

26 February 2025

Freelancer Limited



Matt Barrie
Chief Executive Officer

ASX: FLN OTCQX: FLNCF investor@freelancer.com

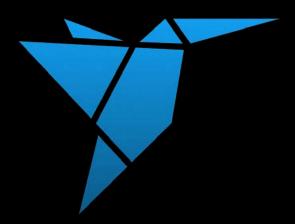


FY24 Results

Building the Amazon of Services:
Powering Global Commerce.



Payments



Labor



Freight



Group Financial Snapshot FY24

Resilient Performance, Strong Foundations

- Gross Marketplace Value (GMV): A\$948.6M (↓7.1% vs. FY23)
- Revenue: A\$53.1M (↓4.2% vs. FY23)
- NPAT: -A\$(0.8)M (vs. +A\$0.2M FY23); 2H24 turned positive at A\$0.2M
- Operating Profit (excl. FX): A\$0.8M (↑19% from A\$0.6M FY23)
- Operating Cash Flow (excl. FX): A\$5.8M (↑205% from A\$1.9M FY23)
- Net Cash Flow: A\$0.8M (vs. -A\$2.4M FY23)
- Cash Balance: A\$23.2M (↑9.5% from 1H24, no net debt)

Leaner, cash-generative with a 2H24 profitability rebound sets the stage for FY25 success.

GMV represents the underlying transaction value between third parties which is the basis for Freelancer's revenue, i.e. the value of services performed (Freelancer); goods shipped (Loadshift) or goods / services exchanged (Escrow).



Business Segment Spotlight FY24

Momentum Across Our Ecosystem

Freelancer

- GMV: A\$130.5M (↓1.3%); Revenue: A\$40.6M (↓8.2%)
- Revenue drop primarily due to non-core legacy engineering consulting services revenue.
- FY24 Wins: Huge turnaround in client acquisition. 4Q24 on pcp new client deposits ↑18.6%, project size ↑29.3% to US\$334, retention ↑5%.
- Al Edge: Supercharging growth with Al-powered productivity, enterprise Al services, and a marketplace primed for the Al revolution.

Escrow.com

- GMV: A\$818.2M (↓7.9%); Revenue: A\$10.4M (↑14.5%)
- FY24 Wins: Improved take rate to 1.3% (↑25%), US\$50M record IPv4 deal; domain sales steady at US\$92M in 4Q24.
- Growth Focus: Deepening e-commerce and automotive partnerships.

Loadshift

- GMV: ↑15% YoY; Quotes per job ↑12.5% to 6.3.
- o FY24 Wins: Zoom-powered audio & video calling to deliver next leg up, load tracking
- Leadership Boost: New team driving enterprise scale in 2025



Strategic Vision & FY25 Outlook

Positioned for Growth in a Transforming World

- **Al Leadership:** In FY25, we will launch new Al training programs and expand partnerships with tech giants, building on our success in mobilising 130k+ for Al model training.
- **Customer Acquisition:** Doubling down on winning new clients with proven momentum from FY24.
- **Retention Focus:** Prioritizing stickiness in FY25 to drive repeat engagement and long-term value.
- Cost Discipline: FY24 operating costs ↓5.8%, unlocking sustainable profitability.
- Market Catalysts:
 - Freelancer: Customer acquisition, Al-driven demand, NASA/government wins.
 - Escrow.com: Expanding into high-value verticals and e-commerce giants.
 - Loadshift: Enterprise freight growth with cutting-edge platform upgrades.

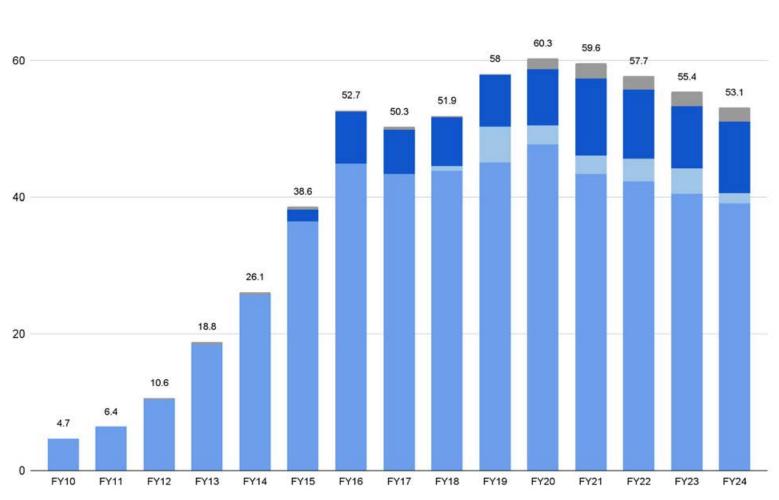
Lean, focused, and ready to ride the AI wave, targeting double digit revenue growth and sustainable profitability in FY25, supported by A\$23.2M in cash reserves.



Group Revenue FY24

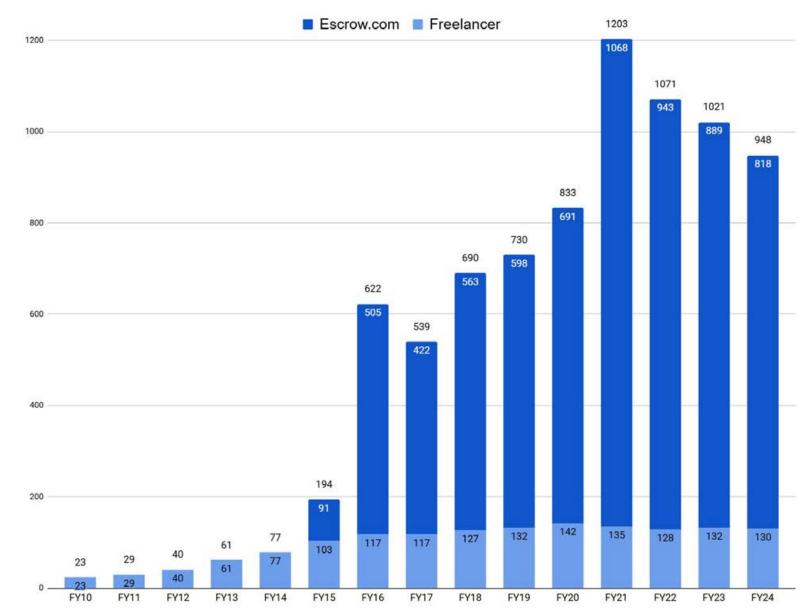
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Group Gross Marketplace Volume FY24

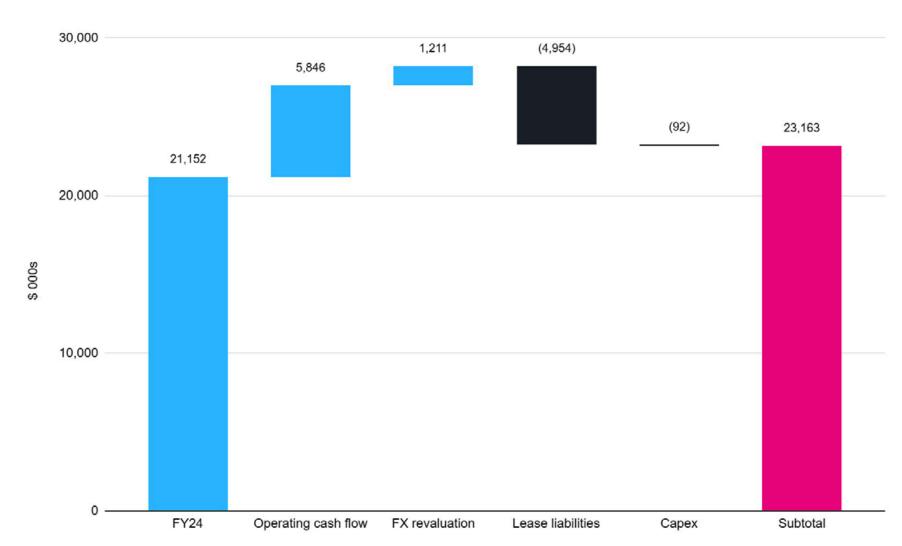


^{*} Represents the underlying transaction value between third parties which is the basis for Freelancer's revenue, i.e. the value of services performed (Freelancer); goods shipped (Loadshift) or goods / services exchanged (Escrow). Based on Freelancer's unaudited management accounts which have not been subject to an auditor's review.

Y

Cash Flow Profile FY24

Cash & cash equivalents at \$23.2 million at 31 December 2024 ↑9.5% from 1H24





Summary Profit & Loss FY24

Group FY24 NPAT: \$(0.8)m vs \$0.2m in pcp.

Revenue down 4%: Driven by reduced legacy engineering consulting, offset by 18.6% new client growth in 2H24.

Gross margin at 81.9%: Lower gross margin due to increases in 2FA costs, some of which were one off, and lower margin legacy enterprise services.

Gross margin increased to 83.9% in 2H24: Escrow take rate improved across the year after one offs and improvements in legacy affiliate program.

\$1.7m unrealised FX loss: revaluation of foreign denominated assets & liabilities after AUD/USD \downarrow 7% in 2H24 (\downarrow 9% for FY24).

Costs down 5.8%: Payroll ↓8% supporting leaner base.

Underlying strength: Adjusted NPBT up 19%, with 2H24 improvement signaling FY25 profitability.

Outlook: Lean cost base, Al innovations, and client growth target double-digit revenue rise in FY25.

(A\$m) 1 Jan - 31 Dec	FY24 Actual	FY23 Actual	Change
Net Revenue	51.0	53.3	-4%
Gross Profit	41.8	44.2	-6%
Gross margin (%)	81.9%	83.0%	-1.2%
Other income	0.5	0.3	n/m
Employee expenses	(19.6)	(21.4)	-8%
Administrative expenses	(11.5)	(11.8)	-2%
Marketing related expenses	(5.4)	(5.5)	-2%
Occupancy costs	(4.9)	(5.0)	-3%
Foreign exchange	(1.9)	(0.2)	n/m
Share- based payment expense	(0.1)	(0.1)	n/m
Depreciation	(0.2)	(0.3)	n/m
NPBT	(1.3)	0.2	n/m
NPAT	(8.0)	0.2	n/m

Excluding share-based payments, depreciation & unrealised fx losses

Operating profit	0.8	0.6	+19%
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Notes

- Occupancy costs adjusted to include depreciation of \$4.5m (FY23: \$4.5m) and finance costs of \$1.3m (FY23: \$1.7m) relating to property leases and deducting sublease rental income of \$1.6m (FY23: \$1.8m).
- Depreciation excludes depreciation arising from AASB16 leases.
- ❖ \$0.4m unrealised fx gain taken directly to FCTR



Summary Balance Sheet FY24

Cash & Equivalents at A\$23.2m: Up 9% from FY23, no net debt

Trade Receivables ↓46%: Reflects shorter settlement times and enhanced collections, boosting efficiency.

Right of Use Asset ↓32%: Lower due to depreciation in line with lease terms and reduced lease liabilities (down 27%), optimising occupancy costs.

- Deferred tax assets reflected net of Deferred tax assets of \$11.3m and Deferred tax liabilities of \$(2.6m).
- * Reserves include non controlling interest in Loadshift Group.

(A\$m) 31 December 2024	FY24 Actual	FY23 Actual	Change
Cash and cash equivalents	23.2	21.2	+9%
Trade and other receivables	2.5	4.7	-46%
Other assets	3.4	3.5	-3%
Plant and equipment	0.2	0.3	n/m
Intangibles	34.1	34.1	-
Right of Use Asset	9.2	13.5	-32%
Deferred tax assets (net)	8.7	8.1	+7%
Total assets	81.3	85.3	-5%
Trade and other payables	37.1	36.7	+1%
Lease Liabilities	12.4	17.0	-27%
Other liabilities	5.1	4.8	+6%
Total liabilities	54.6	58.5	-7%
Net assets	26.7	26.8	-
Contributed equity	38.9	38.9	-
Reserves	5.6	5.0	+12%
Retained earnings	(17.8)	(17.1)	+4%
Total equity	26.7	26.8	-

Board of Directors

Technology focused entrepreneurial board with successful exits to major global corporations



Matt Barrie
Chief Executive Officer & Chairman

BE (Hons I) BSc (Hons I) Syd.
GDipAppFin MAppFin
HonDLitt Macq.
MSEE Stanford SEP GAICD FIEAust

Matt Barrie is an award winning technology entrepreneur. Matt was Adjunct Associate Professor at the Department of Electrical and Information Engineering at the University of Sydney where he taught Cryptography for fifteen years and, later, Technology Venture Creation. He is the co-author of over 20 US patent applications. Previously he founded and was CEO of Sensory Networks Inc., a vendor of high performance network security processors which sold to Intel Corporation (NASDAQ:INTC).



Non-Executive Director

BSc (Hons I) PhD (Computer Science) MAICD

Darren transitioned from Executive Director and Chief Technology Officer of Freelancer to Non-Executive Director in late 2015. In his time as an executive he was responsible day-to-day for strategic leadership of the company's operating and technical direction. Darren has experience in computer security, protocols, networking and software. Prior to joining Freelancer, Darren was a co-founder of Sensory Networks, where he held the roles of Chief Technology Officer and subsequently Chief Executive Officer. In 2013 Sensory Networks sold to Intel Corporation (NASDAQ:INTC).



Simon Clausen
Non-Executive Director

Founder & CEO of PCtools

Simon is a founding investor of Freelancer. Simon has more than 17 years experience in high growth technology businesses in both Australia and the United States. His technical expertise includes proficiency in multiple software development languages, computer security and vulnerability analysis, and he is co-author and inventor of a number of technology patents. Simon founded and was CEO of PC Tools, which he grew to over \$100 million in revenue, more than 250 employees and offices in 7 countries. PC Tools was acquired by Symantec Corporation (NASDAQ:SYMC) in October 2008 in one of Australia's largest ever technology acquisitions.



Patrick Grove
Non-Executive Director

Co-Founder & Group CEO at Catcha Group

Since founding Catcha Group in 1999, Patrick has built an extensive track record of founding, building, acquiring, listing and growing both private and public Southeast Asian digital businesses. Today, he is widely recognized as one of the leading entrepreneurs in the region, having founded and taken 6 digital businesses from their early stages to initial public offering in Australia and Southeast Asia, including the iProperty Group - which was acquired by REA Group in 2016 in one of the largest ever acquisitions of a Southeast Asian internet company at the time; iCarAsia and Frontier Digital Ventures.



Craig Scroggie
Non-Executive Director

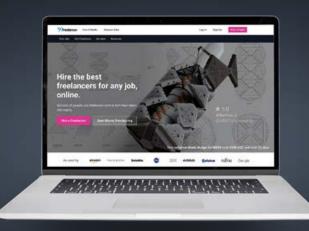
CEO & MD of NEXTDC

As CEO An ASX 100-listed technology company and Asia's most innovative Data Centre-as-a-Service provider. With over 30 years of experience in the ICT industry, Craig brings a wealth of knowledge and expertise to Freelancer's board. Throughout his career, Craig has held senior positions with industry giants such as Symantec, Veritas Software, Computer Associates, EMC Corporation, and Fujitsu. Under Craig's leadership, NEXTDC has become a cornerstone of Australia's digital economy, providing critical services to businesses across the country and beyond.

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Building the Amazon of Services: Powering Labor, Payments & Freight









#1 Global escrow leader, securing worldwide commerce US\$7,400,000,000 in payments

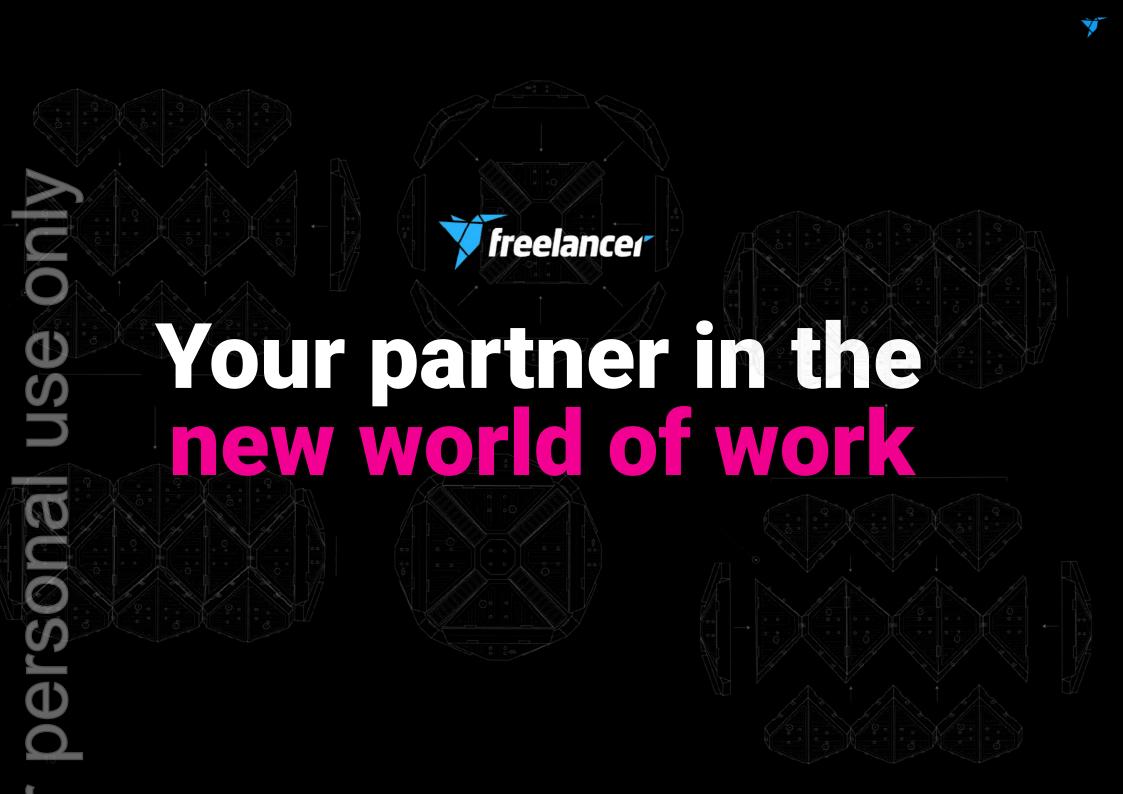


#1 Global labor platform, connecting 79M+ users for US\$5,000,000+ in jobs

Freelancer Limited ASX: FLN, OTCQX: FLNCF

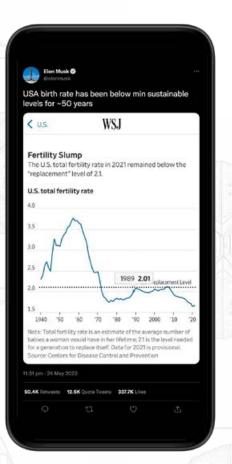


#1 Australian heavy haulage, expanding to global platform 800,000,000km in freight









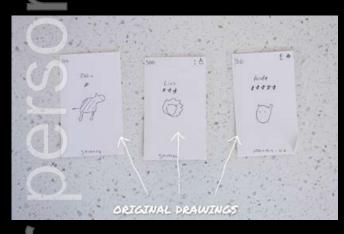
Solving a trillion dollar problem

Make real.

This game product design cost and took 30 days make

\$2500 USD





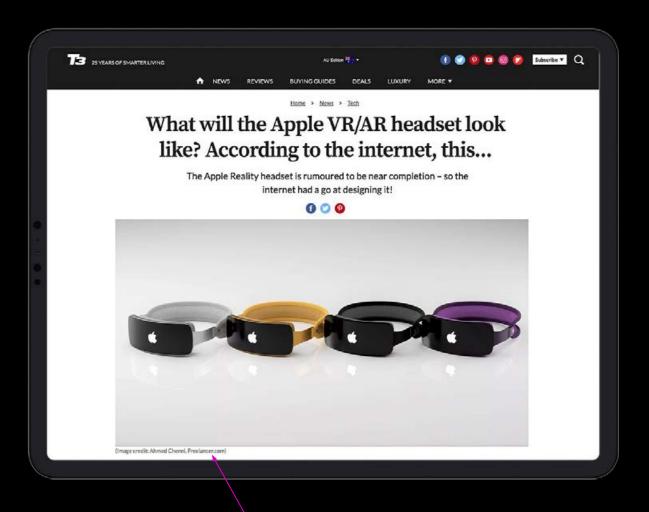






Create the Future

We help entrepreneurs & organizations create products & services of the future.



This Apple VR headset concept cost and had 56 entries in 14 days

\$500 AUD

Change lives.

"Coming from a third-world country and the smallest in West Africa where opportunities are very limited, Freelancer has helped me expand globally by helping me make a living from something that I really have a passion for, design."

Sulayman Sanyang

Video & Motion Graphics Banjul, Gambia



5.0/5.0 rating, 24 reviews



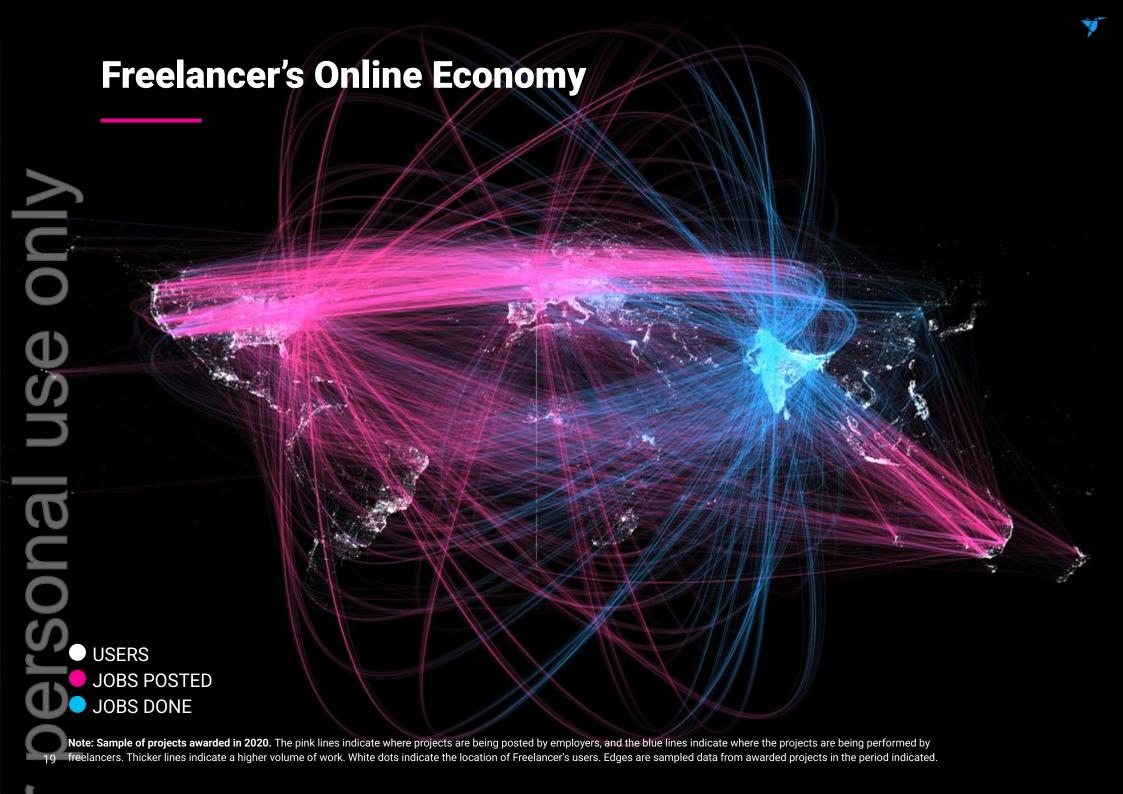
ADEVELOPMENT Output Description: Output

Your new receptionist just ate Siri for breakfast.

Get your AI Action plan now at:

Freelancer.com/ai











52

Asia Pacific

Australia

New Zealand

Hong Kong

Bangladesh

Indonesia

India

33

38

Regional Websites

North America

- US (International)
- ◆ Canada
- Z Jamaica

Latin America

- Argentina
- Brazil
- Chile
- Colombia
- Ecuador
- Mexico
- Peru
- Uruguay

Africa

- South Africa
- **≓**≔ Kenya

Europe

- United Kingdom
 - European Union
- France
- Germany
- Greece Portugal
- Spain ____
- Czech Republic
- Sweden
- Iceland
- Ireland
- Italy
- Netherlands Turkey
- Poland
- Romania
- Ukraine
- ➡ Norway Hungary
- Finland
- Denmark
- Albania Slovenia

Thailand -

Vietnam

Japan	en of	
Korea, Repub	lic of	1
Malaysia		-
Pakistan		
Philippines		
P. R. China		
Singapore		

Languages

Italiano

frikaans	日本語
ahasa Indonesia	한국어
ahasa Malaysia	ા ⊸ ા Norsk-Bokma
श्ला	Nederlands
atalà	Polski
eština	Português
ansk	Română
eutsch	Shqip
ληνικά	Slovene
nglish	Svenska
spañol	Kiswahili
uomi , , , , , , , , , , , , , , , , , , ,	Thai
lipino	Türkçe
ançais	Tiếng Việt
न्द	Vypaïuoska

Currencies

N. Comment	
USD	BRL
NZD	CNY
AUD	DKK
GBP	VND
HKD	AED
SGD	ARS
PHP	BDT
EUR	COP
CAD	PKR
ZAR	CHF
INR	HUF
JMD	ILS
CLP	KRW
MXN	NOK
IDR	QAR
MYR	RON
SEK	SAR
JPY	▼ THB
PLN	TRY





Change lives.

Freelancer is changing lives around the world, creating opportunity for entrepreneurs, small businesses and large organizations alike. Our platform connects you with talented professionals globally, delivering exceptional work at competitive rates.

79M+
REGISTERED USERS

25M+

JOBS POSTED

76%

OF PROJECTS
RECEIVE BIDS
WITHIN 60 SECONDS

AVERAGE BIDS PER PROJECT

The Industry's Most Trusted Talent Platform

Freelancer outranks all major competitors globally for customer satisfaction:

4.5 "Excellent" rating on Trustpilot from 15,440+ verified reviews
4.8 out of 5 on SiteJabber across 18,659+ customer ratings
#1 position consistently maintained among freelancing platforms worldwide

When you partner with Freelancer, you're choosing the platform that businesses trust most.



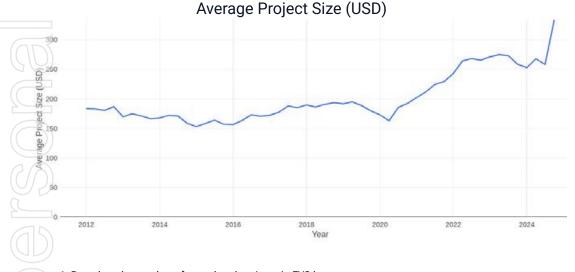




Marketplace Dynamics FY24

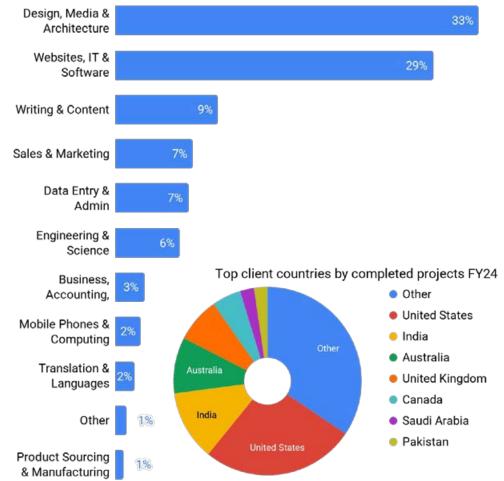
"Every job, every country, every language, every currency, at any time"

- Over 3,000 job categories as diverse as Aerospace Engineering, Biotechnology, Sales, Manufacturing, Mechanical Engineering
- Complexity & sophistication growing over time
- Average project size was US\$334 in 4Q 2024², up 29.3% on pcp.



- 1. Based on the number of completed projects in FY24
- 2. Defined as the GMV over the time period, divided by the count of projects with GMV within the time period.

Top completed project categories by count FY24





Freelancer: The World's Largest Cloud Workforce

Lowest cost, largest range and powered by Al

Global Talent Network:

80+ million users across 247 countries & territories, 3,000+ skills, 33 languages, and 38 currencies

Unrivaled Market Liquidity:

No platform globally matches our talent pool or response rate

Client-Friendly Model:

- Free to post jobs, receive quotes, review portfolios, and chat
- Only 3% commission when you award projects

Freelancer-Friendly Platform:

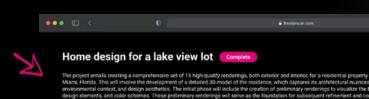
- Free to browse projects, submit bids
- Free to create profiles & build portfolios
- 10% commission on awarded projects

Start today-post your job for free

use only

67of projects

Write a brief & budget and watch the bids come in



Bids Awrage bid 35 \$3,184 USD

From Project Brief to Expert Bids in Minutes

Projects

Post your requirements and budget to connect with skilled freelancers globally. Choose to pay a fixed price or hourly rate with secure Milestone Payments protection.

Browse portfolios, reviews, and chat with candidates



bids on average per project

Sustant P. @scuratory

Busicant P. &scuratory

Busican





Home design for a lake view lot

Went above and beyond to understand the project requirements. While his work is excellent, he is a great person to work with. I would highly recommend working with this freelancer.

Garima L. @TLC2019

67%

of projects receive bids within 60 seconds

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Offer a prize

Contests

289 freelancers competing for the prize!

Pay only for results, get unlimited creativity

Post contests for any type of work: logos, website designs, naming, packaging, illustration, and product concepts & more. Receive multiple solutions and only pay for the winners.

Unmatched creativity:

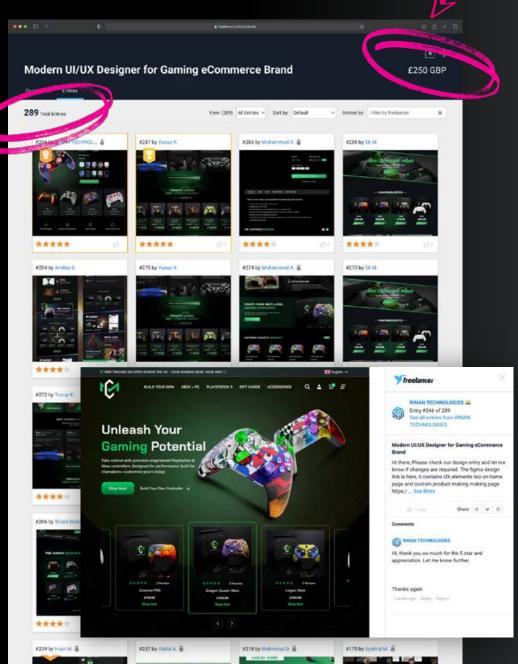
1,400,000+ entries per month 15,000,000+ entries per year Ratings and feedback until won

93%

of contests receive entries within 1 hour

528

average entries per contest





This 3D modeling cost and took 5 days to make

\$150 USD



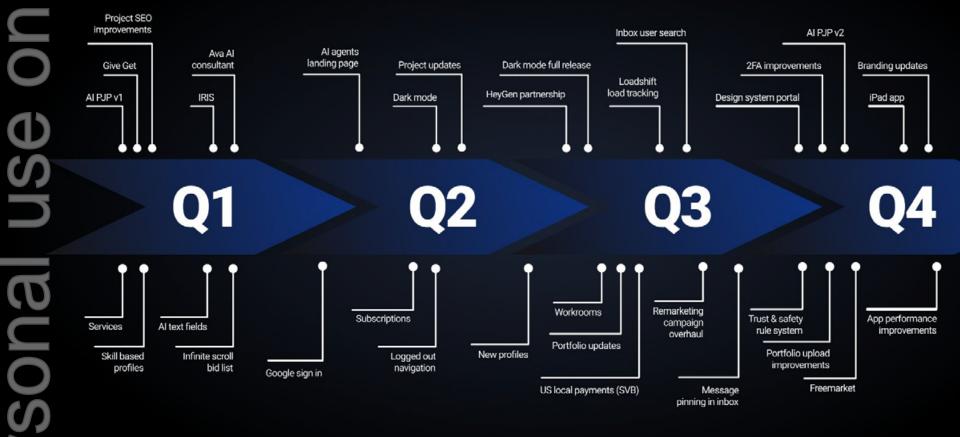


This 3D product visualisation cost and took 3 weeks to make

\$435 USD

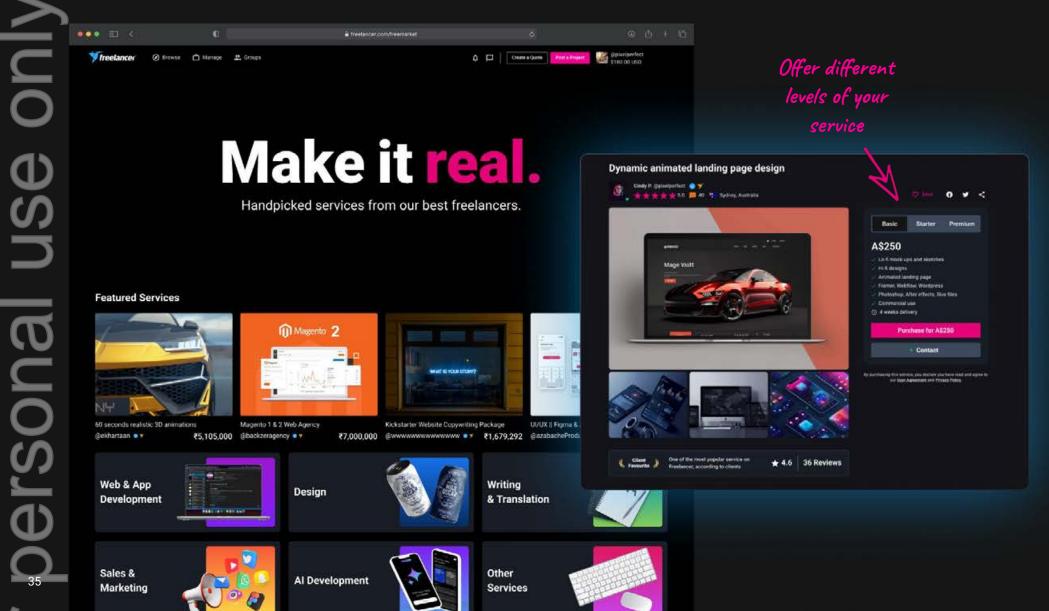


Freelancer Shipped in 2024

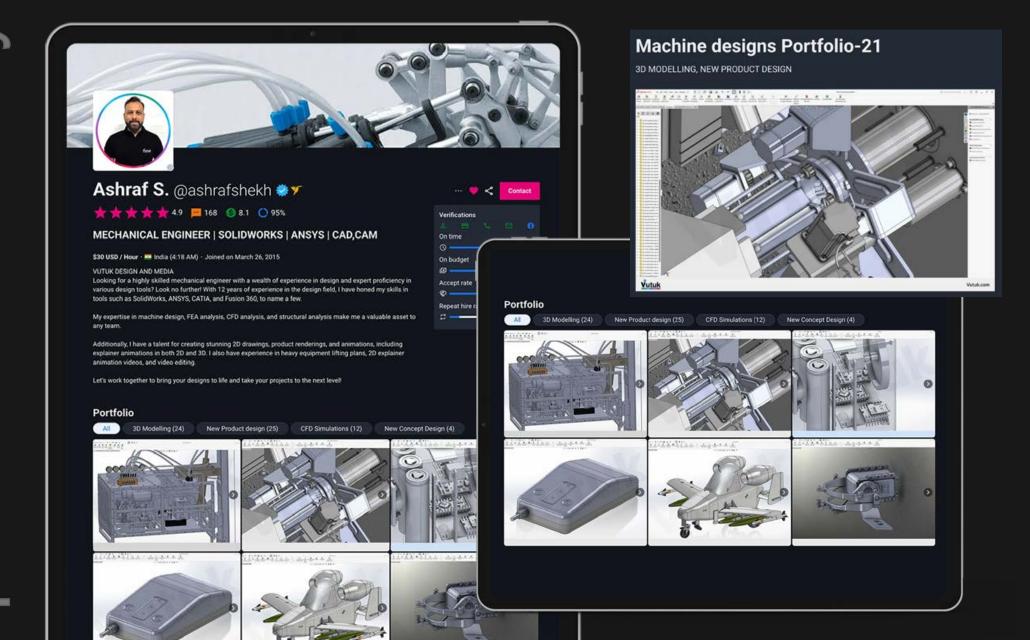


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Ready-to-Deliver Services from Top-Tier Talent

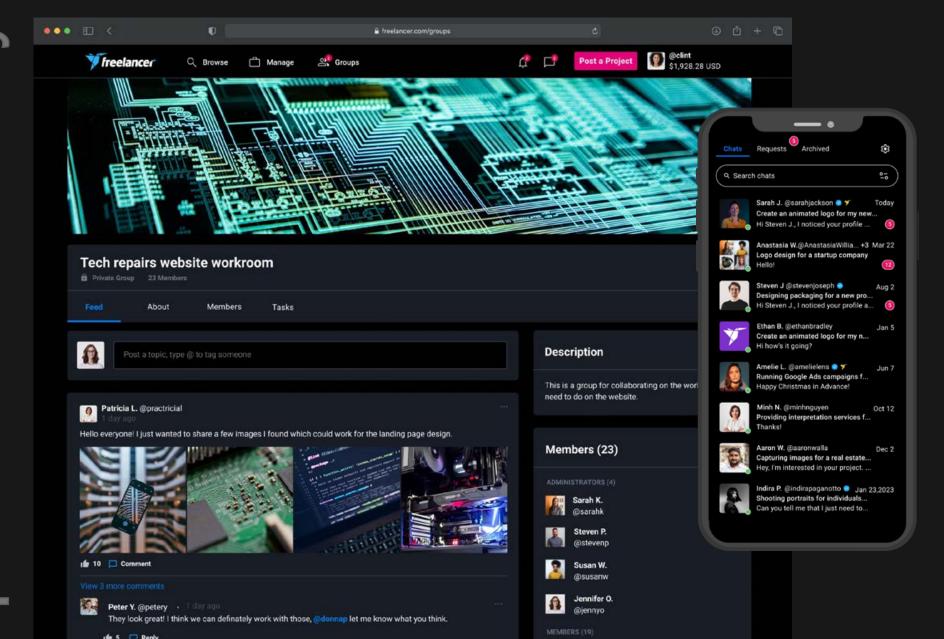


Your Project, Our Global Cloud of 80 Million Professionals





Transform Teams into Productive Powerhouses



Deloitte.



71,891 CONSULTANTS ONBOARDED

"We accelerated the launch of the MyGigs Platform, a self-service short-term staffing app connecting our internal talent pool to open project opportunities, in an effort to create the #1 remote talent experience... [we will] drive to deliver 20% of all projects* through this platform. MyGigs is changing the way we deliver work on our projects to our firm, our clients, and our society!"

* US Consulting projects



Nishita Henry, Chief Innovation Officer @ Deloitte





Transforming impossible challenges into breakthrough solutions with the world's largest innovation ecosystem

Enterprise Access to NASA-Grade Problem Solving

freelancer.com/innovation-challenges

Trusted by













Unleash the power of **global genius**Where 80 million minds converge to solve humanity's greatest challenges















Freelancer works with U.S. Government in the fields of:

- Computational fluid dynamics
- Electrical engineering
- Physics
- Data science
- AI / ML

- Mechanical engineering
- Graphic design
- UI/UX design
- Software engineering
- Biotechnology

- Network science
- Advanced manufacturing
- Transcription
- Information security







The challenge:

Optimize and accelerate the sparse matrix linear equations solver for computational fluid dynamics models to predict river sedimentation and river hydraulics.

The results:

- 60x faster computational modeling
- Enhanced water resource management
- Breakthrough solution turned 3 day process into 1 hour

"By tapping into global expertise through this challenge, we transformed a 3-day modeling process 60x into just one hour. This dramatic improvement helps us better manage water resources for millions of Americans."

Yong G. Lai,

US Bureau of Reclamation



CommanDING Tech Challenge

Client	National Institute of Standards and Technology
Field	Product Design
Problem	Emergency response teams still rely on paper an pens, large pieces of paper to map the area or whiteboards in their vehicles
Breakthrough nnovation	Incident command via VR, AR, and mobile integrating indoor tracking systems, LiDAR scans 3D maps, and video analytics
Expertise	App Development Augmented Reality Data

\$1M USD

12

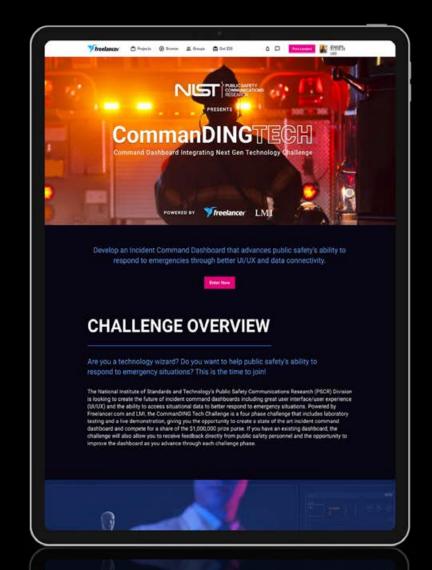
Integration | Virtual Reality

216,250

PRIZES

MONTHS

OUTREACH







TARGETED Genome Editor Delivery Challenge

Client National Institutes of Health

Field Biotechnology

Problem Genome editing to treat rare diseases which

affects 10% of the population.

- programmable delivery systems

- crossing the blood-brain barrier

Self-Assembling Proteins, Extracellular

Vesicle-Based Delivery, Ultrasound-Assisted Lipid

Nanoparticles, Milk Exosomes

Breakthrough Incident command via VR, AR, and mobile

innovation integrating indoor tracking systems, LiDAR scans,

3D maps, and video analytics

Expertise App Development | Augmented Reality | Data

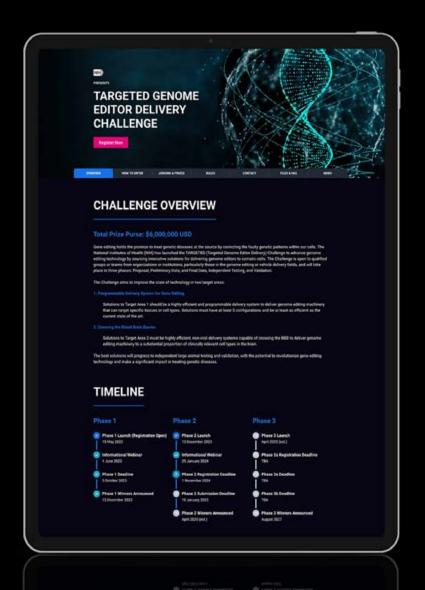
Integration | Virtual Reality

\$6M USD

15

514,460

PRIZES YEARS OUTREACH

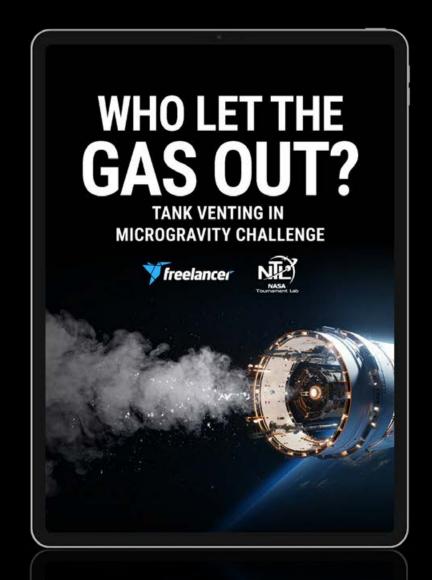




Who Let the Gas Out? NASA Tank venting challenge Client NASA

Field	Aerospace & chemical engineering
Problem	Venting gas from a partially full propellant tank in space, with the aim of reducing propellant loss
Breakthrough innovation	Acoustic excitation, ultrasonic sensing, semi-permeable membranes, centrifugal phase separation
Expertise	Incident command via VR, AR, and mobile integrating indoor tracking systems, LiDAR scans 3D maps, and video analytics

\$80K USD 10 47 **PRIZES MONTHS ENTRIES**





Freelancer Global Fleet

Generative Al

Where human intelligence meets artificial intelligence

Your go-to partner for Al innovation. We deliver specialists for Al—80M strong, globally connected, and ready to power your breakthroughs.

Massive Scalability: Capacity to deliver millions of human-in-the-loop training hours monthly

Specialized AI Training: Expert RLHF, safety evaluation & data annotation 52+ languages

Rapid Mobilization:

Can marshall 20,000+ pre-qualified experts per day

Seamless Integration:

Efficiently distribute tasks to our global workforce







Generative Al Case Study

Accelerating Major Foundational Model Development

The Challenge

- Evaluate millions of Al prompts for quality and safety
- Meet aggressive development timelines
- Support 52 languages with expertise

The Solution

- Assembled 80,000 specialists globally
- Delivered domain expertise & AI safety
- Implemented ethical oversight protocols

The Results

- Slashed timelines while enhancing multilingual accuracy
- Reduced bias with diverse, global input

80,000+

24/7

50,000+

100%

Ai Specialists

Languages

Coverage

Hours worked

Satisfaction





Field Services

Your on-demand field service revolution.

Surge Capability Meets Whitespace Coverage

Access a global network of 80 million freelancers to eliminate coverage gaps, provide surge capability, reduce fixed costs, and ensure service excellence anywhere, anytime.

Surge Capability:

Global technician deployment in hours, not days

Whitespace Coverage:

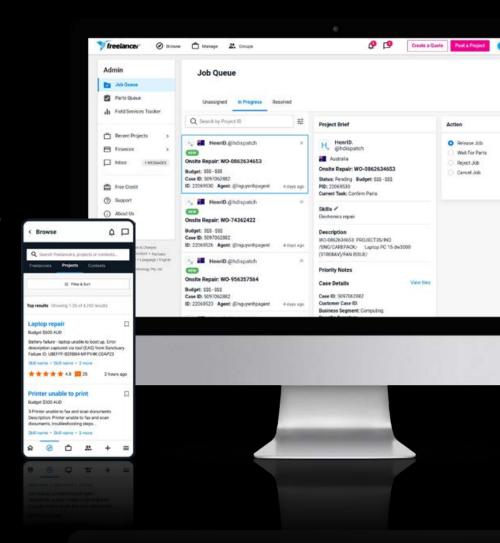
Consistent service from metro to remote regions

Cut Fixed Costs:

Scale workforce without financial risk

Specialized Expertise:

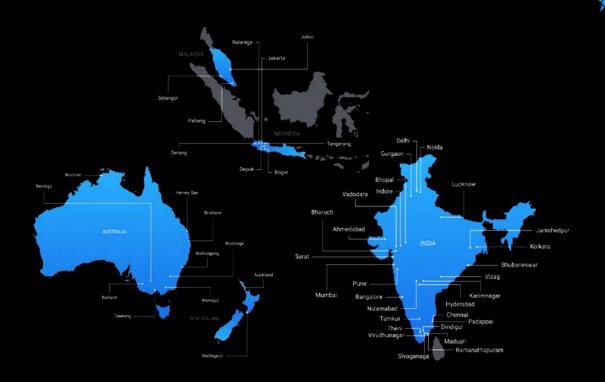
Diverse technical skills for any challenge





Field Services Case Study

Building a Global Surge and Whitespace Capability for a Fortune 500



The Challenge

- Fixed workforce constraints
- Service coverage gaps in remote areas
- Surge capacity in peak times
- Unsustainable fixed costs

The Solution

- Pay-per-completed work order
- Strategic over-staffing capability
- Instant surge capacity
- Comprehensive geographic coverage

The Results

- Global fully-integrated capability with gaps filled
- Cost reduction of 21%
- Repair time reduced by 35%
- Superior customer satisfaction

90,000+

48

5

~1,000

35%

WORK ORDERS COMPLETED

CITIES

COUNTRIES

FREELANCE FSES

REPAIR TIME REDUCTION

Management Team | Freelancer

Specialists in growth, finance, operations, infrastructure, international execution, compliance and engineering



Neil Katz Chief Financial Officer BCom (Hons) ACA EPGC (Stanford)





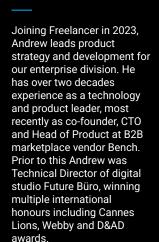
Adam Byrnes
Vice President, Product
& Growth
BE (Electrical)
(Hons I) / BSc (Adv)
(Physics)

Adam Byrnes is responsible for product leadership at Freelancer. He advises on the product direction and strategy of the Freelancer marketplace, and provides mentorship to other product managers in the business. Adam holds first class honours degrees in Advanced Physics and Electrical Engineering from the University of Sydney.



Laurent Goudet
Chief Technology Officer
BSc (Mathematics &
Computer Science) (Hons) /
MSc (Embedded Systems)
(Hons)

Laurent Goudet is responsible for the technical direction of the company, ensuring alignment with its business goals. Prior to transitioning from Software Architect to Chief Technology Officer in early 2021, Laurent has been leading multiple technical initiatives, transforming the Web & native clients into mobile-friendly, fast, and reliable web applications, lifting the user experience and reducing the engineering costs.



Andrew Bateman

Director of Product

B App Sci (IT) RMIT

(Enterprise)



Ayen Torcuator Global Head of Customer Service *B PoliSci*

Ayen Torcuator is responsible for ensuring that customers receive 24/7 world class service and solutions. Ayen holds a bachelor's degree in Political Science from the University of the Philippines, Diliman and has been part of the company for more than a decade.



Isaac Zipursky Enterprise Accounts Team Lead B International Relations

Isaac Zipursky leads the
Enterprise Accounts team at
Freelancer.com, managing
Fortune 500 partnerships. He
oversees Account
Management, Talent,
Customer Success, and
Enterprise CX teams, helping
clients leverage Freelancer's
global talent network. Isaac
holds a BA in International
Relations from the University
of British Columbia.



Recent Awards | Freelancer.com



Sitejabber Award

96.2% positive customer reviews in last 12 months

Sitejabber Awards 2024



Gold Stevie

Business or Professional Services - Freelancer.com

> International Business Awards 2023



Gold Stevie

Company of the Year -Transportation -Medium-size

International Business Awards 2023



Official Webby Honoree

Websites and Mobile Sites Employment

27th Annual Webby Awards 2023



HR Tech Award

Talent Acquisition: Best Virtual / Hybrid Solution

HR Tech Awards



APAC Insider

Best Cloud-Based
Freelancing & Crowdsourcing
Talent Platform

Southeast Asia Business Awards 2022



Gold Stevie

Innovation in Technology Management, Planning & Implementation (Other Service Industries)

The Asia-Pacific Stevie Awards 2022



Silver Stevie

Innovative Achievement in Growth

The Asia-Pacific Stevie Awards 2022



Silver Stevie

Most Innovative Company of the Year -Up to 2,500 Employees

International Business Awards 2022



Bronze Stevie

Innovative Achievement in Sales or Revenue Generation : Freelancer Enterprise

The Asia-Pacific Stevie Awards 2022



Gold Stevie

Excellence in Innovation in Technology Industries (More than 100 Employees)

The Asia-Pacific Stevie Awards 2021



Gold Stevie

Innovation in Technology Management, Planning & Implementation (Other Service Industries)

The Asia-Pacific Stevie Awards 2021

Y

"160 million jobs, or about 11% of the projected 1.46 billion services jobs worldwide, could in theory be carried out remotely, barring any constraints in supply"*

^{*} McKinsey Global Institute, The Emerging Global Labor Market, Part I: The Demand for Offshore Talent in Services.



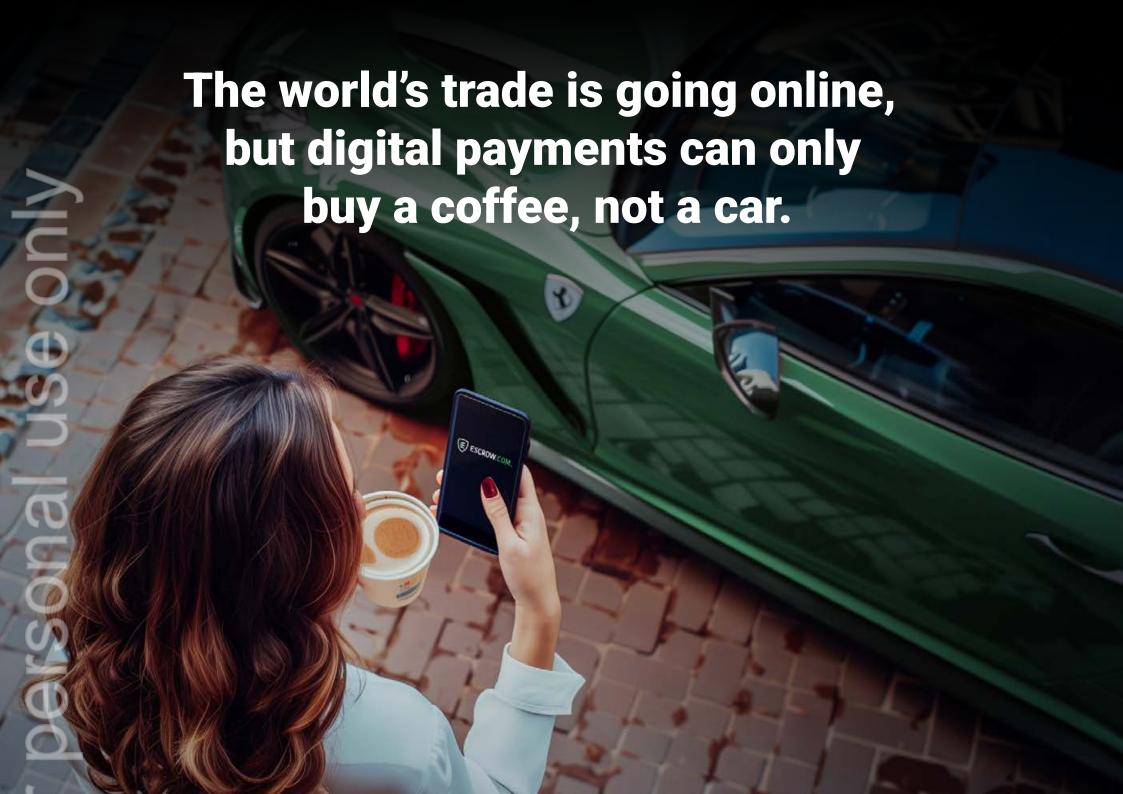
Securing the world's trade

ESCROW.COM®

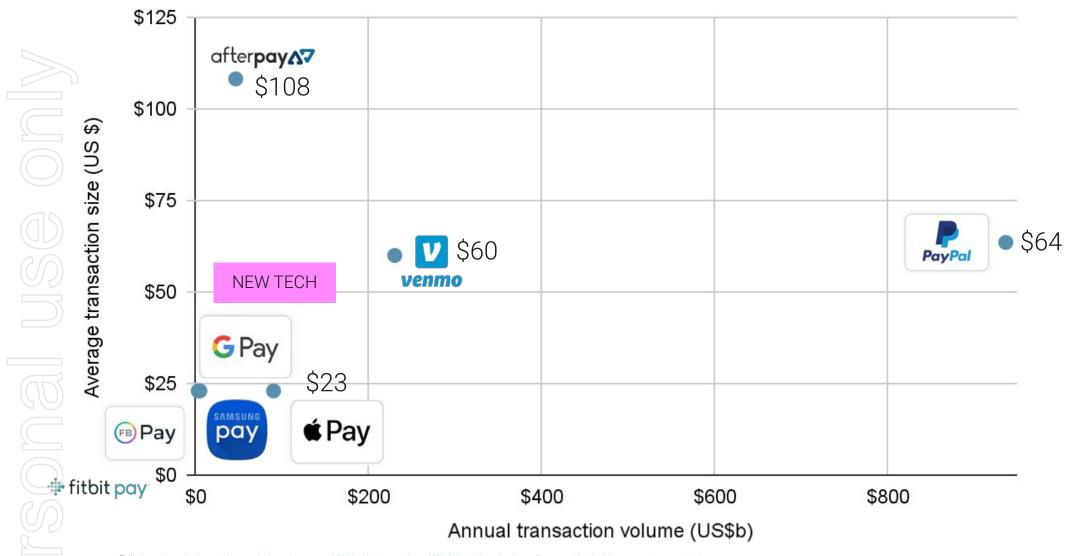
Inspect goods & services before releasing funds

OVER US\$7,400,000,000 IN TRANSACTIONS SECURED

investor@escrow.com



Most of the innovation in payments is in low-value



Zelle: https://www.businessinsider.com/zelle-and-venmo-end-2021-with-strong-volume-2022-2, https://www.businessofapps.com/data/mobile-payments-app-marke

Paypal: https://www.nasdag.com/articles/paypal-stock-has-given-up-all-its-pandemic-era-gains.-is-it-a-buy-now

SWIFT: https://economics.stackexchange.com/questions/9165/how-much-money-is-wire-transferred-every-year-worldwide

BPay, Bank transfer: https://www.rba.gov.au/publications/annual-reports/psb/2020/trends-in-pavments-clearing-and-settlement-systems.html

Letter of Credit: https://swiftinstitute.org/wp-content/uploads/2014/11/2014-11-International-Trade-Risk-and-Role-of-Banks-Niepmann-and-Schmidt-Eisenlohr-REVISED.odf

Checks https://qo.gale.com/ps/i.do?id=GALE%/CA91090224&sid=qooqleScholar&v=2.1&it=r&linkaccess=abs&issn=1048115X&p=AUNE&sw=w&userGroupName=anon%/

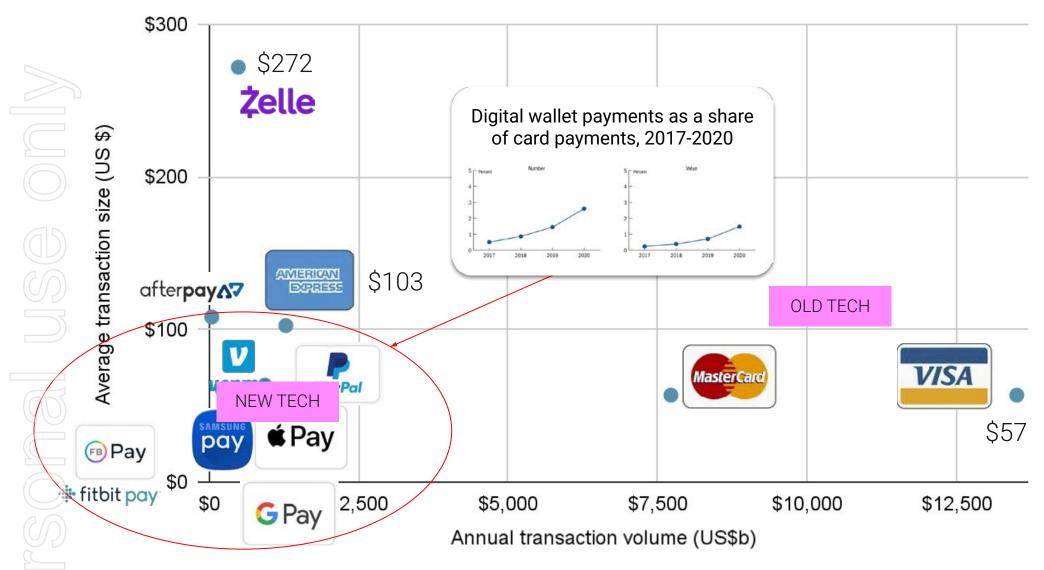
Apple Pay, Google Pay: https://appleinsider.com/articles/21/08/17/apple-pay-account/volumes; https://blockworks.co/bitcoin.surrasses 3 trillion in transactions/

Venmo: https://www.businessofapps.com/data/venmo-statistics/

tter of Credit: https://www.alliedmarketresearch.com/letter-of-credit-confirmation-market-A06312#:~:text=The%20global%20letter%20gf%20credit.2.72%25%20from%202021%20to%202030



The red ocean in small value payments <3% of card volume

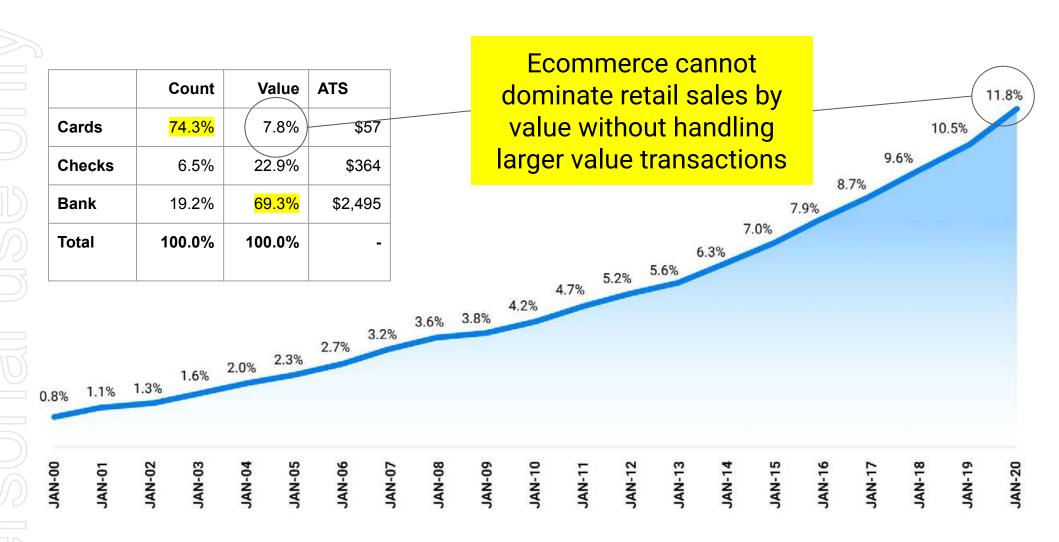


Includes all card transactions made via a digital wallet, including tokenized digital wallet. Include: Digital wallet transactions made by using electronic devices, such as smartphone, smart watch, or activity tracker, by "tapping" the device at the point-of-sale (POS) terminal (i.e., Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, Masterpass). Also include tokenized digital wallet transactions made by using customer's payment credentials saved in a virtual account number. These credentials can be stored either on a smartphone or in the cloud. When making a purchase, a substitute account number and a transaction specific code ("token") are used to process payments. This can include purchasing items online with a computer or using a smartphone to make a purchase with a browser or in-app (i.e., Apple Pay, Google Pay, Masterpass, Visa Checkout, Amex Express Checkout). Include digital wallet near-field communication (NFC) transactions, MST (magnetic secure transmission) transactions, quick response (QR) code transactions, barcode transactions, in-app transactions. Do not include: Card-on-file e-commerce transactions (cardholder-initiated or merchant-initiated) (i.e., installment payment) or transactions made via contactless cards (i.e., "tap and pay").

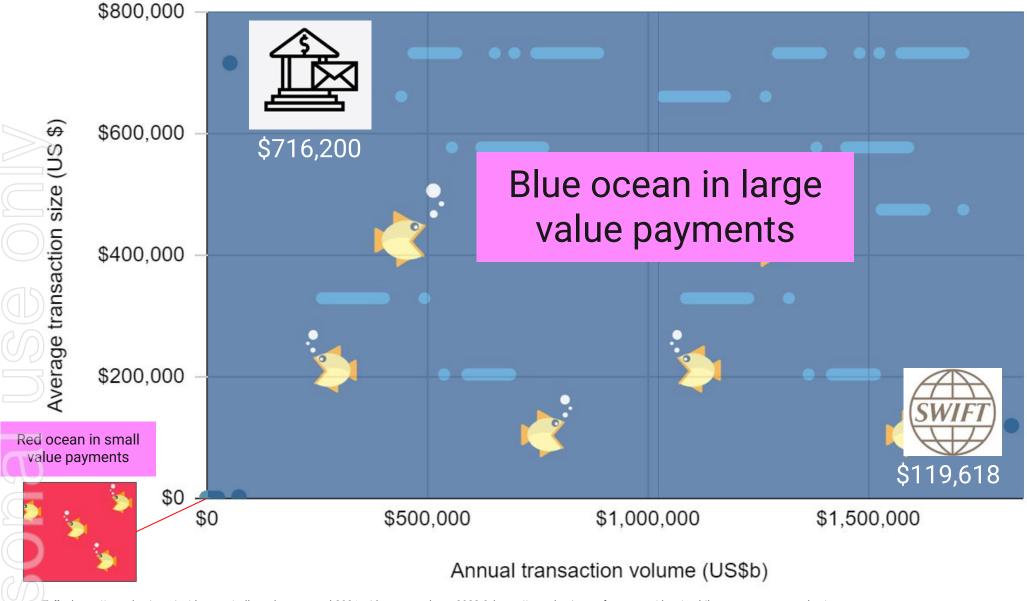


Card volume <8% of US domestic payments

Annual US e-commerce retail sales as percentage of total sales, seasonally adjusted







Zelle: https://www.businessoinsider.com/zelle-and-venmo-end-2021-with-strong-volume-2022-2, https://www.businessofapps.com/data/mobile-payments-app-market/

Paypal: https://www.nasdaq.com/articles/paypal-stock-has-given-up-all-its-pandemic-era-gains.-is-it-a-buy-now

SWIFT: https://economics.stackexchange.com/questions/9165/how-much-money-is-wire-transferred-every-year-worldwide

BPay, Bank transfer: https://www.rba.gov.au/publications/annual-reports/psb/2020/trends-in-payments-clearing-and-settlement-systems.html

Letter of Credit: https://swiftinstitute.org/wp-content/uploads/2014/11/2014-11-International-Trade-Risk-and-Role-of-Banks-Niepmann-and-Schmidt-Eisenlohr-REVISED.pdf

Checks: https://go.gale.com/ps/i.do?id=GALE%7CA91090224&sid=googleScholar&v=2.1&it=r&linkaccess=abs&issn=1048115X&p=AONE&sw=w&userGroupName=anon%7E8bea63a6

Apple Pay, Google Pay: https://appleinsider.com/articles/21/08/17/apple-pay-accounted-for-92-of-us-mobile-wallet-debit-transactions-in-2020-study-says

Volumes: https://blockworks.co/bitcoin-surpasses-3-trillion-in-transactions/

Venmo: https://www.businessofapps.com/data/venmo-statistics/

Letter of Credit: https://www.alliedmarketresearch.com/letter-of-credit-confirmation-market-A06312#:~:text=The%20global%20letter%20of%20credit,2.72%25%20from%202021%20to%202039.



Online payments fail above a few thousand dollars

Secure business payments are bespoke, slow, error-prone & expensive.

Inspections are required before shipping.

ESCROW AGREEMENT This Escrive Agreement (the "Agreement") is made and effective the [DATE]. BETWEEN: [YOUR COMPANY NAME] (the "Seller"), a cooperation organized and existing under the last of the [StateProvince] of [STATEPROVINCE], with its head often toolked at [DATEPROVINCE]. The province of [STATEPROVINCE] with its head office boarded at [STATEPROVINCE] with its head office boarded at [STATEPROVINCE] of [STATEPROVINCE] of

1. DATE OF CLOSING

The closing will take place on (DATE OF CLOSING), at [TIME OF CLOSING) at the offices of (NAME OF THE OFFICE WHERE CLOSING OF TAKE). Possels at (ALDRESS OF THE OFFICE) or at such other time and place as Select and Royer may jointly designate in writing. Persuant to the Context, buyer mail depose [DOWN PAYMENT AMOUNT] as a down payment to be held in escrive by the Escrivia Agent.

2. PAYMENT TERMS

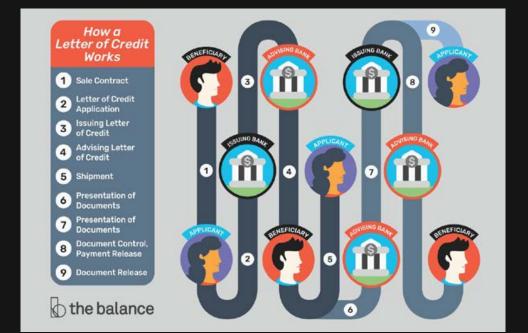
If the closing takes place under the Contract, Excrew Agent at the time of closing shall pay the amount opposited and Agent to the Contract, Excrew Agent at the time of closing shall pay the amount opposited and Agent to the Contract, Excrew Agent at the Contract, Excrew Agent and Except to the Contract, Excrew Agent and Contract to the disposition suppose by both Buyer and Select. If there is any disposition as to whom Excrew Agent a to disposition suppose by both Buyer and Select. If there is any disposition suppose by both Buyer and Select. If there is any disposition suppose to the Contract to the Contract to the Contract to Agent a to disposition suppose to the Contract to Con

Escrow Agreement

Page 1 of 2

"According to the ICC, the world-wide documentary discrepancy rates against the DLC [letters of credit] are between 60% to 70%"

https://www.researchgate.net/publication/328420369_Mit igating_the_Risk_of_Documentary_Discrepancy_in_Proces s_of_Estonian_Export_Letters_of_Credit_Transaction

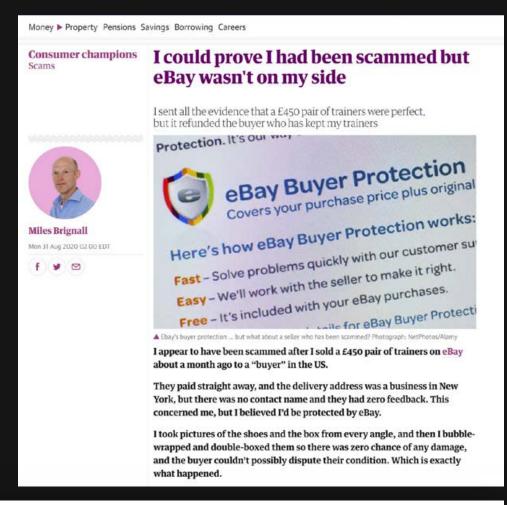




Online payments fail with untrustworthy counterparties

Buyer protection is a terrible experience for consumers.

Card fraud over the next decade will cost \$409 billion in losses globally *



I sent all the evidence that a £450 pair of trainers were perfect, but it refunded the buyer who has kept my trainers

* https://www.paymentsdive.com/news/card-industry-faces-400b-in-fraud-losses-over-next-decade-nilson-says/611521/



ESCROWAPI

Spend more time running your business and less time worrying about payments code and compliance overhead.

Built for developers, by developers.

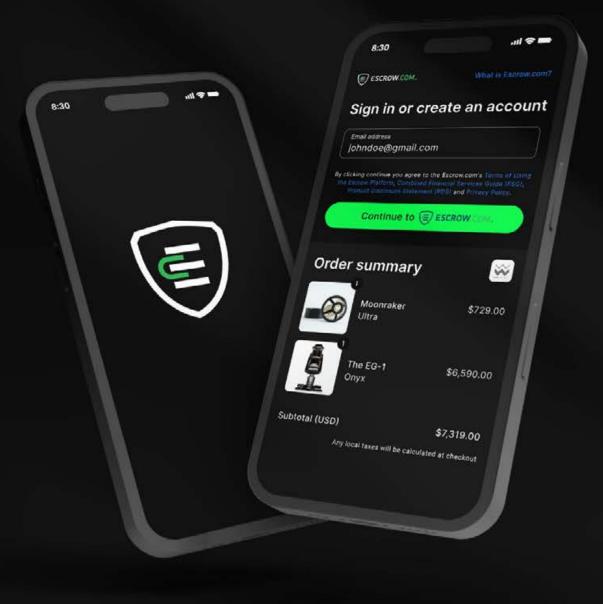
ESCROW*Pay*

The simplest way to add escrow payments to your website, mobile app, online store, classified site or marketplace.

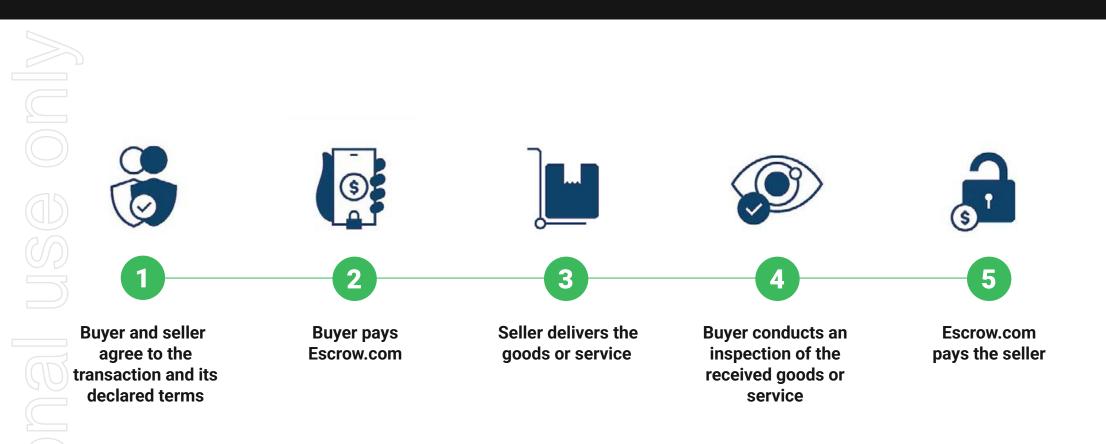
Escrow.com payments with one line of code.

ESCROW Offer

Allows buyers and sellers to negotiate a price and securely transact domain names, cars, boats, aircraft or any high-value item online.



Escrow.com solves large value payments in an untrustworthy world



Escrow.com holds the funds while the transaction completes.





Escrow.com is the only secure online payment method for high value items.

Supporting payments in USD, EUR, CAD, AUD & GBP from 100 to 100,000,000+.







BOATS



AIRPLANES



MOTORCYCLES



DOMAINS



COLLECTIBLES



COMPUTERS, TV & HIFI



MACHINERY & ROBOTICS



ANTIQUES



NETWORK EQUIPMENT



GEMSTONES & JEWELRY



GENERAL MERCHANDISE



HEAVY EQUIPMENT



INTELLECTUAL PROPERTY



IMPORT/EXPORT



SPACE STATION DEPOSITS







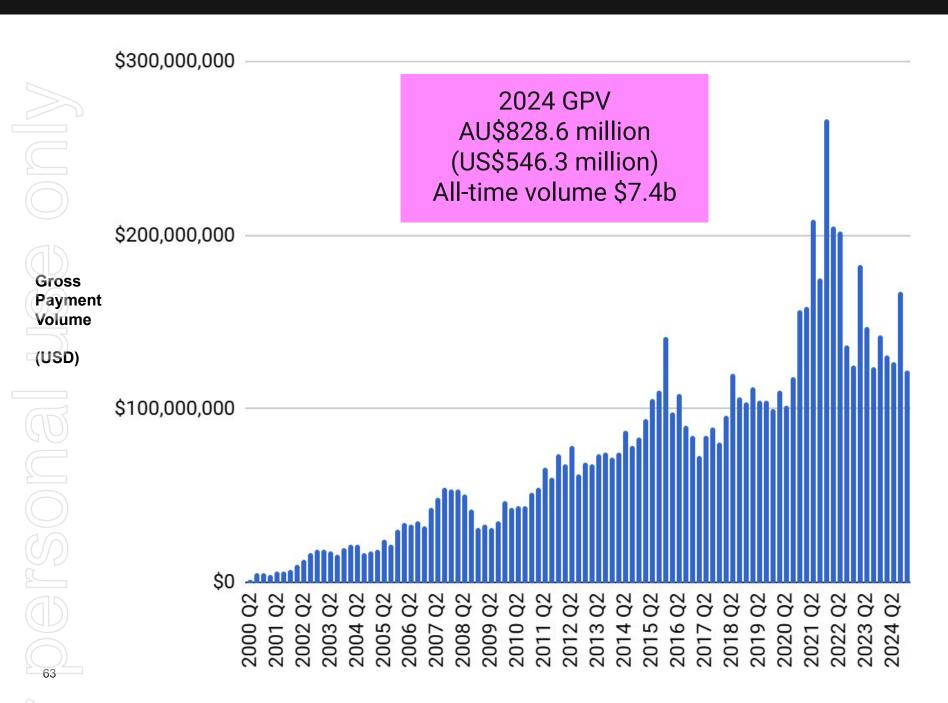
WEBSITES



ELECTRONICS



Gross Payment Volume (US\$)



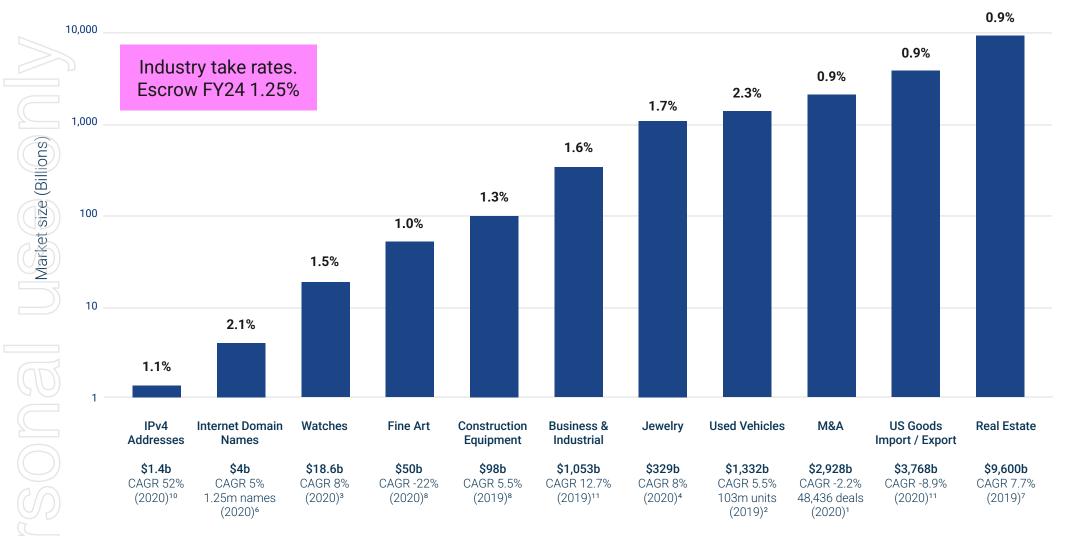




TRANSACTIONS ARE BEING FULFILLED BY SELLERS. THICKER LINES INDICATE HIGHER VOLUME. WHITE DOTS INDICATE THE LOCATION OF ESCROW.COM'S USERS. ALL TIME DATA.



Key Verticals



¹ https://www.pwc.com/gx/en/services/deals/trends.html



² https://www.grandviewresearch.com/industry-analysis/used-car-market

³ https://usa.watchpro.com/pre-owned-luxury-watch-market-is-worth-18-6-billion-and-growing-fast/

⁴ https://www.grandviewresearch.com/industry-analysis/jewelry-market

⁵ https://www.ibisworld.com/industry-statistics/market-size/web-domain-name-sales-united-states/6.https://domainnamewire.com/2021/04/14/sizing-the-domain-name-aftermarket/

⁷ https://www.msci.com/documents/1296102/19878845/MSCI_Real_Estate_Market_Size_2020.pdf/06a13e2c-0230-f253-26fa-3318cecb1c59

⁸ https://www.gminsights.com/industry-analysis/used-construction-equipment-market

⁹ https://www.artsy.net/article/artsy-editorial-collectors-art-market-2021-report

¹⁰ Escrow.com estimates, https://www.caida.org/catalog/papers/2013_first_look_transfer_markets/first_look_transfer_markets.pdf

¹¹ US Trade Census FT900 https://www.census.gov/foreign-trade/Press-Release/ft900_index.html



Beach head customers in key verticals





Services







The world's largest online escrow company.



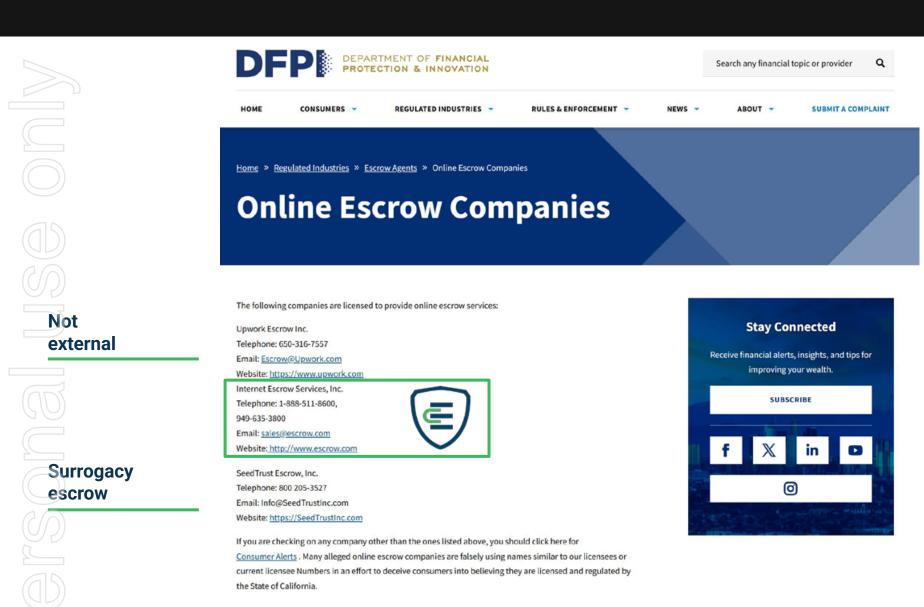
Escrow.com has 55 financial services licenses granted or in-application.

Five U.S. states do not require Escrow.com to hold licenses (Hawaii, Indiana, Massachusetts, Tennessee, Wisconsin).

Additionally Escrow.com holds an Australian Financial Services License #501215 and is licensed as a MSB in FINTRAC #M23461013.



Escrow.com is the only multi-jurisdiction licensed online escrow company with 55 licenses granted or in-application



California escrow licenses



Benefits of using Escrow.com



Increase Trust

Marketplaces are all about trust. Escrow dramatically lifts trust for platforms.



Increase Network Effects

Greater liquidity means more buyers & sellers, better choice, pricing and conversion rates.



Increase Insights

Know who your customer is, enables bidirectional feedback, what happens after the match



Increase Liquidity

Buyers can inspect the goods or services before releasing the funds, driving cross-border transactions.



Increase Compliance

AML/KYC, bonding, SARs, IFTIs, OFAC/PEP & sanctions checks not the business of platforms.



Increase Revenue

Upselling is now possible because the platform handles the payment.





Cars, boats & airplanes are the perfect match for Escrow.com

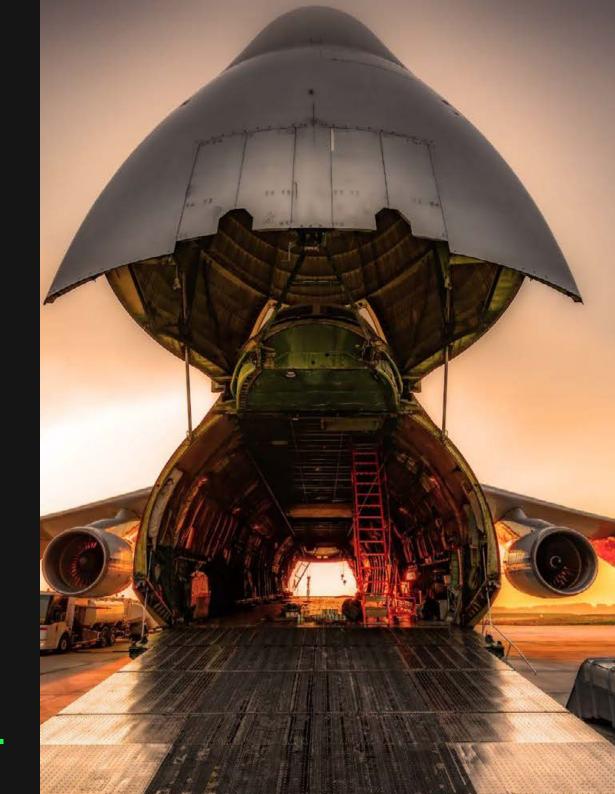
Escrow.com solves trust problem

Buyer & seller have to physically meet to transact Seller accepting cards risks chargebacks Buyer using cash or wire has to risk delivering cash safely and trusting the seller to deliver a vehicle in good standing

With Escrow.com one can ship across state lines, physical inspection and acceptance happen on delivery.

Value-add services include:

- Title collection
 - Lienholder payoff
- Lease swap arrangements
 - Checking shipping documents
 - Post inspection sale adjustments





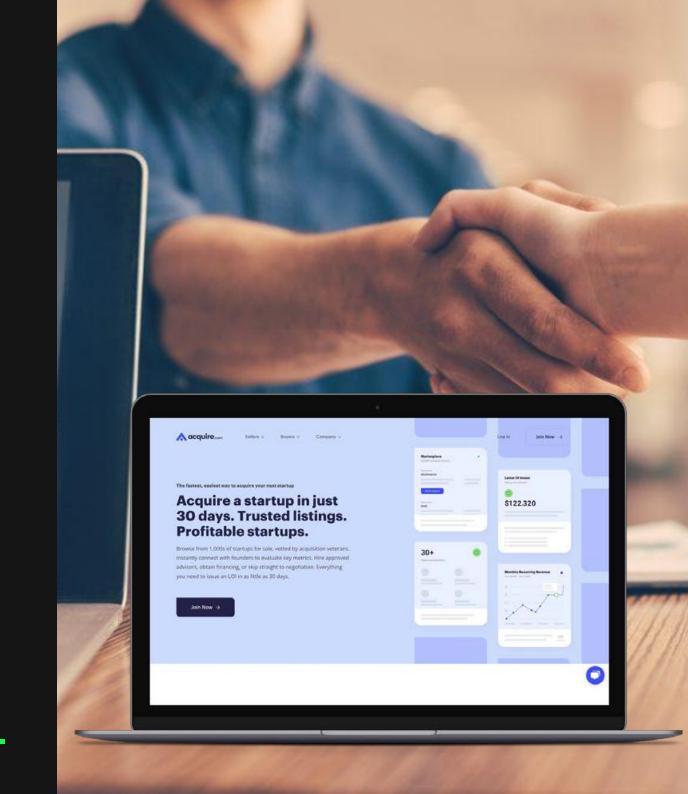
Escrow.com ensures the safety of startup acquisitions.

As soon as a letter of intent or an asset purchase agreement is signed,

Escrow.com ensures the acquisition deal

proceeds safely and smoothly for both parties.





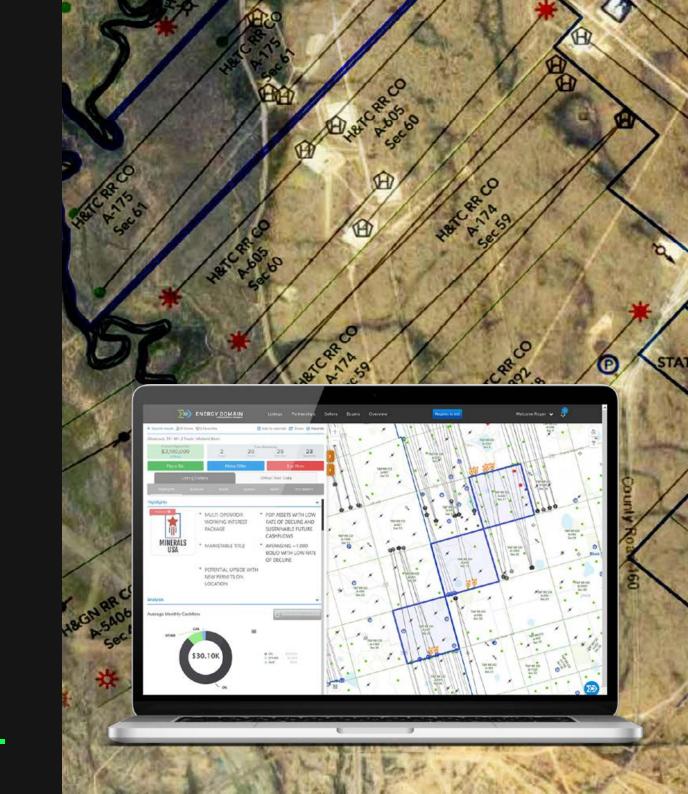


Escrow.com enables trading of oil, gas and mineral rights online

In a world first, Escrow.com enabled Energy Domain to complete sales of non-operated mineral rights online, transforming a centuries old business into an online marketplace.



52.5 mineral acres of oil rights securely sold through Escrow.com





ESCROW.COM. is where the metaverse is bought and sold















META.COM DOMAIN & TRADEMARK

UBER.COM

SNAPCHAT.COM

TWITTER.COM

INSTAGRAM.COM

FREELANCER.COM















GMAIL.COM

CRYPTO.COM

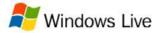
WECHAT.COM

SLACK.COM

CHROME.COM

SPACEX.COM













WORDPRESS.COM

LIVE.COM

NFT.COM

SNOWFLAKE.COM

AWS.COM, PRIME.COM















WISE.COM

TMALL.COM #3 WEBSITE GLOBALLY

CHAT.COM

ZOOM.US

BINANCE.COM

All these domains were bought through Escrow.com



Management Team



Matt Barrie Chief Executive BE (Hons I) BSc (Hons I) GDipAppFin MAppFin MSEE (Stanford) GAICD SEP FIEAust



Neil Katz Chief Financial Officer BCom (Hons) ACA EPGC (Stanford)



Michael Best Senior Director Group Compliance BSc Political Science and Economics (Purdue)



August Piao Senior Product Manager BE



Kristian Sisayan Associate Product Manager BS CS



Sofia Canala Head of Account Management



Reagan Paul Aldover Global Support and Payments Manager

Matt Barrie is an award winning technology entrepreneur. Matt was Adjunct Associate Professor at the Department of Electrical and Information Engineering at the University of Sydney where he taught Cryptography for fifteen years and, later, Technology Venture Creation. He is the co-author of over 20 US patent applications. Previously he founded and was CEO of Sensory Networks Inc., a vendor of high performance network security processors which sold to Intel Corporation (NASDAQ:INTC).

Neil Katz is the Chief Financial Officer at the Freelancer Group and is responsible for the finance and administration functions of the Company. Neil has over 20 years experience in finance, accounting and general management. Neil has held CFO roles at a number of technology companies. including IPscape. Threatmetrix (acquired by NYSE:RELX), Sensory Networks (acquired by NASDAO:INTC) and Aptrix (acquired by NYSE:IBM).

Michael Best is the Senior Director of Group Compliance and BSA Officer at Escrow.com, where he is responsible for overseeing and maintaining the BSA/AML program and regulatory compliance functions of the company. With more than 15 vears of experience in regulatory compliance, Michael has worked extensively with large and small financial institutions building BSA/AML, risk management, and compliance programs. Michael holds a bachelor's degree in Political Science with a focus on Economics from Purdue University, and he is both a Certified Regulatory Compliance Manager (CRCM) and a Certified Anti Money Laundering Specialist (CAMS).

August Piao leads the product function for Escrow.com, responsible for strategy, customer experience, engineering and operations. With over a decade of experience building innovative digital products at market leading organisations in the financial services and automotive industry. Spearheading products across mortgage lending, mobile app, big data and marketplaces. August holds a bachelor's degree in Computer Engineering from the University of New South Wales.

Kristian Sisayan is the Associate Product at Escrow.com, where he is responsible for overseeing product development. engineering, and business operations. He also manages relationships with partners and key stakeholders, and ensures timely and proper execution of goals across the business. Kristian is previously a Software Engineer at Escrow.com and holds a bachelor degree in Computer Science from De La Salle University in the Philippines.

Sofía Canala is the dynamic force behind the operations at Escrow.com's Buenos Aires office, orchestrating seamless workflows and ensuring optimal efficiency. With a passion for facilitating seamless transactions and a deep understanding of client needs, Sofía leads the Account Management team. Starting her journey as an Associate Account Manager, Sofía's dedication and skill quickly propelled her into leadership roles. Her background in conference interpreting and teaching has equipped her with unparalleled communication skills and channels her expertise through training and coaching.

Reagan Paul Aldover manages operations at Escrow.com, directing customer support and payments teams with experience in Anti-Money Laundering (AML) and customer support roles across tech companies. Additionally, he serves as one of the AML and Payments managers at Freelancer.com. Reagan's focus on practical solutions and effective management ensures smooth online transactions and fosters positive customer relationships.



Recent Awards | Escrow.com



Gold Stevie

Financial Services
- Escrow.com

International Business Awards Awards 2023



Silver Stevie

Achievement in Sales or Revenue Generation

The International Business Stevie Awards 2021



Bronze Stevie

Achievement in Growth

The International Business Stevie Awards 2021



Gold Stevie

Company of the Year - Financial Services - Small

The International Business Stevie Awards 2020



Bronze Stevie

Most Innovative Company of the Year - Up to 100 Employees

The International Business Stevie Awards 2020



Silver Stevie

Company of the Year: for Financial Services - Small

The International Business Stevie Awards 2019



Bronze Stevie

FinTech Solution

The International Business Stevie Awards 2019



Gold Stevie

Company of the Year: Financial Services - Small

The International Business Stevie Awards 2018



BBB Torch Award For Ethics

Better Business Bureau Torch Awards 2017



Export of the Year Award NSW iAwards

Premier's NSW Export Awards 2016





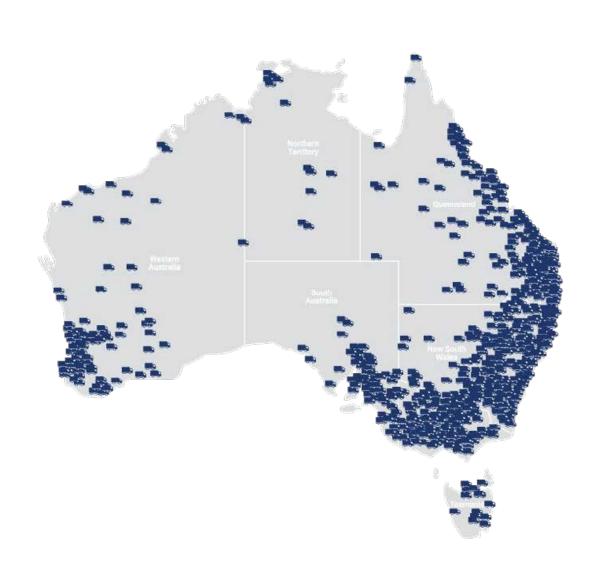
Moadshift



Australia's Largest Heavy Haulage Network

From luxury vehicles to mining equipment, Loadshift delivers comprehensive freight solutions throughout the entire continent. With 17+ years of industry leadership, we've built Australia's most extensive transport network—connecting businesses to 40,000+ carriers nationwide.

Our expansive coverage ensures reliable service for virtually every industry, creating measurable cost and time efficiencies for partners from coast to coast.



Freight Customers

































































































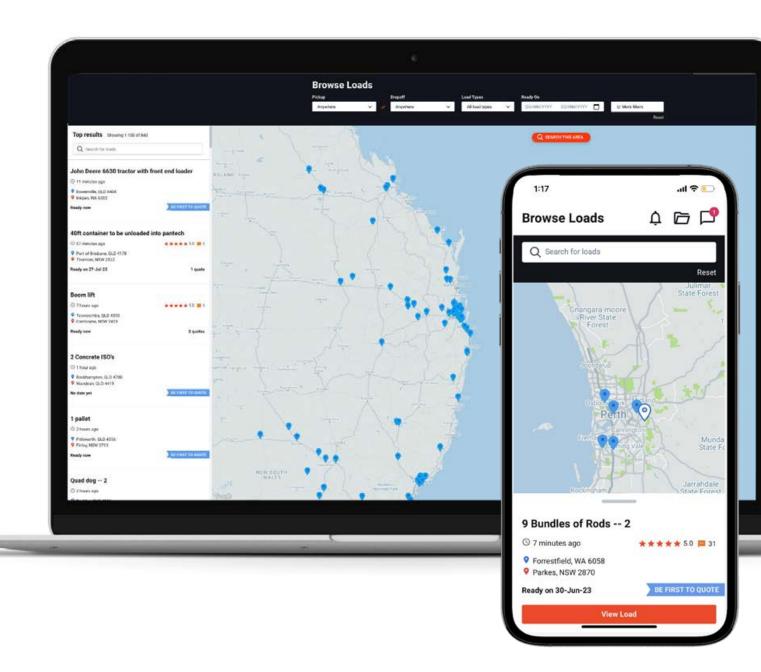




40,000 carriers on-demand

Post loads and receive quotes in minutes, all from the palm of your hand.

With the Loadshift app, you can easily check quotes, communicate with carriers, and assign loads with just a few taps.





Advantages



Real-time bidding, competitive quotes fast Upload a photo, dimensions, weight and delivery address & get quotes fast.



Live tracking of cargo on the move

Notification on collection and drop off, minimum, maximum and average speeds traveled.



Vetted operators

Choose from a range of vetted drivers and see reviews to ensure reliability and quality.



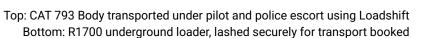
Compliance peace of mind

Loadshift conducts audits on operators and loads to ensure compliance.



Secure payments

Powered by Escrow.com, payment is kept in trust until it has been delivered.











Industrial

- Mining
- Infrastructure
- Construction
- Rail
- Oil & Gas
- Manufacturing
- Heavy haulage
- Bulk tipper transport
- Car, boat transport
- Container transport
- Palletised freight
- Grain transport
- Livestock transport
- Machinery transport
- Liquid transport
- Trailer transport
- International shipping
- Refrigerated transport

Retail

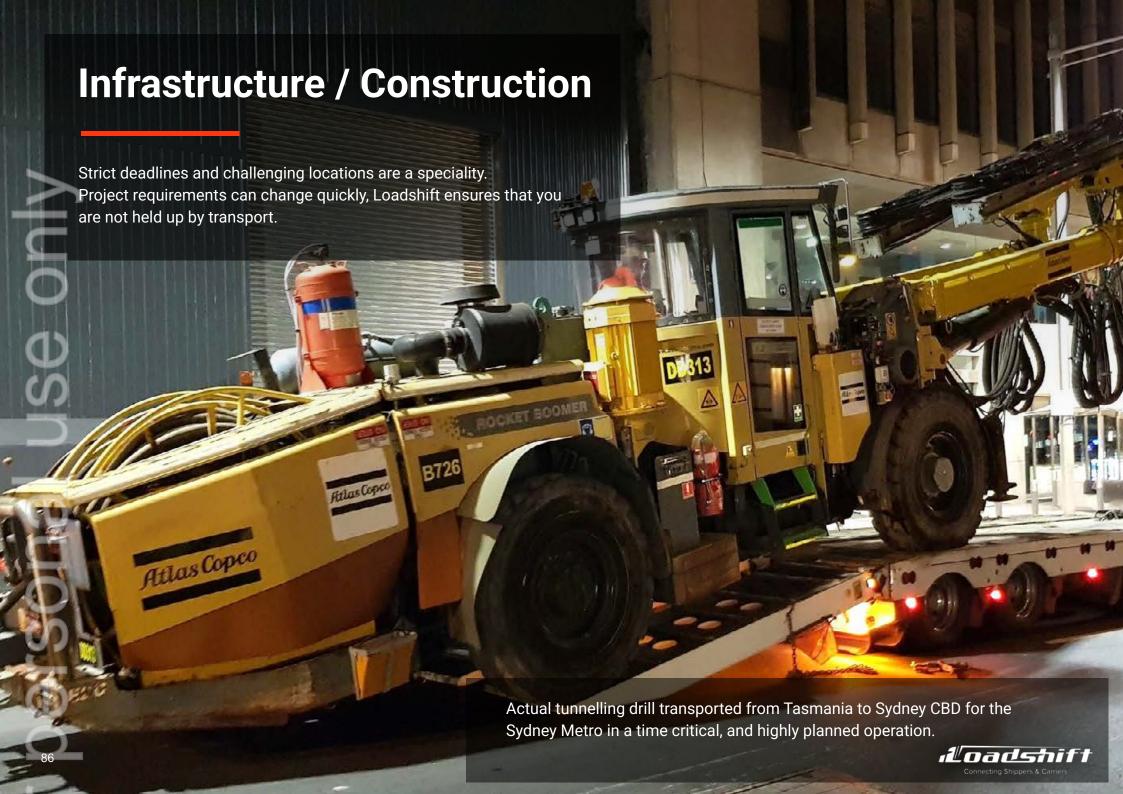
- Food delivery
- Furniture delivery
- Courier
- General freight
- Motorcycle courier
- Bike courier
- Pickup & delivery
- Removal services
- Packing & shipping

Loadshift can manage it all for you

Permits Pilots Road closures Import / export taxes & duties Marine Insurance Customs clearance Quarantine Shipping documents Packing Washing / cleaning Cranage Container rental Vessel booking Multi-currency Escrow payments









Australia's Leading Tender Platform for Heavy Haulage

Whether you're managing site-to-port logistics for mining operations, coordinating construction equipment movements, or handling nationwide industrial freight, Loadshift's platform scales to meet your most complex tender requirements.



Enterprise Logistics, Reimagined

Centralised Tender Command Center

Manage all freight operations in one powerful platform—from spot loads to multi-year contracts—across regions and transport types with complete visibility and control.

HYLINDA

Seamless Carrier Ecosystem

Preserve existing carrier relationships while gaining access to thousands of pre-vetted carriers. Maintain compliance standards while expanding your network for optimal coverage.

Dynamic Market-Responsive Pricing

Replace outdated annual rate cycles with real-time competitive bidding. Adapt instantly to market conditions while carriers benefit from a transparent marketplace.

Management Team



Matt Barrie Executive Chairman



Neil Katz Chief Financial Officer



James Malone Senior Sales Executive



Mas Mohammad Director of Operations



Stanislav Markevic Engineering Manager



Simon Manton Operations Manager

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James Malone, Senior Sales Executive has over 20 years experience across Sales, Procurement and Operations across Technology, Retail and Logistics industries. James previously worked with Shriro Holdings (ASX:SHM), Appliances Online and the Winning Group. Datalicious (acquired by ASX:VED). James brings extensive operational knowledge and commercial experience of growing SME's, running teams and driving efficiencies to the role.

Mas Mohammad. **Director of Operations** for Loadshift and Head of Field Services for Freelancer Enterprise, has 20 years of experience in the IT and telecommunications sectors, including significant roles at Telstra and NBN Co. With over 15 years of leadership expertise, he is recognised for his ability to drive results, optimise operational teams, streamline processes, and expand businesses globally to enhance organisational performance.

Stanislav has been working professionally as a web developer for the past 15 years. Before joining the Freelancer Group six years ago, he was involved in a number of startups and consulting projects. Stanislav brings a wealth of knowledge and experience to his role leading the Loadshift engineering teams. He has a **Bachelors of Computer** Science and a Masters in Computer Science from the University of Bialystok in Poland.

Simon brings with him a wealth of experience in the industry. He has built strong relationships with many of Loadshift's clients and is consistently striving to improve the user experience and grow Loadshift's share of the Marketplace. Before joining Loadshift, Simon managed a successful harvest workforce, and is utilising his skills and experience to optimise the operations process.

