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ANNUAL REPORT 2025/2026

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DIRECTOR STATEMENT

2025/26 was a really dynamic and interesting financial year.

The big successes involve bringing some leverage into the company. Also, the options trading business is becoming significantly more polished as time goes by. I find it hard to believe how much progress has been made in a year. This part of the company was profitable, at about 10% ROI, despite some hardship around the Iran conflict in early 2026. But again this provided invaluable, intensive learning that has been rolled into operations ongoing. I'd continue to expect expansion and improved results in that area.

The 'business' assets continue to shrink as music royalties were sold off to what I might call the 'US sister company' of Charlivia, Buxton Street Corp. Charlivia also owns a significant (~30%) stake in that company.

The property market has taken on big shocks in recent months. At 62.4% of assets under management, any shocks to property have an impact on the company. However I'm happy with where it sits - affordable, high yielding property is where I think holders are well protected.

The disappointing aspect of performance this year has been equities. For the first time since 2019, my equity picks have underperformed the wider US market. I'm reflecting on this at the moment - perhaps a shift towards further simplification is on the cards. This might involve reducing conviction buys and moving further into the steadiness of SP500 ETFs.

On the whole - the Book Value Per Share (BVPS) is slightly down on last year. This is a disappointment for me, but on the whole I am really delighted with how things are going. I'm very confident with how things are positioned and what opportunities are on the horizon.

To put it simplistically, this time next year I'd love company income to be at least 20% higher, and expenditure 20% lower. To start that process I have ceased my Director salary for the year ahead.

Regards,

Rod Ladgrove

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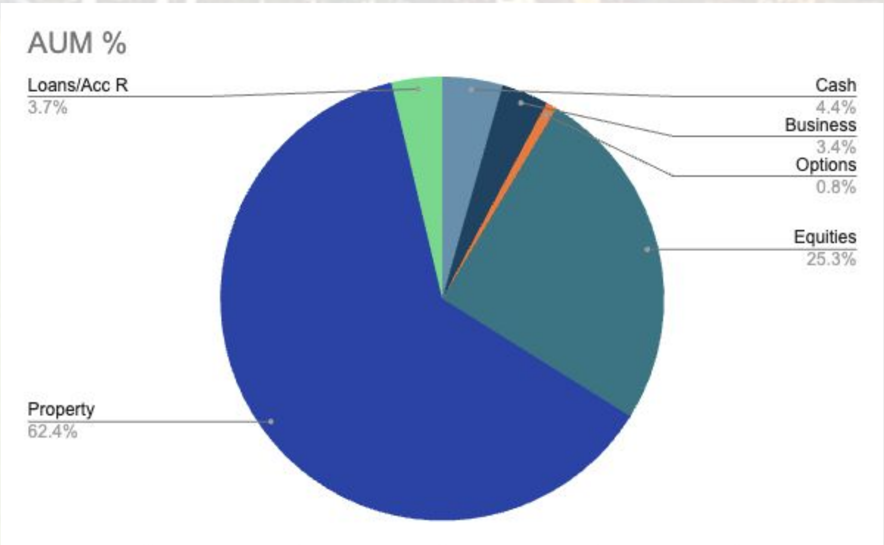
KEY FIGURES 2025/26

	June 30, 2026	June 30, 2025
Shares Outstanding	1,144,234	1,135,401
Company Book Value	613,740	641,228
Book Value Per Share	0.536	0.565
Annual Earnings (Taxable)	1,861	714
Total Company Assets	1,219,688	698,961
Total Company Debt	534,774	0
Debt/Asset Ratio	0.44	0
Debt/Equity Ratio	0.87	0
Share Issue Price (Book Value * 1.1)	0.590	0.622
Next-Year Director Salaries	0	55,000



CHARLIVIA GROUP PTY LTD
CONSOLIDATED BALANCE SHEET

		June 30, 2026
ASSETS		
Current Assets:		
Cash Trading Account	$	33,800
Cash Bank Account		537
<12m Options Positions Held		9,465
Accounts Receivable		12,000
Physical Cash		17,728
Loans Receivable		32,509
Property and Equipment:		
Residential Property		760,000
Motor Vehicle		40,000
Other Assets:		
Shares in Buxton Street Corp. (C Corp.)		77,358
Shares Held		236,291
TOTAL ASSETS		1,219,688
LIABILITIES		
Current Liabilities:		
<12m Options Outstanding	$	70,709
Mortgages on Residential Property		534,774
Tax		465
TOTAL LIABILITIES		605,948
SHAREHOLDER EQUITY		
General Reserve		612,344
Retained Profits / (Accumulated Losses)		1,396
TOTAL SHAREHOLDER EQUITY	$	613,740
LIABILITIES AND SHAREHOLDER EQUITY	**$**	**1,219,688**

CHARLIVIA GROUP PTY LTD
PROFIT/LOSS STATEMENT

		Year to June 30, 2026
INCOME		
Property Rent	$	31,563
Tesfleet Income		38,925
Interest Earned		1,856
TripleDouble Income		10,287
Gain (Loss) Equities Trade		12,441
Gain (Loss) Derivatives Trade		23,646
Gain (Loss) Forex		(3,010)
Dividends		2,282
Capital Loss on Disposal of Asset		(5,308)
TOTAL INCOME		**112,682**
EXPENSES		
Tesfleet Expenses	$	9,021
Regulatory and Accounting		1,881
Salary, Super and Payroll		52,892
Travel, Accomodation and Allowance		3,730
Property Expenses		7,088
Interest Expense		21,735
TripleDouble Expenses/Payments		10,099
Office and Marketing		3,699
Financial Fees		676
TOTAL EXPENSES		**110,821**
TOTAL NET PROFIT (LOSS) BEFORE TAX	**$**	**1,861**

CHARLIVIA GROUP PTY LTD
STATEMENT OF CASHFLOW

		Year to June 30, 2026
Cashflow from Operating Activities		
Property Net Cashflow	$	24,475
Tesfleet Net Cashflow		29,274
TripleDouble Net Cashflow		188
Combined company operating costs		(63,770)
Net Cashflow from unrealised Derivative Positions		39,300
Loan Interest Expense		(21,735)
Short Term Allowances (Current Receivable)		(12,000)
Net Cashflow from realised Derivative Positions[1]		23,646
Total Cashflow from Operating Activities		**19,378**
Cashflow from Investing Activities		
Net Cashflow from realised equities positions	$	12,441
Net Cashflow from realised foreign currency positions		(3,010)
Purchase of Real Estate		(369,435)
Purchase of unrealised Equity positions		(265,409)
Loans to Other Parties		(33,000)
Principal Payments Received		491
Dividends received		2,282
Interest Earned		1,856
Total Cashflow from Investing Activities		**(655,524)**
Cashflow from Financing Activities		
Sale of Preferential Shares	$	5,000
Loan Proceeds		542,682
Repayment of Loan Principal		(7,908)
Total Cashflow from Financing Activities		**539,774**
Net Increase in Cash		**(94,632)**
Cash at July 1, 2025		**146,697**
Cash at June 30, 2026		**52,065**

[1] Note Derivative cashflow has been moved from investing to operating activity. Equity cashflow remains an investing activity.

CHARLIVIA GROUP PTY LTD
CHANGES IN SHAREHOLDER EQUITY

Year to June 30, 2026

	SHARE CAPITAL	RETAINED EARNINGS	TOTAL
Balance July 1, 2025	$		641,228
Issuance of Common Shares for Prem.	0		0
Issuance of Preference Shares	5,000		5,000
Net Income		1,396	1,396
Other Comprehensive Income			(33,884)
Balance June 30, 2025			**$ 613,740**

BUYING AND SELLING SHARES

BUYING SHARES

Shares in Charlivia are issued at Company discretion at a price of 1.1 times book value at the end of the preceding quarter.

Alternatively - you can express interest in buying shares from other shareholders, if there is a holder desiring to sell - and the company will endeavour to connect both parties by email.

Please contact management if buying shares is of interest to you - info@charlivia.com

SELLING SHARES

At any time you can express a desire to sell shares, and the company will endeavour to connect you with a waitlisted buyer by email (see above).

Alternatively, the company makes a good faith commitment (not legally binding) to ‘buy back’, or arrange buying of, issued shares at their exact current book value.

Please contact management if you wish to sell shares - info@charlivia.com