fonix

Investor Briefing

Final Results Presentation | Year ended 30 June 2026

The Business

Rob Weisz

Chief Executive Officer

Executive Summary

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- FY26 trading performance ahead of market expectations
- Portugal established; Switzerland now live with two customers; France and a sixth market in build
- Strong growth in mobile payments and mobile messaging business lines
- PayFlex, CompsPortal and RichMessaging advancing - beyond SMS into multi-channel payments
- Growth strategy continues to deliver sustainable, long-term profitability
- Increased ordinary dividend, in addition to £2.4m share buy-back during FY26

What we do and how

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Clients / Users

DISASTERS EMERGENCY COMMITTEE
Bauer Media Group
global
5
ch media
MEDIAONE GROUP
COMIC RELIEF
SOCCER AID itv unicef
itv
RTÉ
BBC Children in Need
News UK

Campaign Manager

sky, EE, 3, eir, TESCO mobile, vodafone, Virgin media, O2

- Messaging connections
- Payment connections

Integrations

Campaign Manager

Features

- Marketing campaigns
- Interactive campaigns
- Winner selection
- Donation totaliser
- Bundle offers
- Spend controls
- Subscriptions
- Live studio
- Refunding
- Analytics & reporting

Consumer services

- Marketing
- Payments
- Audience Participation
- Notifications

- Donations & gift aid
- Competitions
- Text to pay
- Balance top-ups
- Promotions & offers
- Alerts & reminders
- Information services
- Surveys
- Voting
- Text the studio

Consumer experience

DONATE
WIN
SUBSCRIBE
PAY NOW

Operational & Financial Update

Michael Foulkes

Chief Financial & Operating Officer

Operational Highlights

Key achievements for the year ended 30 June 2026:

3
New products scaled

+8
MNO & PSP connections*

6
Markets live or in progress

100%
Platform uptime

58
Average staff for FY26

99%
Income of a repeating nature

MNO = Mobile Network Operator | PSP = Payment Service Provider. Includes some MNO connections enabled via an integration partner.

Key Performance Indicators

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Financial and operating key performance indicators for the year ended 30 June 2026:

TPV[1]

£303m

+ 8.0% YOY

Gross Profit

£21.0m

+ 12.9% YOY

Adjusted EBITDA[2]

£16.2m

+ 11.0% YOY

Adjusted PBT[3]

£15.5m

+ 8.4% YOY

[1] TPV means the Total Payment Volume and represents the gross value of consumer spend on both commercial and charity customer services.
[2] Adjusted EBITDA excludes share-based payment charges along with depreciation, amortisation, interest, R&D tax credits and tax from the measure of profit.
[3] Adjusted PBT is profit before tax excluding share-based payment charges and R&D tax credits.

Trading Growth YOY

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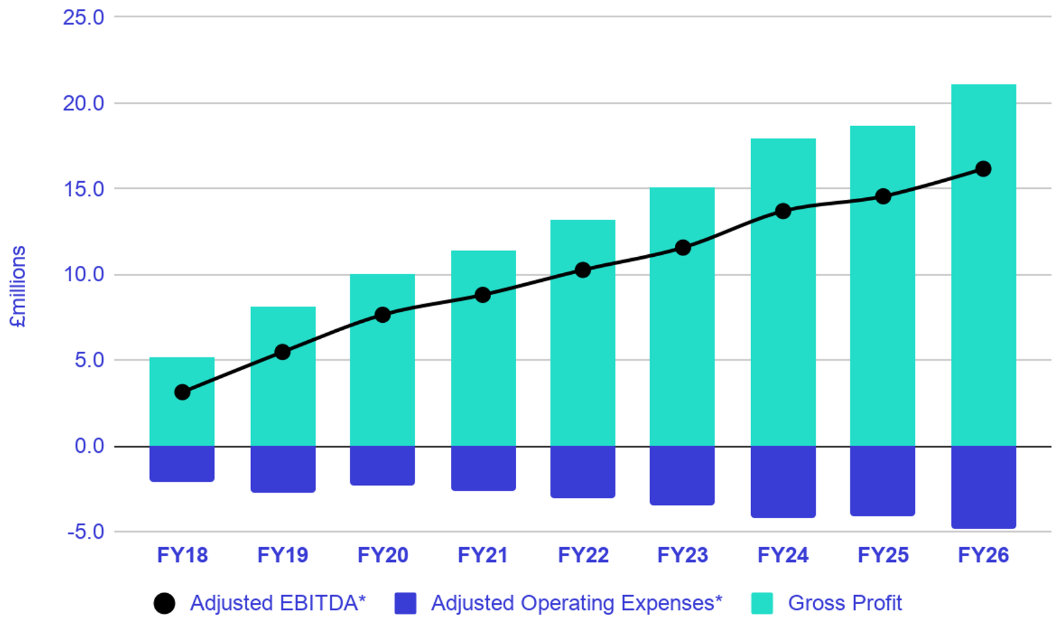
- Revenue, GP and Adj. EBITDA growth all **ahead of expectations**
- FY26: return to **double-digit growth**
- **GP +12.9%** to £21.0m
- **Adj. EBITDA +11.0%** to £16.2m
- Step-up from steadier growth of FY25, as **international and product investment has started delivering**
- **8-yr CAGR: GP 19% | Adj. EBITDA 23%**

Financial performance

(July 2017 to June 2026)



** Adjusted EBITDA and Adjusted Operating Expenses exclude share-based payment charges along with depreciation, amortisation, interest, R&D tax credits and tax from the measure of profit.*

Segmental Analysis

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- **GP = key indicator** (Fonix's share of payment/messaging revenue)
- **Mobile payments:** GP +11% YoY — UK media strength, Portugal growth; revenue mix shifting from voice/gaming
- **Mobile messaging:** GP +28% YoY — strong wholesale demand; lower margin, so lifts revenue more than GP
- **Managed services:** GP -6% — added MNO fixed fees, not client loss

Revenue	**FY26 £'000**	**FY25 £'000**	**Change YoY**	**Share of FY26**
Mobile payments	52,874	48,784	8%	63%
Mobile messaging	28,322	21,831	30%	34%
Managed services	2,150	2,165	-1%	3%
Total revenue	**83,346**	**72,780**	**15%**	**100%**
Gross profit				
Mobile payments	16,509	14,871	11%	79%
Mobile messaging	3,746	2,937	28%	18%
Managed services	774	820	-6%	4%
Total gross profit	**21,029**	**18,628**	**13%**	**100%**
Gross profit %	**%**	**%**		
Mobile payments	31.2%	30.5%		
Mobile messaging	13.2%	13.5%		
Managed services	36.0%	37.9%		
Total gross profit %	**25.2%**	**25.6%**		
GP by geography	**£'000**	**£'000**	**Change YoY**	**Share of FY26**
United Kingdom	18,295	16,268	12%	87%
Rest of Europe	2,734	2,360	16%	13%
Total gross profit	**21,029**	**18,628**	**13%**	**100%**

Financial Performance

- **GP +12.9% YoY** — UK media, messaging growth, Portugal
- **Adj. opex +20%** — new hires (France, dev, legal) + higher hosting costs
- **Adj. EBITDA +11.0% YoY** — GP growth partly offset by expansion investment
- **Final DPS 6.20p (FY25: 5.90p);** total ordinary DPS 9.30p (FY25: 8.80p ordinary +3p special)
- **£2.4m returned via share buybacks** (£2.97m as special dividend in FY25)

Financial Performance	FY26 £'000	FY25 £'000	Change YoY
TPV	303,297	280,900	8%
Revenue	83,346	72,780	15%
Gross profit	**21,029**	**18,628**	**12.9%**
Adjusted operating expenses	(4,872)	(4,074)	20%
Adjusted EBITDA	**16,157**	**14,554**	**11.0%**
Other income	156	131	19%
Share-based payment charge	(85)	(86)	-2%
Depreciation and amortisation	(1,253)	(1,014)	23%
Operating profit	**14,975**	**13,585**	**10%**
Financial expense, income	627	805	-22%
Taxation	(3,712)	(3,245)	14%
Net profit	**11,890**	**11,145**	**7%**

Cashflow

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- **Underlying cash: £9.4m** (FY25: £9.9m) — **excludes customer funds**
- Decrease driven by wider investing outflow: £939k (FY25: £479k) — **capitalised software dev + lower interest income**
- Actual cash — includes customer funds, and is impacted by timing of MNO settlements

Actual & underlying cash flow	**Actual cash FY26 £'000**	**Actual Cash FY25 £'000**	**Underlying cash FY26 £'000**	**Underlying cash FY25 £'000**
Operating cash flow before corporation tax	23,782	11,107	16,727	14,142
Corporation tax paid	(4,882)	(3,570)	(4,882)	(3,570)
Net cash flows from operating activities	**18,900**	**7,537**	**11,845**	**10,572**
Net cash flows from investing activities	(937)	(479)	(937)	(479)
Net proceeds from issue of equity	31	90	31	90
Dividends paid	(8,916)	(11,493)	(8,916)	(11,493)
Purchase of own shares	(2,360)	-	(2,360)	-
Capital payments in respect of leases	(127)	(116)	(127)	(116)
Interest paid in respect of leases	(10)	(21)	(10)	(21)
Net (decrease)/increase in cash	**6,581**	**(4,482)**	**(474)**	**(1,447)**
Cash at beginning of period	21,998	26,480	9,877	11,324
Cash at end of period	**28,579**	**21,998**	**9,403**	**9,877**

Strategy Update

Rob Weisz

Chief Executive Officer

International Strategy

Ireland
Live since 2022

Fonix launched in Ireland in 2022 and continues to perform strongly.

Switzerland
Live since March 2026 (pilot)

One broadcast customer went live during the year, with a second following in August 2026. Both customers remain at an early stage but have signalled ambitions to scale.

6th European market
Connectivity completed

Mobile network connectivity completed during the year; launch targeted for end of FY27. Territory undisclosed at this stage for commercial reasons.

Portugal
Live Sept 2025

Now making a meaningful contribution to the business. Market progress has taken longer than anticipated, but the underlying opportunity remains clear and, we believe, entirely obtainable — with significant further upside expected in the years ahead.

France
Market entry phase

Legal entity established and senior local expertise added, with operator connectivity and regulatory engagement progressing in a large, high-potential market. Independent research sizes the French equivalent of our offering at c.€100m in annual consumer spend — against a comparable UK market of £250–300m — pointing to significant headroom.

*"**Fonix has reinvigorated the market** and changed the landscape for premium and interactive services **in Ireland**"*

(Three Mobile Ireland)

Switzerland: a greenfield opportunity

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Entering Switzerland with the fundamentals and the partners in place

Why Switzerland

Sizable population base and addressable market

Strong, willing broadcasters: two significant media groups with large, non-overlapping audiences

Favourable regulation: prize draws are clearly permitted for media organisations

Concentrated mobile market: three large networks, all keen to run services

Customer traction

Broadcasters: ch media, MEDIAONE GROUP

Mobile networks: swisscom, Salt., Sunrise

"In Fonix, we have gained a strong partner who will help us to offer our viewers and listeners attractive interactive content. We look forward to this partnership and to jointly developing interactive formats for radio and TV."

Nicola Bomio

Head of Regional TV & Radio, CH Media

"What drew us to Fonix was the ability to create new revenue from formats our audiences already love. It's a smart fit for where we're taking our business, and this is just the starting point."

Alexandre de Raemy

Directeur Général, Media One Group

Product Strategy

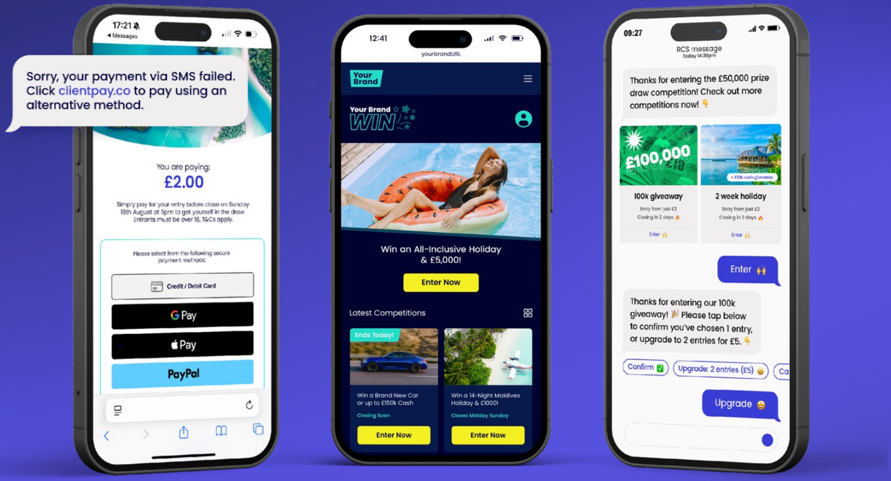
Core strategy

Robust, secure & reliable

Highly scalable, cloud-based infrastructure

Channel agnostic (MNOs, PSPs, SMS, RCS)

New Products



PayFlex

CompsPortal

RichMessaging (RCS)

Outlook

Rob Weisz

Chief Executive Officer

Executive Summary

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Trading	FY26 ahead of market expectations for the year.
Growth	Return to double-digit growth through innovation and new market expansion.
Investment	Continued investment in product development and international resources.
International	Portugal established, Switzerland in pilot, France progressing, 6th market connected
Pipeline	Strong broadcaster pipeline across multiple existing and new European territories.

Thank you for your time

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Appendix

The Team

Board

Ed Spurrier
Chair

Carmel Warren
Non-executive Director

Will Neale
Non-executive Director

Rob Weisz
CEO

Michael Foulkes
CFO & COO

Senior Leadership

Francesca Gangemi
Director of Technology and Engineering

Marcus Kern
Head of Tech Strategy

Louisa Harris
Operations & Delivery Director

Steve George
Client Success & Partnerships Director

Clare Charles
Client Service Director

Anthony Baladi
Commercial Director

Balance Sheet

Balance sheet	FY26 £'000	FY25 £'000	Change YoY
Intangible asset	2,452	2,017	22%
Right of use asset	45	166	-73%
Tangible assets	38	31	23%
Trade and other receivables	35,215	33,766	4%
Cash and cash equivalent (actual cash)	28,579	21,998	30%
Total assets	**66,329**	**57,978**	**14%**
Current liabilities	54,701	47,142	16%
Non-current liabilities	368	306	20%
Total liabilities	**55,069**	**47,448**	**16%**
Total equity / net assets	**11,260**	**10,530**	**7%**
Underlying cash and cash equivalent	**9,403**	**9,877**	**-5%**

Disciplined Sector Focus

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Media

Payments & interactivity for TV & radio

- >80% of the business;
- primary focus for international expansion.

Charity

Mobile donation technology

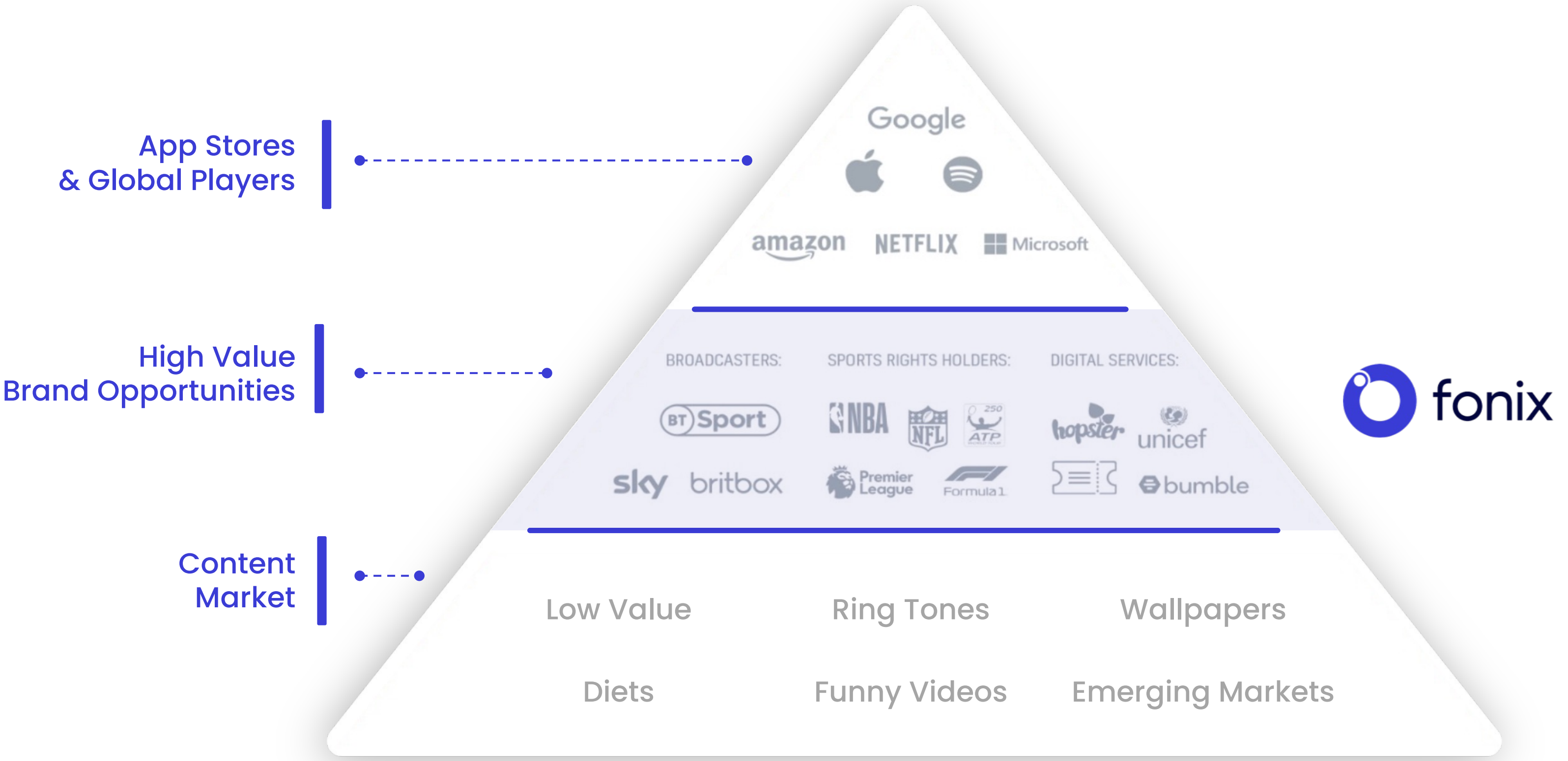
- Predominantly UK-based today,
- International potential as new markets mature.

Digital Services

Gaming, publishers, entertainment, ticketing & enterprise

- Diversification beyond Media and Charity, spanning telecoms, enterprise messaging (API), gaming, dating, ticketing and online prize draws.

The Market



App Stores
& Global Players
High Value
Brand Opportunities
Content
Market
Google
amazon
NETFLIX
Microsoft
BROADCASTERS:
SPORTS RIGHTS HOLDERS:
DIGITAL SERVICES:
BT Sport
NBA
NFL
ATP
hopster
unicef
sky
britbox
Premier League
Formula 1
bumble
Low Value
Ring Tones
Wallpapers
Diets
Funny Videos
Emerging Markets
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