



FY2025

Result Presentation Strategy Update

August **2025**

Disclaimer

This presentation is intended for general informational purposes only and should be read alongside the Full Year Financial Report for the twelve months ending 30 June 2025, as well as the Appendix 4D submitted to the Australian Securities Exchange by [The Australian Wealth Advisors Group Ltd \(ASX:WAG\)](#) on 25 August 2025. It does not offer any recommendations or opinions regarding specific investments or securities.

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This presentation is not intended to be relied upon, and the information it contains does not consider your financial objectives, situation, or needs. Investors should seek advice from their legal, tax, business, and/or financial advisors before making any investment decisions.

All figures are accurate as of 30 June 2025 unless stated otherwise. Figures may not sum precisely due to rounding.

This announcement has been authorized for release by the Board of Directors.





About Us

AWAG is a diversified financial services firm that has 3 prime chapters of operations:

1. Corporate, Activist Investment
2. Funds Management
3. Financial Wealth Management and Advisory

AWAG's objective is to build out 2 stable profitable operating businesses, as well as being an active participant in the rationalisation of the diversified financial services sector.

Key Highlights

- 1 Revenue growth of 13% YoY (\$11.4m vs \$10.1m pcp).
- 2 Profit before tax growth (\$1.2m vs \$120k loss pcp).
- 3 Funds under management and administration (FUMA) of \$2.3b.
- 4 Strong balance sheet with no debt. \$3.3m cash reserves.
- 5 Five **Equity Partnership Scheme (EPS)** investments completed.
- 6 Good pipeline of EPS opportunities.
- 7 Very active market for M&A. AWAG is very well positioned.

FY25 Snapshot

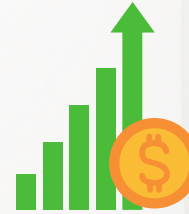


REVENUE

FY25 \$11.4m



13% on FY24



NPBT

FY25 \$1.2m



From a \$120k
loss in FY24



FUMA

FY25 \$2.3b



9.5% on FY24



CASH

FY25 \$3.3m

Financials

Profit & Loss	FY2025	FY2024
Revenue	\$11,376,639	\$10,054,918
Expenses	\$10,195,560	\$10,175,565
Net profit before tax	\$1,181,079	(\$120,647)
Net profit after tax	\$948,309	(\$259,424)
Balance Sheet	FY2025	FY2024
Cash	\$3,344,907	\$5,872,231
Total Assets	\$13,215,922	\$13,469,707
Total Equity	\$12,621,769	\$11,814,278

BOARD OF DIRECTORS



**Lee
IaFrate**
Chairman



**Mike
Fitzpatrick**
Non-Executive Director



**Mark
Stephen**
Non-Executive Director



**David
Slack**
Non-Executive Director



**Paul
Young**
Non-Executive Director



Corporate Timeline



2021

AWAG Incorporated - Capital Raise \$2m

2022

Acquisition of Dealer Group CHPW Financial

2023

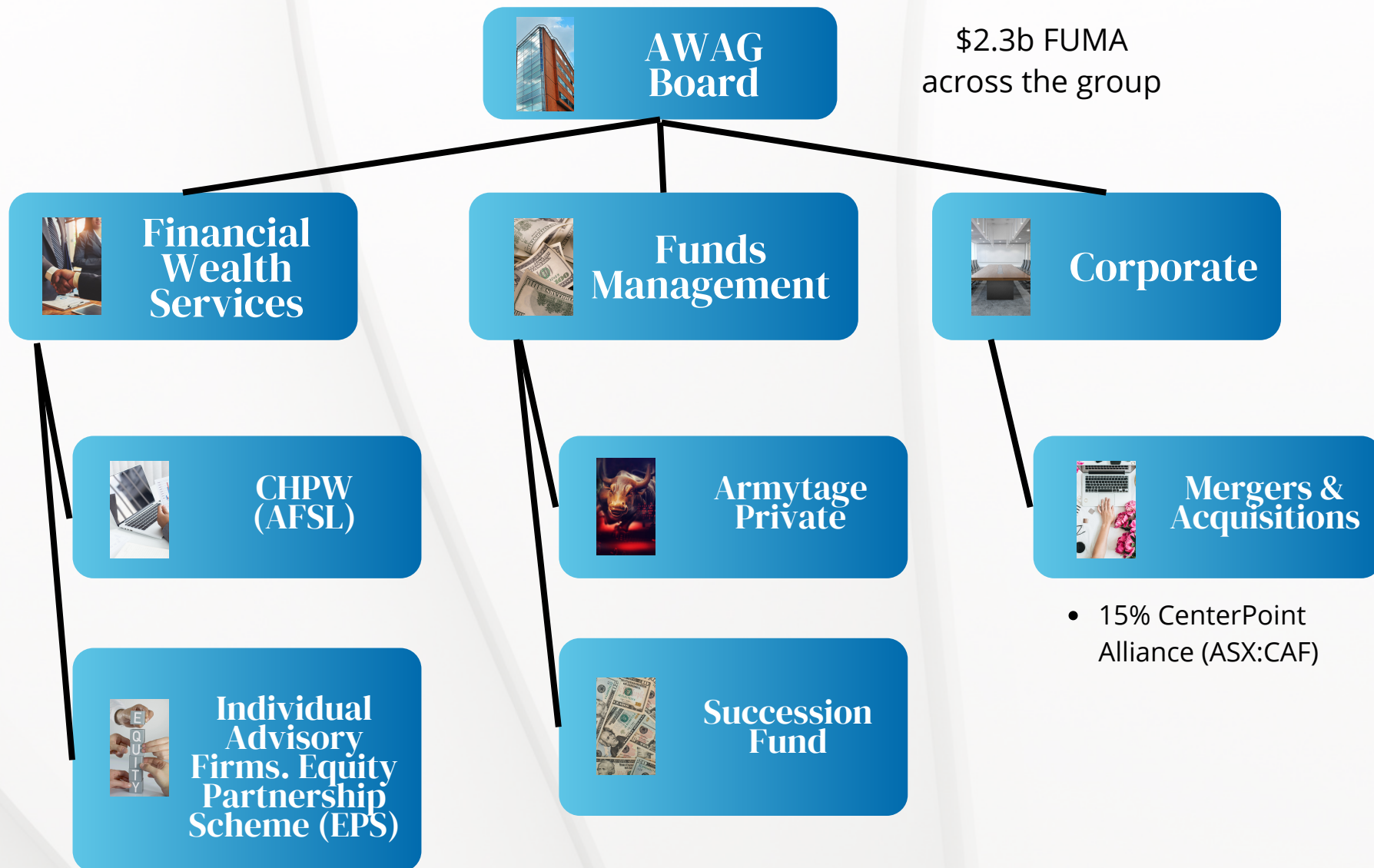
Acquisition of Fund Manager Armytage Private

2024

Listing of AWAG (ASX:WAG)
2 Equity Partnership Scheme Investments
Succession Fund Established

2025

First full year as a public company
5 EPS investments completed



- Group authorised representatives: 24



Universe

Corporate Services

- September 2019 to April 2022, there were 13 corporate transactions via takeover or merger. Our **Armytage Micro Cap Activist Fund (MCAF)** participated in 11.
- April 2022 to February 2024, there was only 1 completed takeover: CountPlus takeover of Diverger.
- Recent deals: CC Capital takeover offer for Insignia (IFL) at \$4.80
- Going forward:
 - Approximately 6 to 8 potential transactions in the small to micro cap universe within the next 2 years.
 - Mid Cap, Large Cap , will see several deals play out over the next 12 months to 18 months.
 - There are only 6 listed entities in the advisory space. AWGA has strategic holdings in 4 of these.

Equity Partnership Scheme (EPS)

- AWAG acquires up to a 20% strategic stake in a financial services business, targeting sectors such as financial planning, insurance, mortgage brokering, and accounting.
- Consideration may consist of cash, scrip, or a combination of both.
- In return, AWAG receives a royalty payment of up to 5% of the business's revenue.
- As of July 2025, AWAG has completed five EPS transactions. All five investments are generating monthly revenue / cash towards AWAG's Net Profit Before Tax (NPBT). At the current run rate, the contribution to 2026 NBPT is tracking towards \$450,000.
- AWAG now has a formal EPS onboarding process and established a solid foundation for the model, covering due diligence, legal, compliance and general admin for future transactions.
- AWAG has a pipeline of EPS prospects.

Equity Partnership Scheme (EPS)

- **Melican Financial** provides personalised financial advice and wealth management services, helping individuals and businesses with financial planning, investments, superannuation, retirement and estate strategies, insurance, and tax-effective wealth creation. The firm was founded by Gavin Melican, an accountant and financial planner with over 35 years of experience.
- **Beattie Financial**, founded by David Beattie in Bendigo, provides integrated financial planning, accounting, taxation, and SMSF services to individuals and businesses. With over three decades of experience as a Certified Financial Planner, Chartered Accountant, and SMSF auditor, David leads the firm in offering tailored advice on investments, retirement, superannuation, insurance, and cloud accounting solutions, supporting more than 1,300 clients across the region.
- **OneLedger Group**, based in Melbourne, is a multidisciplinary financial services firm offering accounting, tax, lending, insurance, and financial planning solutions to businesses and individuals. Established in 2013 and now employing over 30 staff, the group is led by four partners and provides technology-driven, client-focused advice that supports businesses from startups to established enterprises.
- Previously known as B2B Invest, **APS** specialises in delivering tailored, compliant, and scalable investment portfolio solutions to independent financial advisers (IFAs).
- **OneLedger Wealth** is a joint venture between AWAG and OneLedger, delivering comprehensive wealth management services throughout the OneLedger Group. The partnership combines deep industry expertise and strategic insights to help clients achieve long-term financial growth and security.

The Succession Fund

- Established to enable “successor” to purchase a stake in the business. It provides “successor” access to capital.
- The Fund provides loans to qualified small and medium enterprises (SMEs).
- AWAG has established a working partnership with the ASX listed company, Teaminvest Private Group (ASX:TIP).
- TIP oversees the administration and operations of all loan transactions.

Outlook

The Board is pleased to have reported a sound NBPT result of \$1.2m for the year. All three operating divisions contributed to the result. We are well positioned to continue our sustained growth across all relevant metrics, both financial and non-financial. Our first year is a vindication of achieving our objectives.

As the financial services sector experiences a wave of significant corporate activity, we recognise the importance of being not just observers, but active participants in these developments. Our aim is to capitalise on the emerging opportunities, enhance shareholder value, and drive innovation within the industry. By doing so, we intend to solidify our position as a leading player in the market, ensuring long-term success and resilience.

During the year, AWAG realised two strategic investments while generating good returns for clients and shareholders.

We believe that the pace of corporate activity will quicken this year, and AWAG is perfectly positioned to be an active participant. While it is difficult to forecast on equity and capital markets, especially during these current geopolitical times, we however, are confident in the Australian financial services industry delivering similar or potentially better returns going forward.



Get in Touch



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