Enterprise customers

For Consumers: Frugl Grocery Version 3.0



Lower Prices & Healthier Options

Frugl provide shoppers with the lowest grocery prices, as well as health & nutritional information, across Australia's leading supermarkets to help shoppers make informed decisions for their family's well-being.

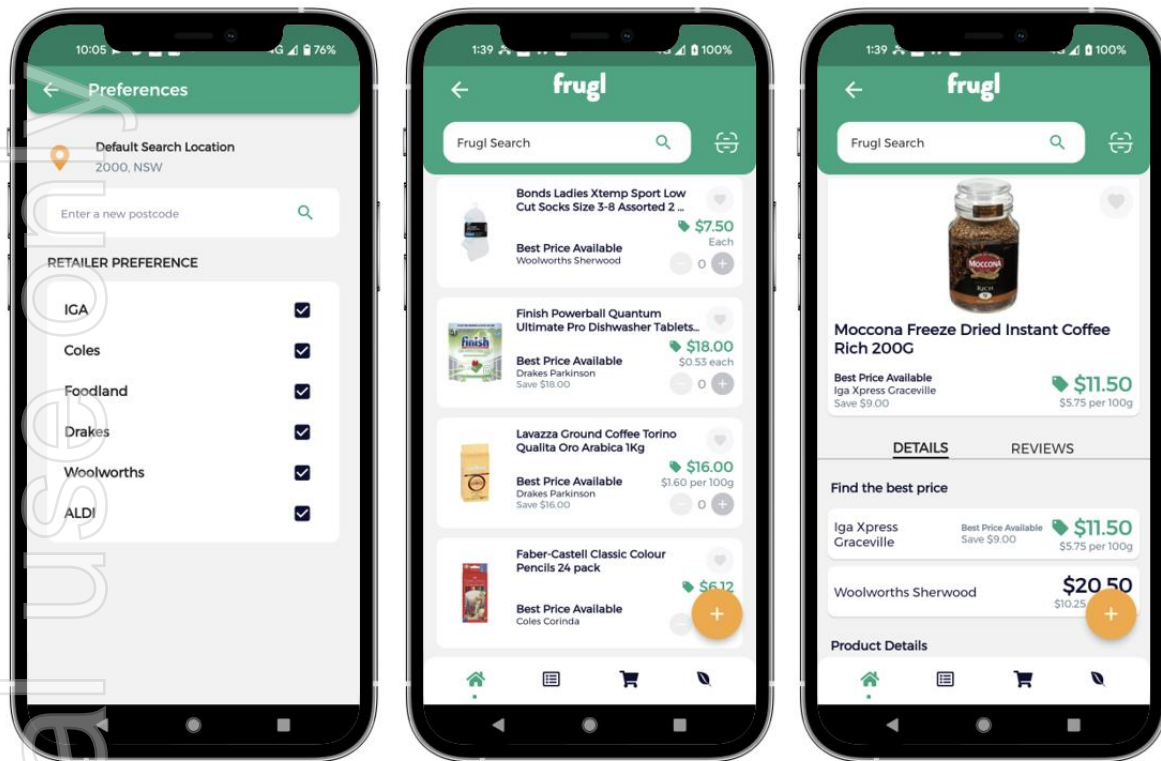
Learn more about Frugl features at www.frugl.com.au



AS SEEN ON



Frugl Grocery Version 3.0: Compare Multiple Retailers



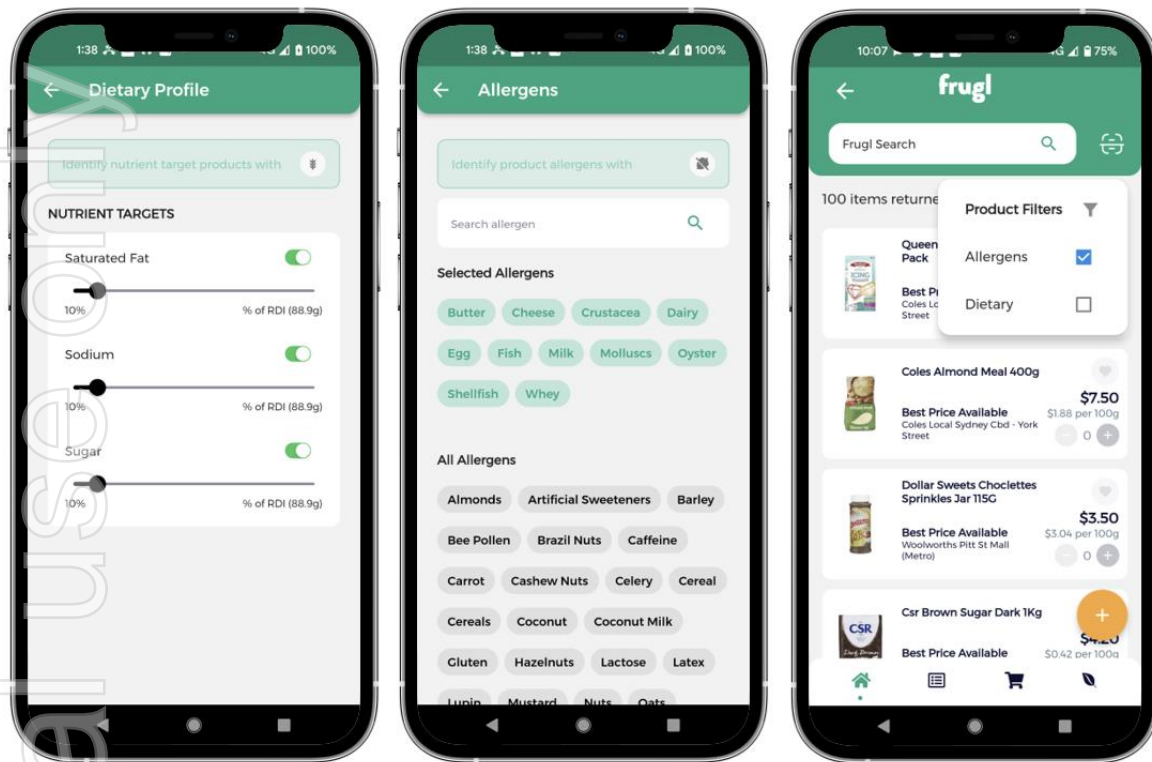
Frugl Grocery can compare prices across multiple retailers.

As well as Woolworths and Coles, Version 3.0 now has additional products from Aldi, IGA, Drake and Foodland.

Additional retailers can be added to the Frugl Grocery App whenever data becomes available, without any additional development required.

Additional product category retailers (eg Liquor, Pet, Supplements etc) may be added at any time.

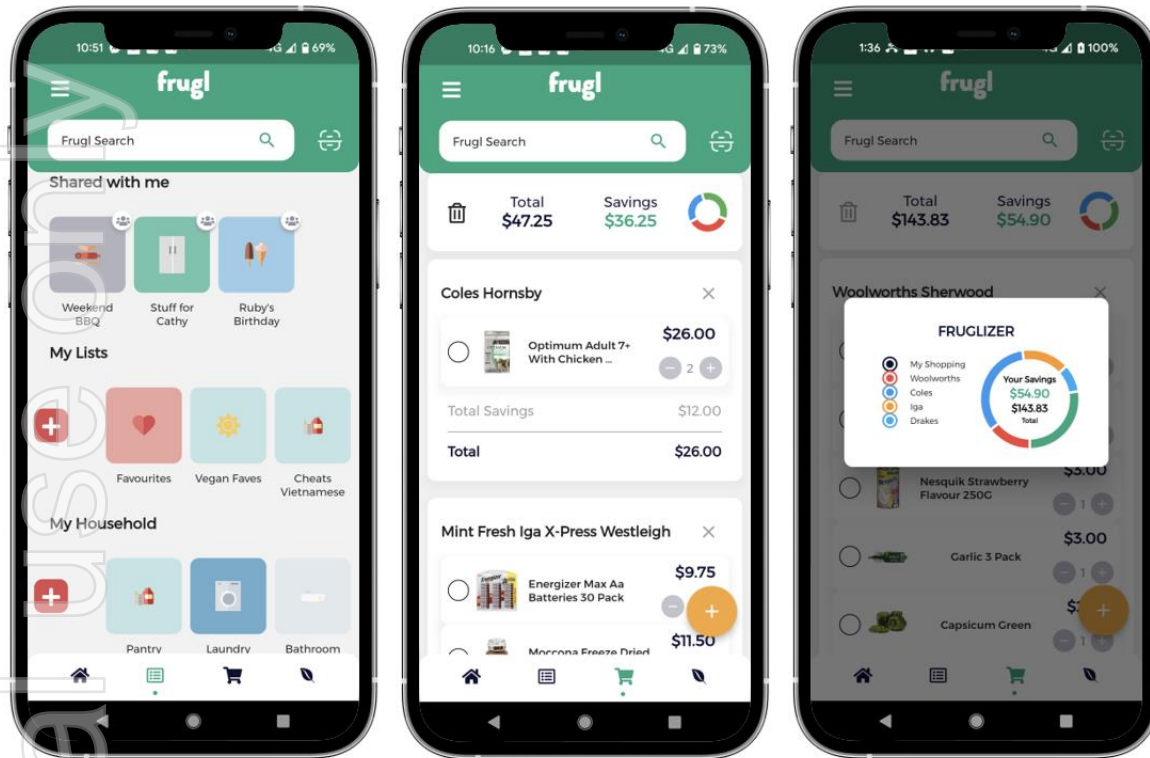
Frugl Grocery Version 3.0: Health & Wellness Features



Wellness tools to help shoppers make healthier food choices include:

- ★ Nutritional Thresholds and product warnings on Fat/Sodium/Sugar
- ★ Allergen alerts based on product ingredient lists
- ★ Allergen and Dietary filters on product searches

Frugl Grocery Version 3.0: Collaborative Lists



New List features:

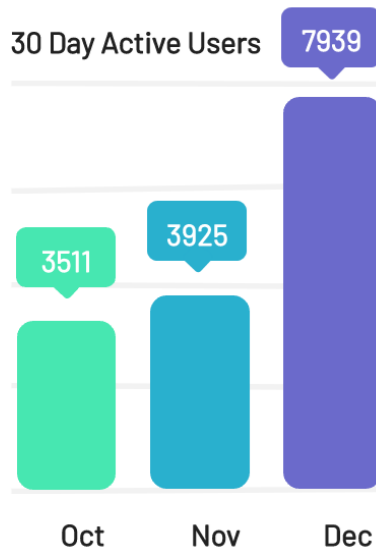
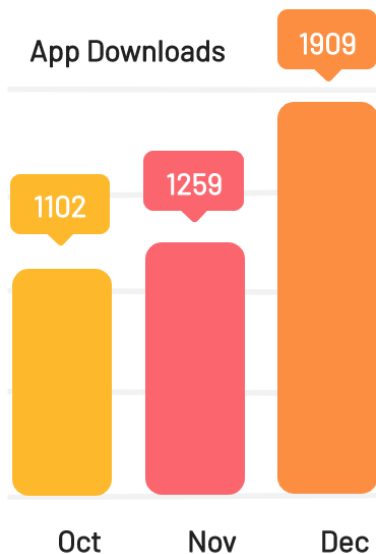
- ★ Favourites and Custom lists, including saved lists from external sources (eg recipe ingredient lists)
- ★ Collaborative & Household lists with multiple users

New Shopping Note features:

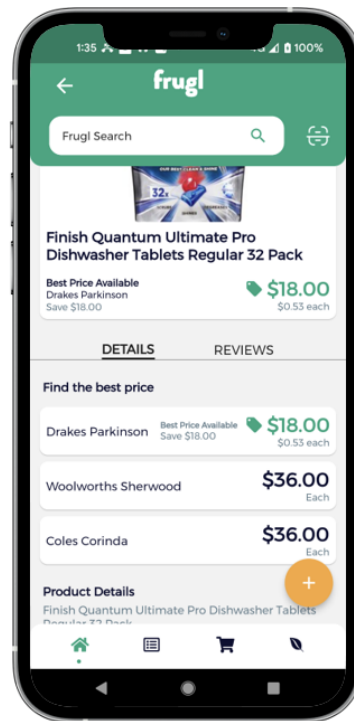
- ★ Shopping Note broken out by retailers for ease of use
- ★ Products can be marked off as added to basket instore

**Shopping Note is pre-cursor to a transactional Shopping Cart currently in development*

Frugl Grocery: December Quarter User Growth



Downloads and usage of the Frugl Grocery App has shown accelerating growth during the previous quarter and is expected to continue this trend following the January release of Version 3.0.



Frugl Grocery: Mobile App Product Roadmap



Q1-2022

Retailer Expansion

New mobile app with enhanced UX and performance.

Multi-retailer data architecture enabling fast addition of new retailers .



Q2-2022

Transaction Enabled

In-app transactional capability allowing participating retailers access to Frugl Grocery user shopping events.



Q3-2022

Enhanced Fulfillment

Expansion of delivery options enabled for in-app transactions.

Nutritional tools enhancements for Frugl Grocery users.



Q4-2022

Brand Self-Serve

Launch of "Frugl Market" allowing participating retailers & brands to self-manage product feeds, pricing and product information.

Retail business intelligence

Our Intelligence as a Service (IaaS) platform can help SME and Enterprise businesses understand customers and competitive environments with data driven solutions and analytical techniques to create relevant and actionable insights.

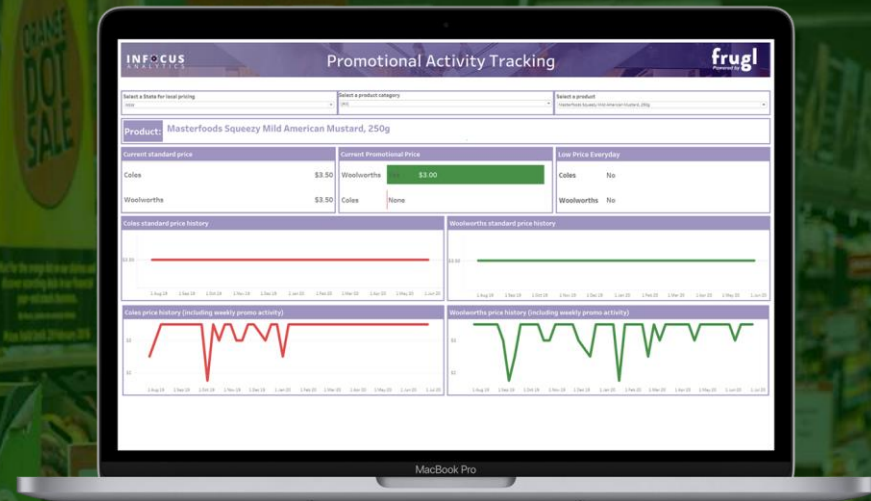
Our goal is to create close, collaborative working relationships with our clients and to build innovative and intelligent data solutions that utilise machine learning across large datasets data to unlock real business value.



The laptop screen displays the 'Promotional Activity Tracking' interface. At the top, it shows the 'Infocus Analytics' logo and the 'frugl' logo. The main section is titled 'Promotional Activity Tracking' and includes a search bar for 'Select a date for last pricing' and 'Select a product category'. Below this, the product 'Masterfoods Squeezy Mild American Mustard, 250g' is selected. The dashboard is divided into several sections: 'Current standard price' showing 'Coles' at \$3.50 and 'Woolworths' at \$3.50; 'Current Promotional Price' showing 'Coles' at \$3.00 and 'Woolworths' at 'None'; 'Low Price Frequency' showing 'Coles' as 'No' and 'Woolworths' as 'No'; and two line charts for 'Coles standard price history' and 'Woolworths standard price history' showing price fluctuations over time. The laptop is a MacBook Pro.

Our Intelligence as a Service (IaaS) platform can help SME and Enterprise businesses understand customers and competitive environments with data driven solutions and analytical techniques to create relevant and actionable insights.

Our goal is to create close, collaborative working relationships with our clients and to build innovative and intelligent data solutions that utilise machine learning across large datasets data to unlock real business value.



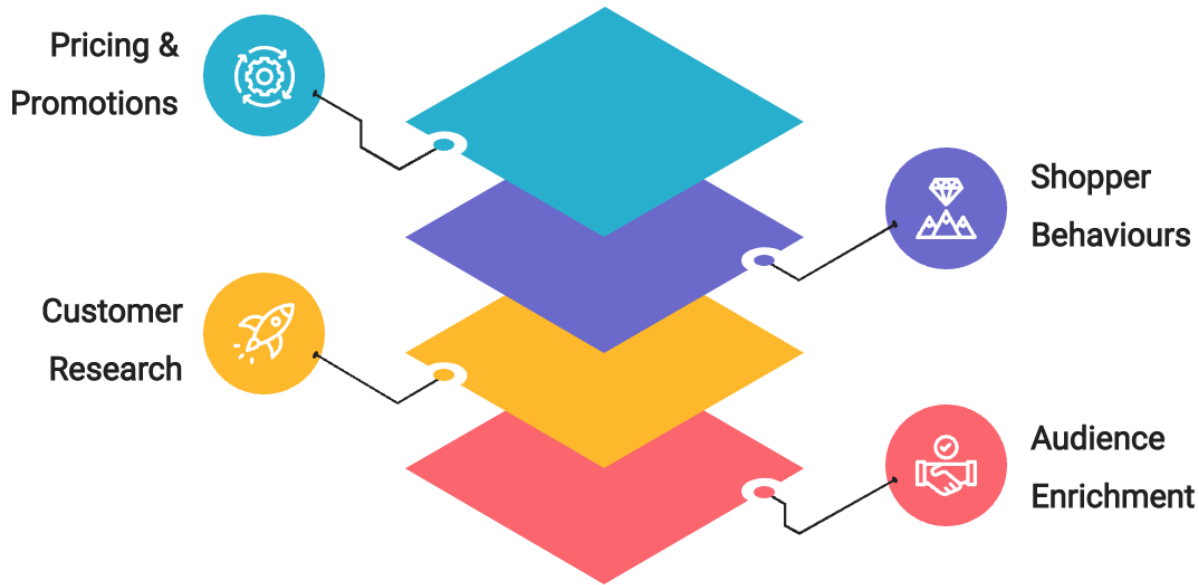
PRODUCT & PRICING ANALYTICS

PROMOTIONAL ANALYTICS

COMPETITOR RANGE ANALYTICS

COMPETITOR PRICE TRACKING

Layering Retail and Customer Analytics



Retailers and brands who wish to understand the true impact of pricing, ranging and promotional tactics on shoppers can leverage behavioural insights alongside competitive data to understand and inform long-term product, price strategy and promotional planning.

Commercial Timeline

	2021 Jan - Jun	2021 Jul - Dec	2022 Jan - Jun	2022 Jul - Dec
<u>Data Acquisition & Enrichment</u> Acquisition of large retail data sets for analysis, enrichment and commercial product creation.	Retail data acquisition optimisation and automation (2x major retailers, full product inventory).	Catalogue data acquisition activity expanded to multiple grocery retailers nationwide.	Expansion of commercial data & intelligence services to include shopper behavioural data.	Addition of retailer-supplied product data to grocery product data lake.
<u>InFocus Analytics (B2B)</u> Development and commercialisation of retail intelligence platform utilising SaaS model alongside custom solution development.	Development of retail intelligence & visualisation platform. Commercial contract for ongoing data services signed: Metcash.	Inclusion of customer behavioural data into InFocus Analytics for new and existing customers. Commercial contract for ongoing data services signed: PetCircle.	Intelligence as a Service (IaaS) customer portal v1.0 launch. Enhancements to Machine Learning (ML) product matching capabilities.	Additional analytics catalogue features, business subscriptions, custom services and Self Service capabilities added to IaaS platform.
<u>Frugl Grocery Mobile App (B2C)</u> The development of a unique grocery comparison and wellness mobile app to drive audience growth, app usage, and behavioural data collection.	Version 2.1 (major update) of Frugl Grocery launches with substantial feature and performance improvements.	Frugl PR & marketing relations activity to accelerate brand recognition & user growth. Soft beta release of Version 3.0 to Android platform for user testing.	Version 3.0 of Frugl Grocery launches with new UX and multiple retailers. Addition of transactional capabilities planning for later in period.	Increasing commercial focus on transactional and advertising revenue. Retailer & Supplier Market platform (Frugl Grocery self-service for brands).

Frugl Revenue Model Summary

Revenue Model	Solutions	Dependencies	Customer Targets	Market Potential
1. Retail Intelligence (Product, Price, Range & Promotion analysis)	InFocus Analytics (IA) <ul style="list-style-type: none"> High quality retail intelligence Machine Learning data modelling 2+ years of historical data Online platform delivery (IaaS) 	<ul style="list-style-type: none"> Ongoing retail data acquisition Data warehouse solution Data Science expertise & client management 	<ul style="list-style-type: none"> Grocery retailers (product, range & promotional planning) Over 2,000 grocery suppliers Associated retail verticals (liquor, pet supplies, supplements, pharmacy etc) 	AU data analytics market > \$1B *Gartner Report
2. E-commerce Capability	Frugl Grocery Mobile App <ul style="list-style-type: none"> Inclusion of transactional capability to Frugl app 	<ul style="list-style-type: none"> Audience growth and app use Development of transactional capability within Frugl app 	<ul style="list-style-type: none"> Grocery retailers Over 2000 grocery suppliers Associated retail verticals 	2021 AU Food & Personal Care ecommerce estimate = \$7.7B (USD) *Statistica.com
3. Customer Behavioural Intelligence and Shopper Panel Research	InFocus Analytics (IA) <ul style="list-style-type: none"> Customer behavioural intelligence added as additional service Frugl Research Panel <ul style="list-style-type: none"> Rewards-based membership 	<ul style="list-style-type: none"> Frugl app user growth to drive profile & behavioural data Establishment of Rewards Program to support panel development Customer research expertise 	<ul style="list-style-type: none"> Grocery retailers (Marketing) Over 2,000 grocery suppliers Market research agencies Associated retail verticals (liquor, pet supplies, supplements, pharmacy etc) 	AU market research industry > \$3.1B *IbisWorld Industry Report
4. In-app Merchandising & Advertising	Frugl Grocery Mobile App <ul style="list-style-type: none"> In-app merchandising & advertising space created at key points in the user journey 	<ul style="list-style-type: none"> In-app merchandising space created at key points in the user journey Frugl app user growth 	<ul style="list-style-type: none"> Grocery retailers (Marketing) Over 2000 grocery suppliers Non-grocery advertisers Media agencies 	AU digital ad spend \$8.8B *IAB Australia
5. Data Enrichment & Online Advertising	Data Exchange for Ad Platforms <ul style="list-style-type: none"> Frugl segment and behavioural data to enrich audience profiles Audience profiles utilised for targeted digital ad campaigns 	<ul style="list-style-type: none"> Frugl app user growth Collated segment profile data Collated behavioural data sets 	<ul style="list-style-type: none"> Digital Media agencies Data Management Platforms Data Exchanges Direct digital advertisers 	AU data spend in 2019 \$485 Million *OnAudience.com

Key Management - Frugl Group Limited



SEAN SMITH

CHIEF EXECUTIVE OFFICER

Sean's broad expertise includes retail marketing, data analytics, general management, data commercialisation and e-commerce.

His experience includes executive roles with the Woolworths Group, Dimmi, Orbitz Worldwide and Ticketek.



ALISTAIR MCCALL

CHIEF DATA OFFICER

Alistair is a data analytics and strategy professional with over 18 years experience commercialising data with major brands and agencies including the Woolworths Group, MercerBell and Vodafone.



JON WILD

CHAIRMAN

Jon has led marketing strategy from start-ups to multinationals, including Unilever, British Telecom, O2, Telstra, Groupon and Orbitz Worldwide. He is currently consulting to both early stage and mature online AU businesses.



MAT WALKER

NON-EXECUTIVE DIRECTOR

Mat is an entrepreneur with extensive experience in the management of public and private companies. In a career spanning three decades, he has served as Executive Chairman or Managing Director for public companies with operations globally.

Corporate Snapshot

1

frugl	Shares (ASX:FGL)	Options*
Current Issued Capital <small>(includes future issues of shares announced to the market, but not yet issued)</small>	180,000,000	55,750,000
Current Market Capitalisation (\$0.022/share)	3.96M (AUD)	
Current T40 Shares Held	75%	
<div>* 29,500,000 - Listed Options are exercisable at \$0.10 on or before 20 July 2024</div> <div>* 26,250,000 - Unlisted Options are exercisable at \$0.15 on or before 30 June 2022</div>		

Thank you

Corporate Enquiries:
Sean Smith, Managing Director
Email: info@fruglgroup.com.au

frugl

(ASX:FGL)

