



22 February 2023

Freelancer Limited

FY22 Results Presentation



Matt Barrie
Chief Executive Officer

ASX: FLN
OTCQX: FLNCF

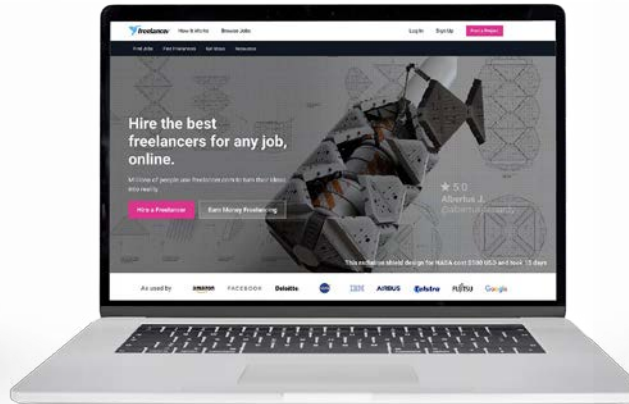
investor@freelancer.com



Powering the world's entrepreneurs & commerce



#1 for Secure Online Payments
over US\$6 billion in
transactions secured



#1 Online Services Marketplace
over US\$5 billion in jobs
awarded

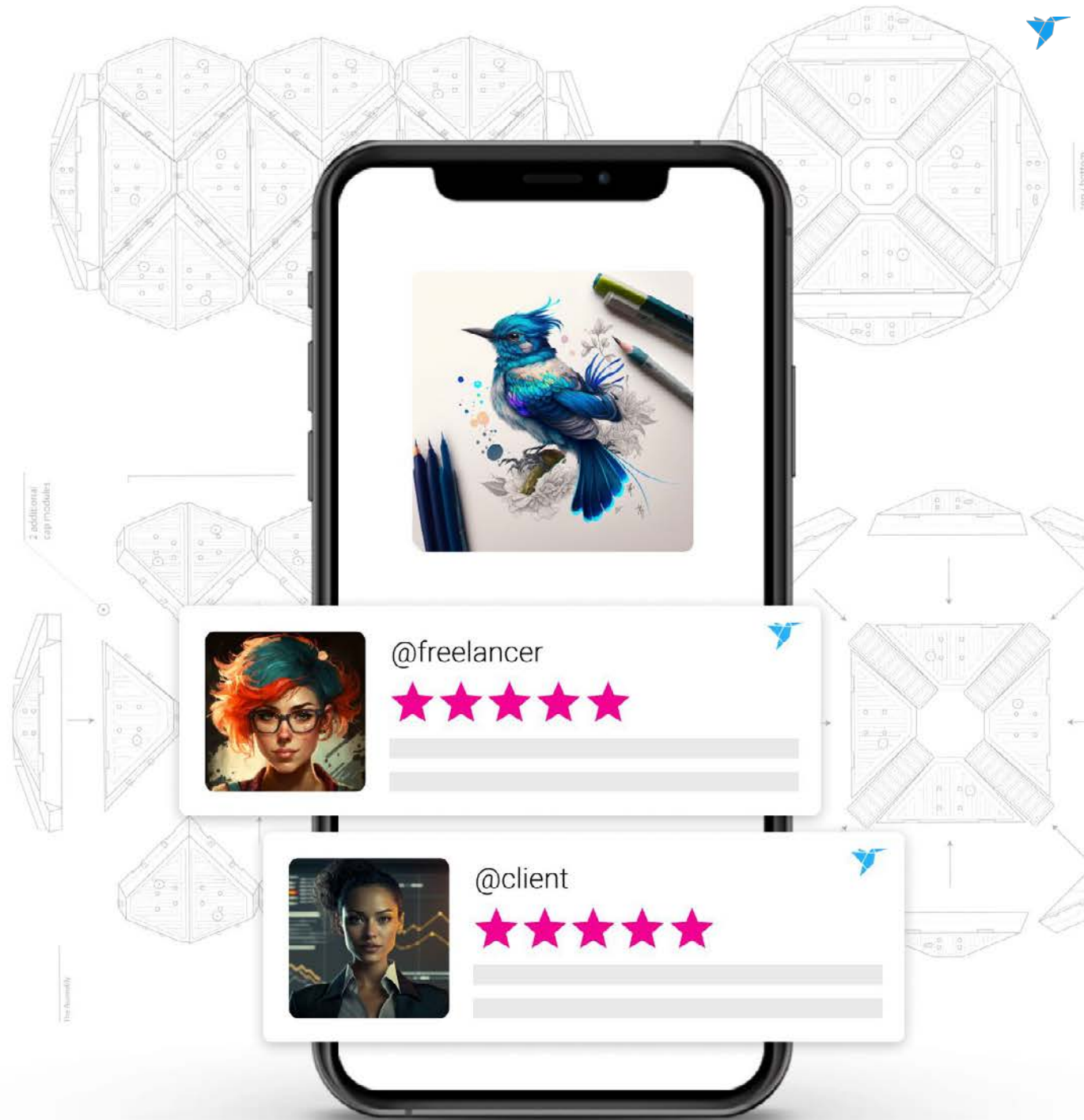


#1 Online Freight Marketplace
in Australia, over 700 million km
in freight posted

Freelancer Limited
ASX: FLN, OTCQX: FLNCF



Your partner
in the new
world of work.





The future of work is 5 billion customers looking for a good job

David Nordfors

9:30 AM GMT+11 • March 9, 2016



Image Credits: Gary Stevens / Flickr under a CC BY 2.0 license.

David Nordfors
Contributor

David Nordfors is the co-chair and co-founder of the [i4j Innovation for Jobs Summit](#) together with Vint Cerf.



Elon Musk
@elonmusk

USA birth rate has been below min sustainable levels for ~50 years

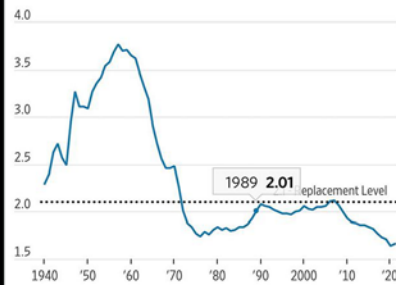
< U.S.

WSJ

Fertility Slump

The U.S. total fertility rate in 2021 remained below the "replacement" level of 2.1.

U.S. total fertility rate



Note: Total fertility rate is an estimate of the average number of babies a woman would have in her lifetime; 2.1 is the level needed for a generation to replace itself. Data for 2021 is provisional. Source: Centers for Disease Control and Prevention

11:51 pm • 24 May 2022

50.4K Retweets 12.5K Quote Tweets 337.7K Likes

Solving a trillion dollar problem.



Make it real.

We help small businesses, startups, entrepreneurs and large enterprises turn that spark of an idea into reality.



This architectural design cost
and took 12 days to make

\$1613 USD

Change lives.

"Coming from a third-world country and the smallest in West Africa where opportunities are very limited, Freelancer.com 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



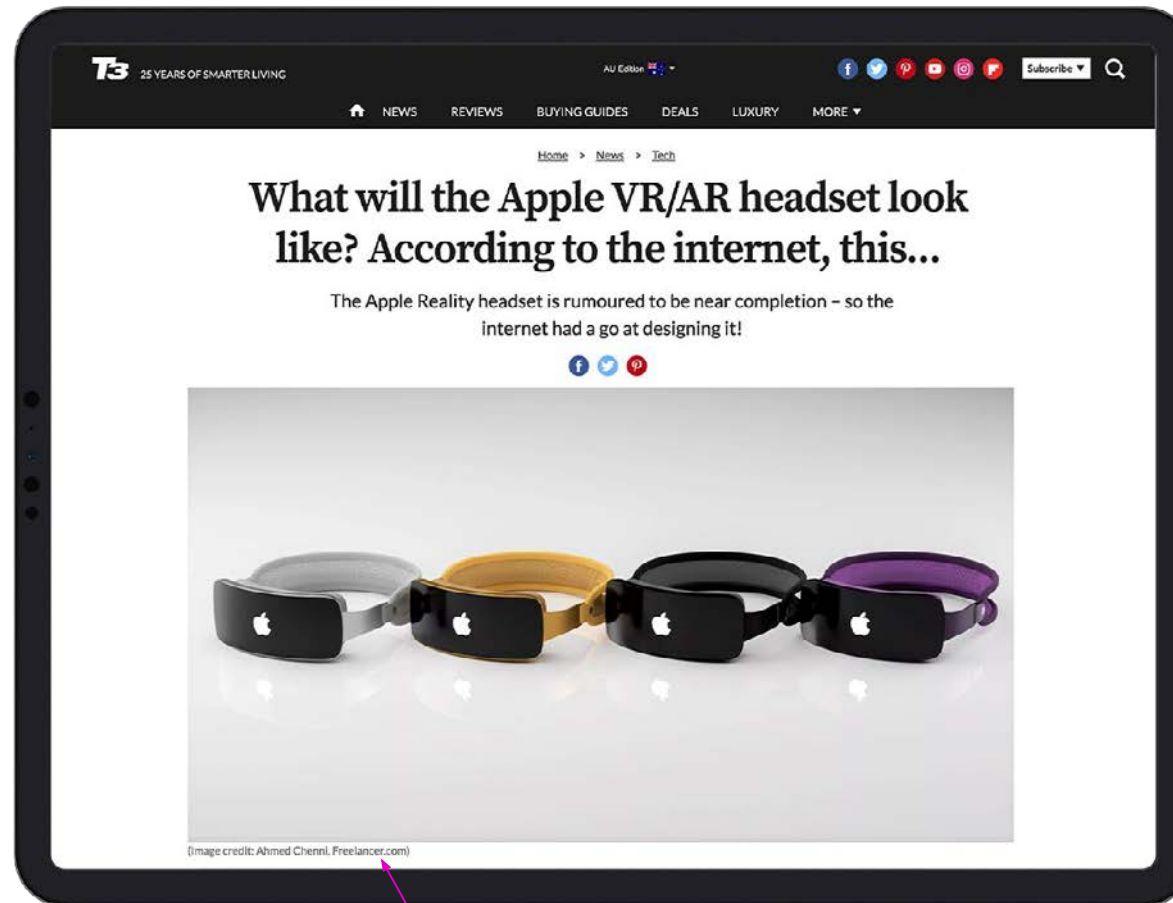
5.0/5.0 rating, 24 reviews





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



FY22 RESULTS



Freelancer Group Results for FY22

Freelancer Limited Gross Payment Volume in FY22 was \$1,127.4 million (down 10.5% on pcp) or US\$789.4 million (down 16.4% on pcp):

- Freelancer GMV \$128.4m down 4.5% on pcp (US\$89.3m, down 11.6%)
- Escrow GPV of \$953.4m, down 11.7% on pcp (US\$668.4m, down 17.3%)

Revenue \$55.7m (down 3.1% on pcp) or US\$38.7m (down 10.2%):

- Freelancer revenue \$45.6m down 1.1% on pcp (US\$31.7m, down 8.4%)
- Escrow revenue \$10.1m down 11.1% on pcp (US\$7.0m, down 17.5%)

In Australian dollars, FX was a tailwind of +7.6% in FY22 on pcp.

Group Operating EBITDA was (\$6.6m), NPAT (\$5.4m).

Significant cost reductions implemented in 2H22:

Operating EBITDA for 2H22 was (\$2.5m) vs (\$4.1m) in 1H22. 4Q22 EBITDA effectively breakeven.

Group trending to profitability, lower cost base will be evident in FY23 operating EBITDA

Operating cash flow for the year was (\$4.2) million (FY21: \$2.6 million).

Cash & equivalents Dec 31 of \$23.4 million, down 23% vs Dec 21.

Escrow cash off-balance sheet US\$54.8 million.



Freelancer Group Results for FY22

Loadshift FY22:

- 74,096 requests for transport (down 11% on pcp)
- 99,102,593 kilometres of freight posted (down 16% on pcp)
- ~\$350 million of notional Gross Load Value (up 7.4% on pcp) at \$3.49/km
- 2H22 GPV up 63.6% on 1H22
- Average load distance: 1,337 km / load

In terms of key metrics for 4Q22:

- Average completed load size: \$5,184
- Average freight charge: \$3.49/km (up 21.6% on pcp)
- All-time lowest median time from post to first quote
- All-time record for most quotes/day, unique shippers quoting/day



Net revenue FY22

Revenue \$55.7m (down 3.1% on pcp)

Group

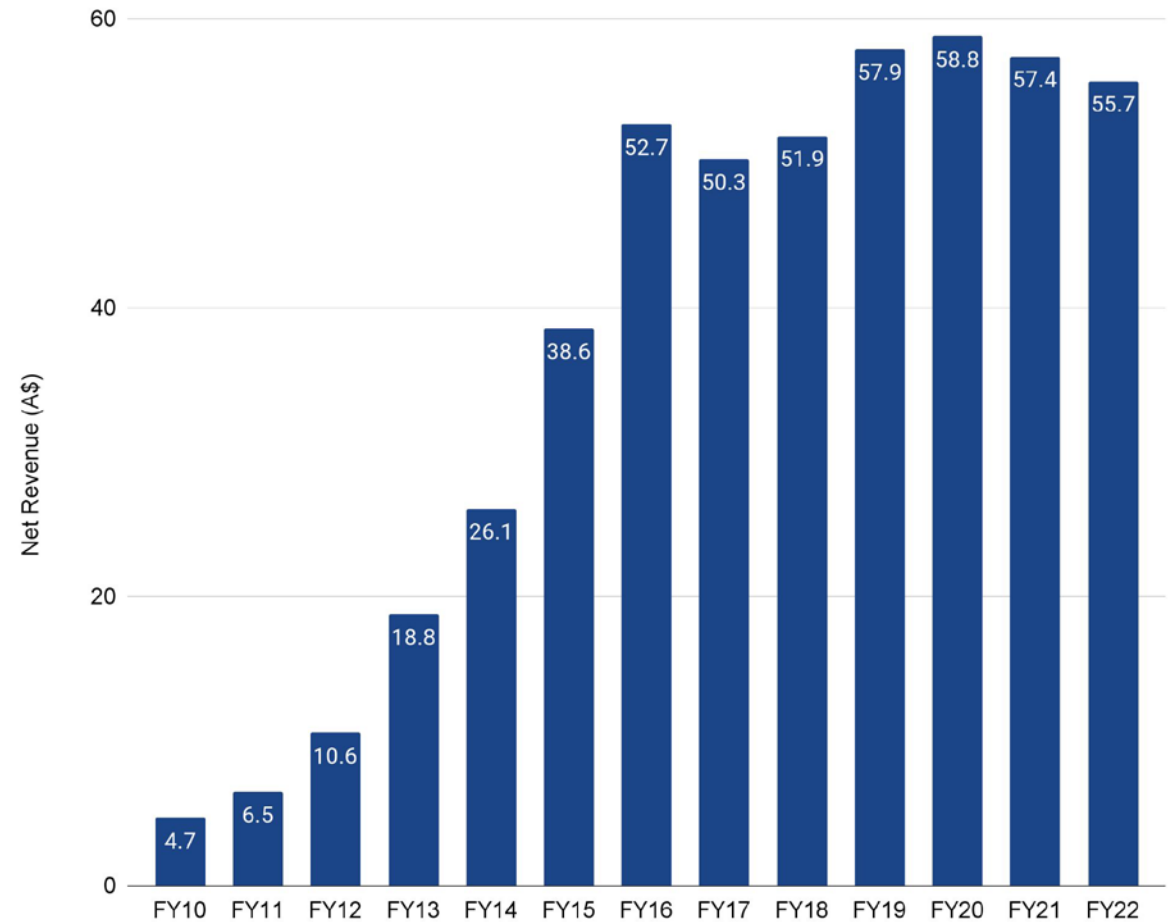
- Revenue \$55.7m (down 3.1% on pcp), or US\$38.7m (down 10.2% on pcp).
- Group revenue ~74% USD, 9% AUD
- Gross margin remains high at 84.3%

Freelancer

- Freelancer revenue \$45.6m, down 1.1%
- Commissions unchanged at 13% since FY10

Escrow

- Revenue \$10.1m, down 11.1% on pcp (US\$7.0m, down 17.5%)
- Escrow blended take rate ~1.00%





Group Gross Payment Volume (GPV) FY22

GPV for FY of \$1127.4m (down 10.5% on pcp)

Group

- FY22 GPV \$1,127.4m (down 10.5% on pcp) or US\$789.4m (down 16.4%)

Freelancer

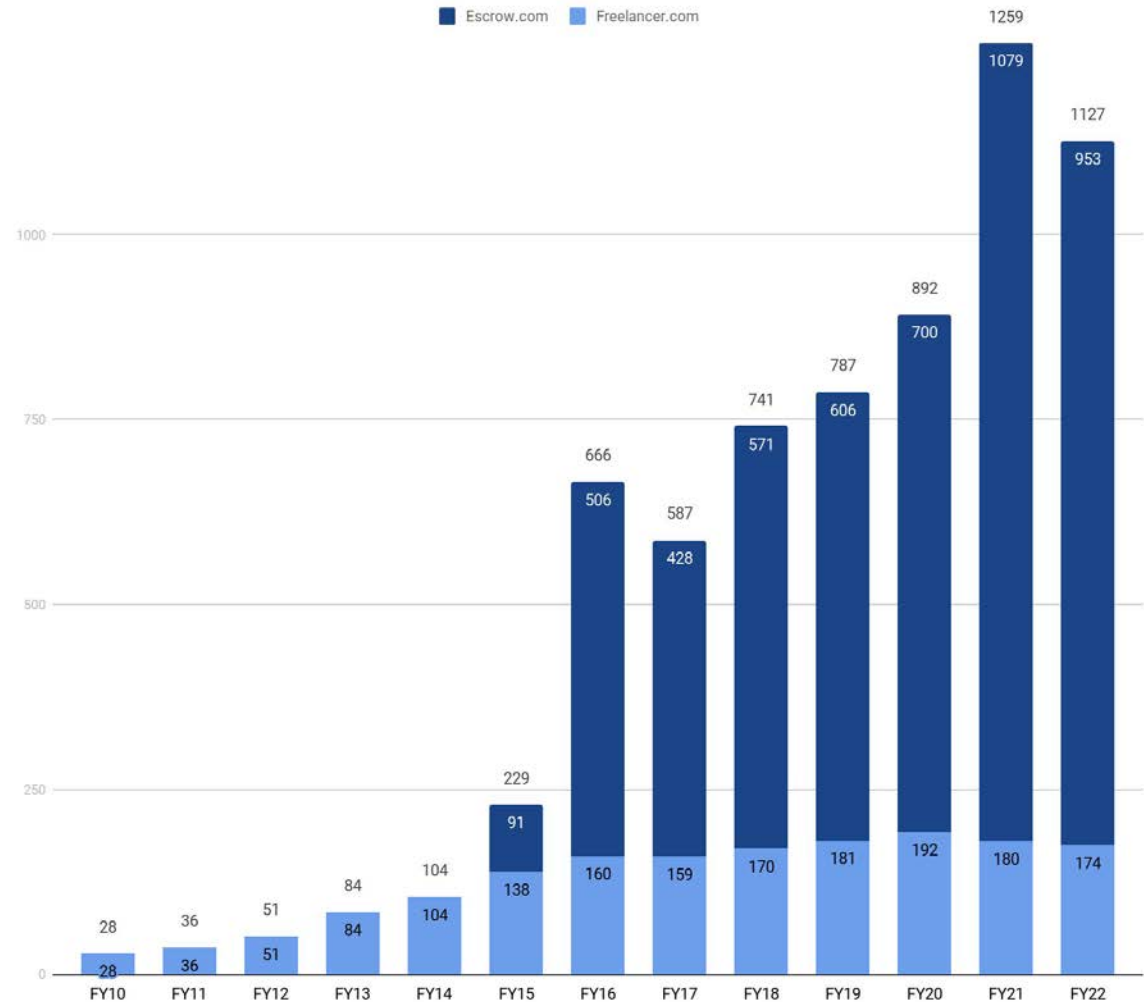
- GPV \$173.9m down 3.6% on pcp (US\$121.0m, down 10.8%)
- GMV \$128.4m down 4.5% on pcp (US\$89.3m, down 11.6%)

Escrow

- Escrow GPV of \$953.5m, down 11.7% on pcp (US\$668.4m, down 17.3%)

FX tailwind of +7.6% as AUD/USD moved from an 0.7516 to 0.6948..

~74% of group revenue is USD, 9% AUD

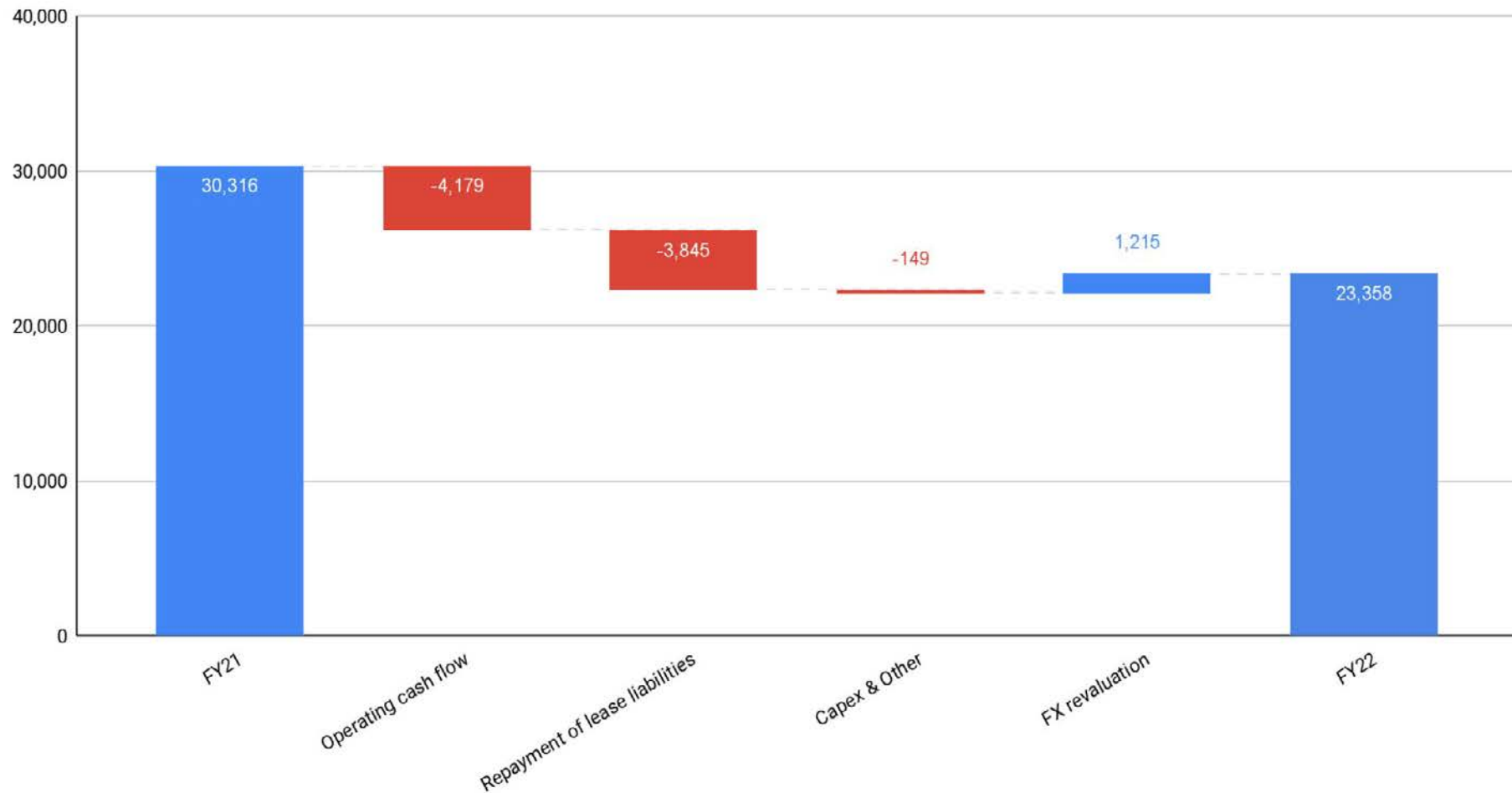


Gross Payment Volume (GPV) is calculated as the total payments to Freelancer or Escrow users for products and services transacted through the Freelancer or Escrow websites (GMV) plus net Revenue. Based on Freelancer's unaudited management accounts which have not been subject to an auditor's review.



Cash flow profile FY22

Cash & cash equivalents at \$23.4 million at 31 December 2022



- Escrow had off-balance sheet cash of US\$54.8 million at 31 December 2022



Summary profit & loss statement FY22

Trending to profitability - significant cost efficiencies extracted in 2H22

- Group FY22 NPAT \$(5.4m) vs \$(2.3m) in pcp. Increased NPAT loss primarily due to:
 - Lower than expected revenues from the core consumer marketplace
 - Ramp up of employee and marketing in 1H22 in anticipation of higher revenues
- Achieved numerous cost efficiencies across all categories in 2H22. Together with ongoing strategies to improve revenue growth, group is trending to profitability.
- Escrow.com was profitable in FY22.
- Operating costs in 4Q22 were 12% lower than 3Q22. These efficiencies will become evident in FY23 (e.g. 4Q22 marketing down 26%).

Notes

- ❖ Operating earnings are exclusive of non-cash share based payments expense of \$159k in FY22 and \$156k in FY21.
- ❖ Occupancy costs adjusted to include depreciation of \$4.2m (FY21: \$4.6m) and finance costs of \$1.7m (FY21: \$2.0m) relating to property leases and deducting sublease rental income of \$1.8m (1H21: \$1.8m).
- ❖ Depreciation and amortisation expense of \$292k in FY22 and \$267k in FY21. Excludes depreciation arising from AASB16 leases.

(A\$m) 1 Jan - 31 Dec	FY22 Actual	FY21 Actual	Change
Net Revenue	55.7	57.4	-3%
Gross Profit	46.9	47.7	-2%
<i>Gross margin (%)</i>	84.3%	83.1%	+1.4%
Other income	0.2	0.2	n/m
Employee expenses	(27.3)	(25.8)	+6%
Administrative expenses	(11.6)	(11.8)	-2%
Marketing related expenses	(8.6)	(7.1)	+21%
Occupancy costs	(4.9)	(5.1)	-5%
FX losses	(1.3)	(0.8)	+55%
Share-based payment expense	(0.2)	(0.2)	n/m
EBITDA	(6.7)	(2.8)	n/m
EBIT	(7.0)	(3.1)	n/m
NPAT	(5.4)	(2.3)	n/m
Excluding share-based payments expense			
EBITDA	(6.6)	(2.7)	n/m
EBIT	(6.9)	(3.0)	n/m
NPAT	(5.3)	(2.1)	n/m

Summary balance sheet FY22



Additionally A\$54.8 million of cash is off-balance sheet in Escrow.com's trust accounts

- Cash & equivalents at end of FY22 \$23.4m.
- No net debt.
- Trade and other receivables comprises amounts owing from various payment gateways and enterprise customers
- Trade and other payables includes user obligations (user balances and milestone payments held on balance sheet). These decreased by 4% from FY21
- Operating cost efficiencies expected to drive profitability and will strengthen balance sheet in FY23

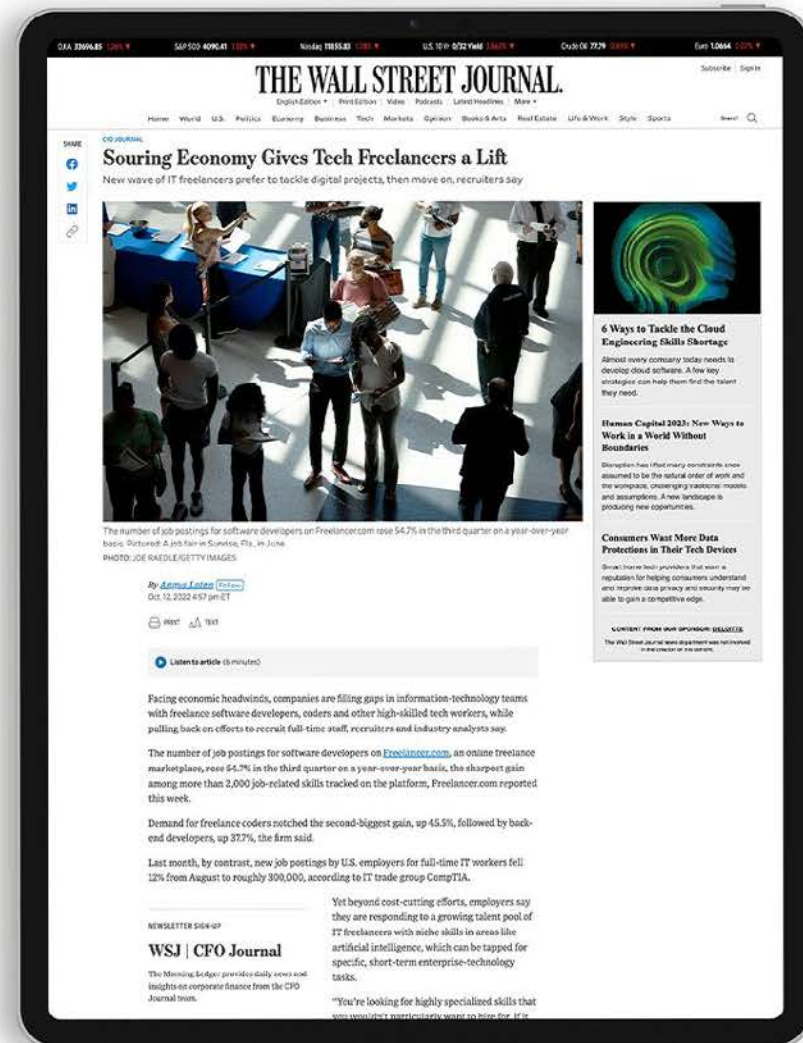
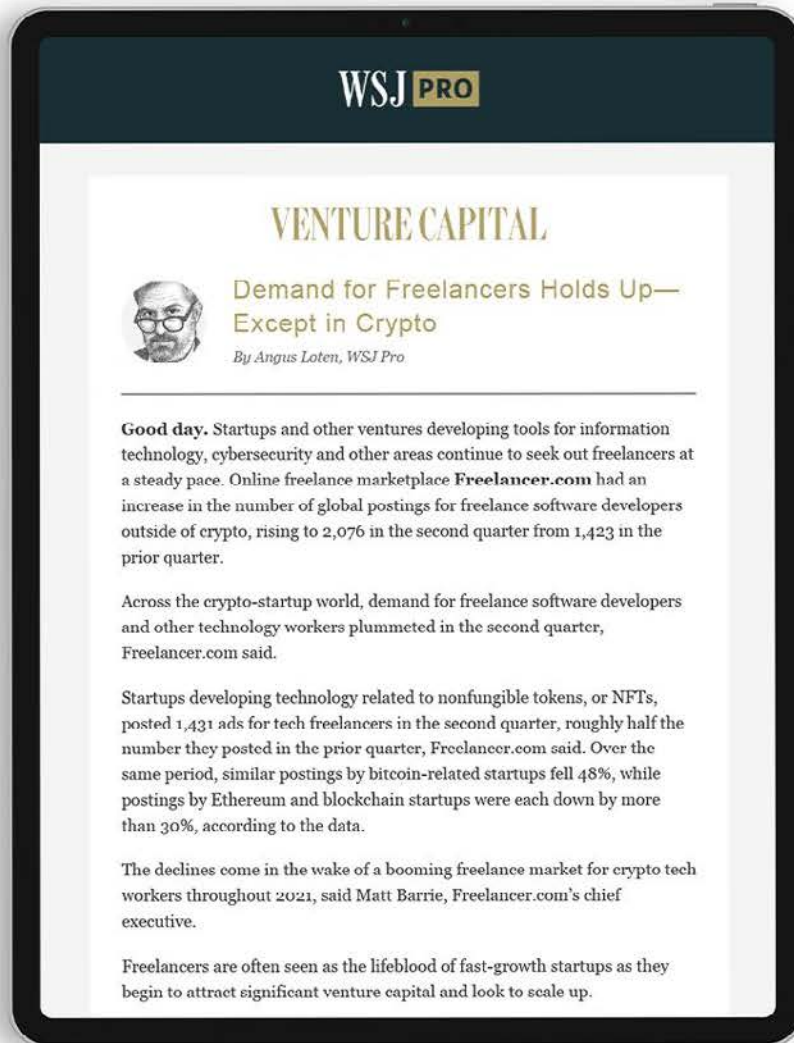
❖ Deferred tax assets reflected net of Deferred tax assets of \$12.5m (FY21: \$11.6m) and Deferred tax liabilities of \$(4.6m) (FY21: \$5.6m)

❖ Reserves include non controlling interest in Loadshift Group

(A\$m) 31 December 2022	FY22 Actual	FY21 Actual	Change
Cash and cash equivalents	23.4	30.3	-23%
Trade and other receivables	5.6	7.2	-22%
Other assets	3.1	2.5	+22%
Plant and equipment	0.5	0.6	n/m
Intangibles	34.1	34.1	-
Right of Use Asset	17.8	18.8	-5%
Deferred tax assets (net)	7.9	6.0	+31%
Total assets	92.4	99.6	-7%
Trade and other payables	39.6	41.3	-4%
Lease Liabilities	21.1	21.8	-3%
Other liabilities	5.1	5.1	-
Total liabilities	66.0	68.2	-3%
Net assets	26.5	31.4	-16%
Contributed equity	38.9	38.8	-
Reserves	5.0	8.3	-40%
Retained earnings	(17.4)	(15.7)	+11%
Total equity	26.5	31.4	-16%

WSJ Reports:

Freelancing Surges Amid Economic Uncertainty



Freelancer's Online Economy



- USERS
- JOBS POSTED
- JOBS DONE

Note: Sample of projects awarded in 2020. The pink lines indicate where projects are being posted by employers, and the blue lines indicate where the projects are being performed by freelancers. Thicker lines indicate a higher volume of work. White dots indicate the location of Freelancer's users. Edges are sampled data from awarded projects in the period indicated.

Freelancer's Online Economy – United States



Freelancer's Online Economy – Europe



Freelancer's Online Economy – Australia



Freelancer's Online Economy– India



53

Regional Websites

North America

-  US (International)
-  Canada
-  Jamaica

Africa

-  South Africa
-  Kenya

Europe

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

Asia Pacific

-  Australia
-  New Zealand
-  Hong Kong
-  Bangladesh
-  India
-  Indonesia
-  Japan
-  Korea, Republic of
-  Malaysia
-  Pakistan
-  Philippines
-  P.R. China
-  Singapore
-  Thailand
-  Vietnam

Latin America

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

34

Languages

Languages

- Afrikaans
- Bahasa Indonesia
- Bahasa Malaysia
- বাংলা
- Català
- Čeština
- Dansk
- Deutsch
- ελληνικά
- English
- Español
- Suomi
- Filipino
- Français
- हिन्द
- Magyar
- Italiano
- 日本語
- 한국어
- Norsk-Bokmål
- Nederlands
- Polski
- Português
- Română
- Русский язык
- Shqip
- Slovene
- Svenska
- Kiswahili
- Thai
- Türkçe
- Tiếng Việt
- Українська мова
- 中文(简体)

39

Currencies

Currencies

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



Change Lives.

Freelancer is changing lives around the world, whether it be for entrepreneurs, small businesses or large organizations. We provide easy access to talented freelancers from all around the world, who offer a wide range of services at competitive prices.

64m+

TOTAL REGISTERED
USERS

22m+

TOTAL JOBS
POSTED

65%

OF PROJECTS RECEIVE
BIDS IN UNDER 60
SECONDS

41

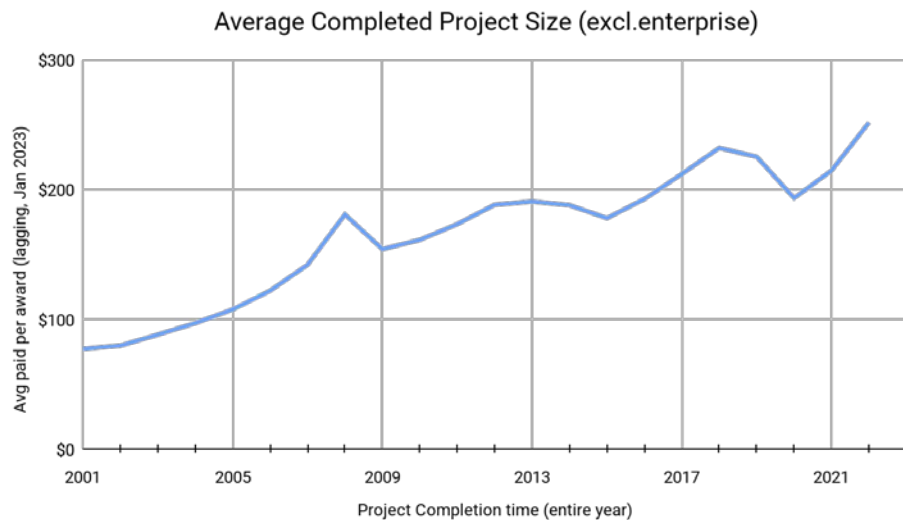
AVERAGE BIDS
PER PROJECT



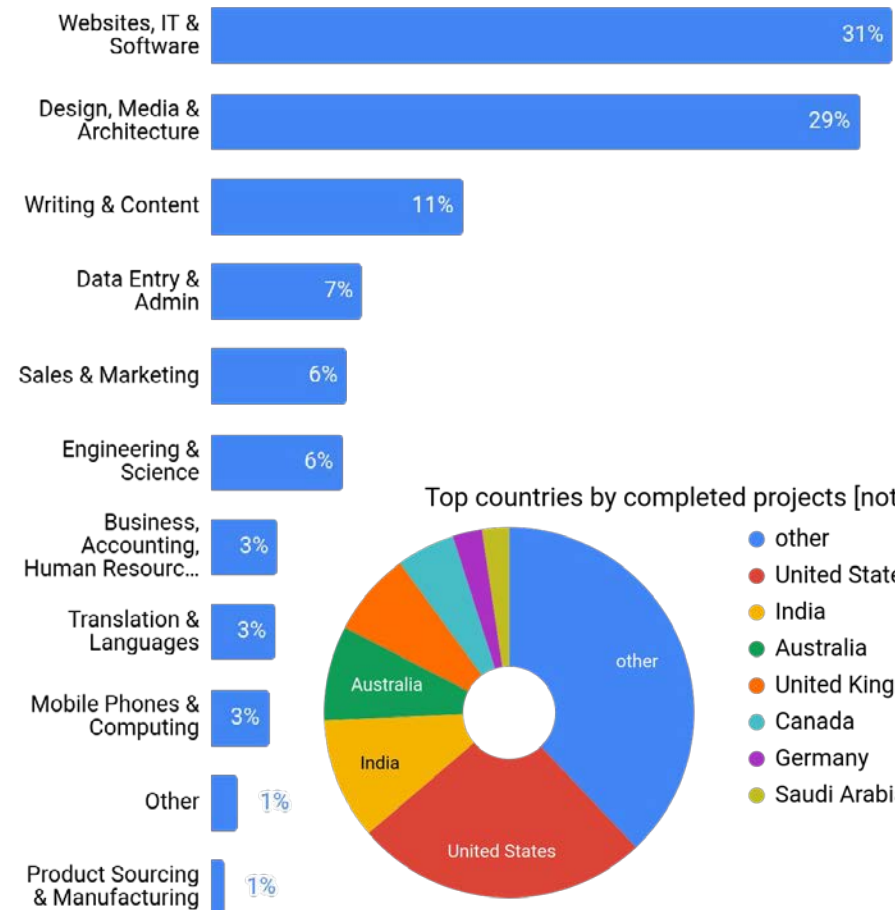
Marketplace dynamics FY22

“Every job, every country, every language, every currency, at any time”

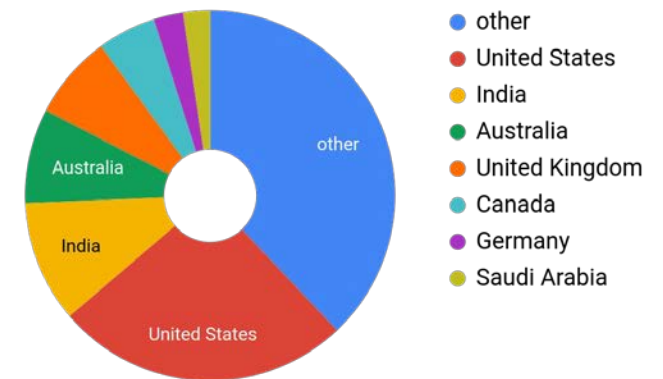
- Over 2,700 job categories as diverse as Aerospace Engineering, Biotechnology, Sales, Manufacturing, Mechanical Engineering
- Complexity & sophistication growing over time
- Average completed project size was US\$252 in FY22³, up 7% on pcp. Note that this graph is lagging and this number will rise as further payments can increase over time for projects.



Top completed project categories by volume



Top countries by completed projects [note 1]



1. Based on the number of completed projects in FY22.

2. Based on the value of project payments for projects that were posted in FY22.

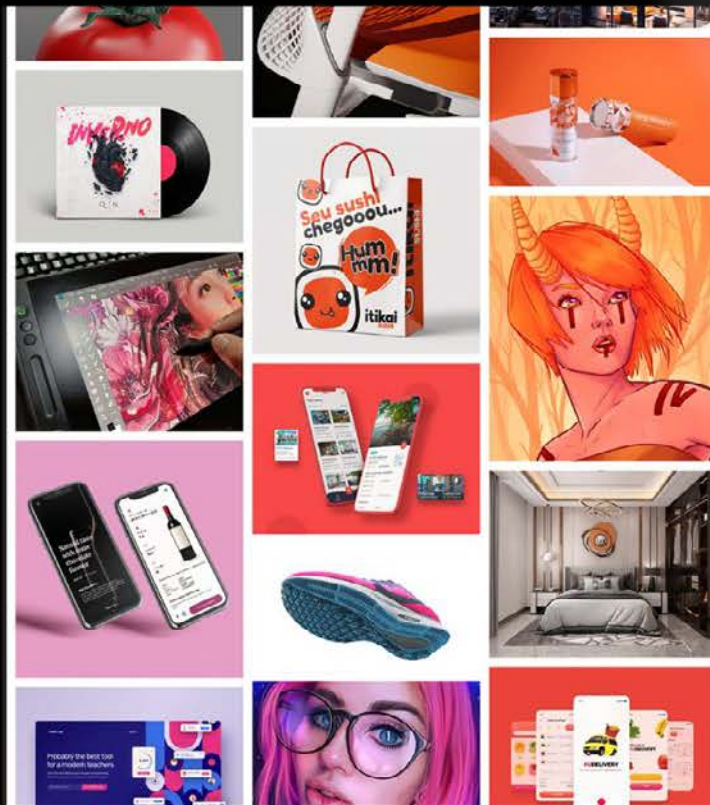
3. Average amount paid per completed project. Note that this number can continue to rise as further payments are made on these projects over time.



Freelancer is the largest & lowest cost elastic cloud workforce

- **The world's largest on-demand cloud workforce of over 60m users**
 - 247 countries, regions & territories with over 2700+ skills, speaking 34 languages and transacting in 39 currencies.
- **No crowdsourcing platform globally has the liquidity of Freelancer.**
- **For clients** it's **free** to post your job, **free** to review receive obligation-free quotes, **free** to chat with freelancers and review samples of work & portfolios.
 - **3%** project commissions paid by clients when a project is awarded and accepted.
- **For freelancers** it's **free** to view projects posted, **free** to bid on projects, **free** to chat to clients, **free** to fill in your profile, upload your portfolio & provide samples of work.
 - **10%** project commissions paid by freelancers when a project is awarded and accepted
- **Try it today by posting your job for **free**.**





Welcome to the world's largest
freelancing marketplace,
turning dreams into reality.

[Get started >](#)



Projects

Post a project and receive competitive bids from freelancers within minutes.

Choose from expert freelancers in over 2,700 skill sets from all around the globe. Pay your freelancers a fixed price or by the hour, all secured by the Milestone Payments system.

65%

of projects receive bids within 60 seconds

The image shows a screenshot of a Freelancer project page titled "Animation video for website". The project details include a budget of £4,000.00 - 10,000.00 GBP and a description of the project. The project list includes: Tender whips with mounts & bases, Transom Fenders and Vertical Pillar Fenders, Dock steps, Inflatable Fenders with Fender Hooks, Ropes & Rigging (possibly showing towing of a tender), Adjustable Jet Ski Trolleys, Ultra-Low Jet Ski Trolleys, Jet Ski Cradles (can also show being used with sun loungers that Argo Navis has designed for us), Jet Ski Lifting Kit, Carbon swim ladder, Awnings, Tender chocks, and Tender hover chocks. The skills required are Video Services, 3D Rendering, Animation, 3D Modelling, and 3D Animation. The project has received 5 stars and a bid of £4,000.00 GBP from Jose Ricardo M. @jricardomm. The project is marked as "SEALED".

Animation video for website £4,000.00 - 10,000.00 GBP

We are looking for a 30 second to 1 minute animation to use on our website. The animation will be of the products that we make attaching to a 3D model of a super yacht.

We have PDF proposals and most technical drawings of our products but I would imagine the work would be of each product as well as the generic super yacht itself.

Ideally we would like this to be seen in a sea environment but to save costs can be in a white/studio background.

Product list:
Tender whips with mounts & bases
Transom Fenders and Vertical Pillar Fenders
Dock steps
Inflatable Fenders with Fender Hooks
Ropes & Rigging (possibly showing towing of a tender)
Adjustable Jet Ski Trolleys
Ultra-Low Jet Ski Trolleys
Jet Ski Cradles (can also show being used with sun loungers that Argo Navis has designed for us)
Jet Ski Lifting Kit
Carbon swim ladder
Awnings
Tender chocks
Tender hover chocks

Another website link to get a feel for the kind of thing we are thinking of:
<https://www.arkisen.com/>

This is a large project and we need realistic quotes.

Skills Required
Video Services 3D Rendering Animation 3D Modelling 3D Animation

Awarded Freelancers

Jose Ricardo M. @jricardomm
★★★★★ 4.9 106 7.8 99% Portugal
3D Artist - Animations - Vfx - Rendering
SEALED

Other Proposals

ART LAND DESIGN @kingjoon
★★★★★ 5.0 792 10.0 99% Armenia
3D realistic visualization agency
SEALED

ARCHVISION3D @dreams3ds
★★★★★ 5.0 839 10.0 100% Armenia
SPECIALIST 3D MODELING & RENDERING SERVICE
SEALED

Simia Animation.VFX @Simiaanimation
★★★★★ 4.9 80 8.1 100% United Kingdom
3D Animation Experts | NFT | Game Develop | AR-VR
SEALED

Supreme Animation Studio @ajvfxworld
★★★★★ 5.0 358 8.2 99% India
The Experts in the Animation Industry!

5 stars
Animation video for website £4,000.00 GBP
Video Services • 3D Rendering • Animation • 3D Modelling • 3D Animation
Jose has been fantastic to work with producing excellent results. Communication has been easy and Jose has used his artistic expertise to implement our vision and show our products well. The whole team is blown away by the results and is far better than we expected the end product to be. I will be hiring again in the future.

<https://www.freelancer.com/projects/3d-animation/Animation-video-for-website/details>



Contests

Get the perfect design by crowdsourcing your ideas to millions of freelancers

The larger the prize, the better the entries, and freelancers dynamically adapt their style to suit your feedback.

Unmatched liquidity:

1,100,000+ entries per month

~13,000,000 entries per year

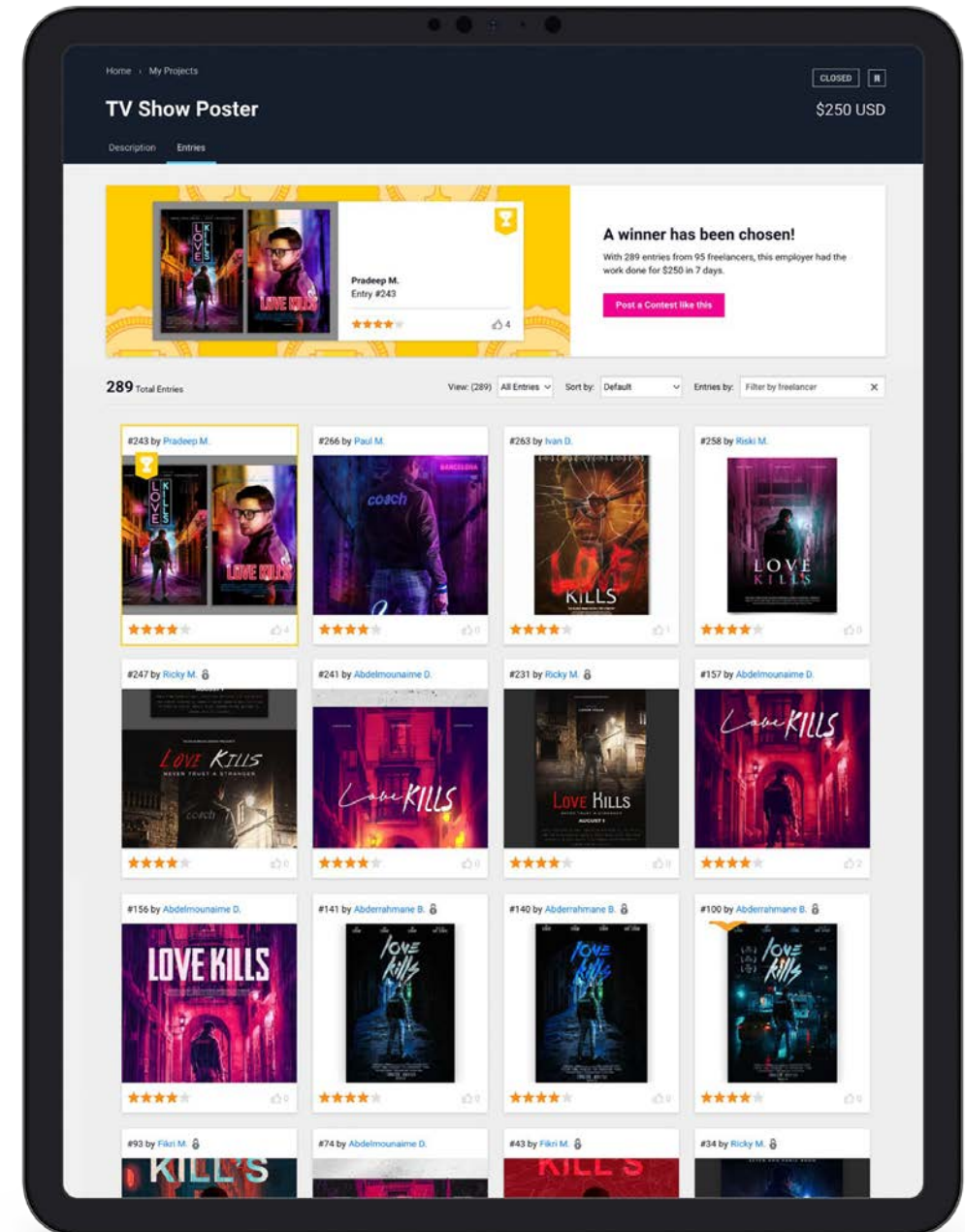
91%

of contests receive entries within 1 hour

320

average entries per contest

<https://www.freelancer.com/contest/tv-show-poster-2113858>





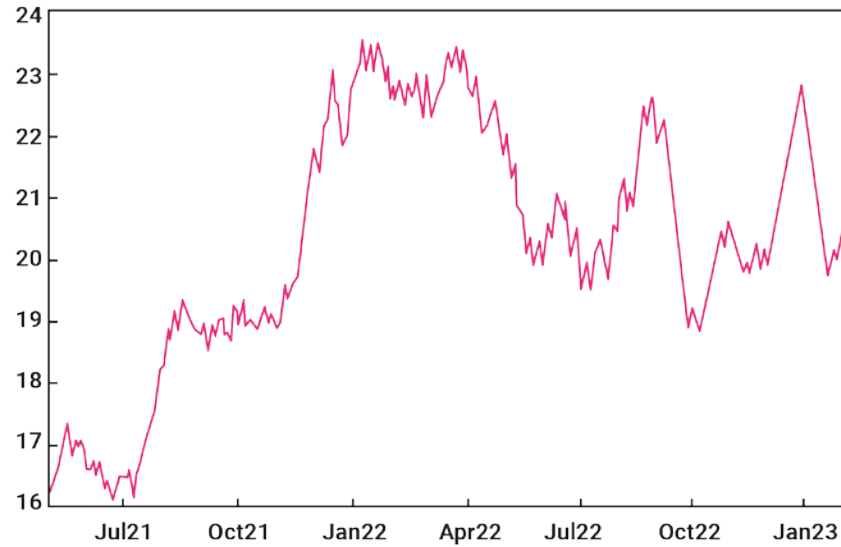
This poster design cost
and took 7 days to make

\$250 USD

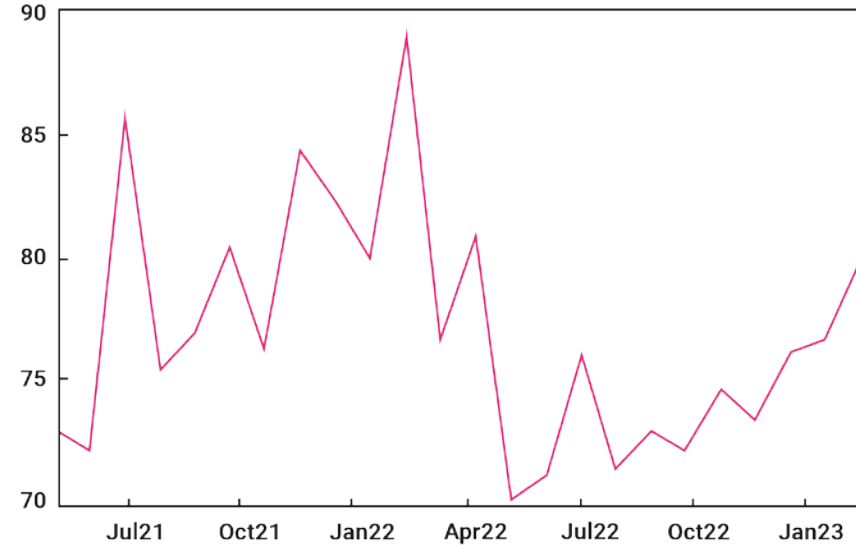


Contests

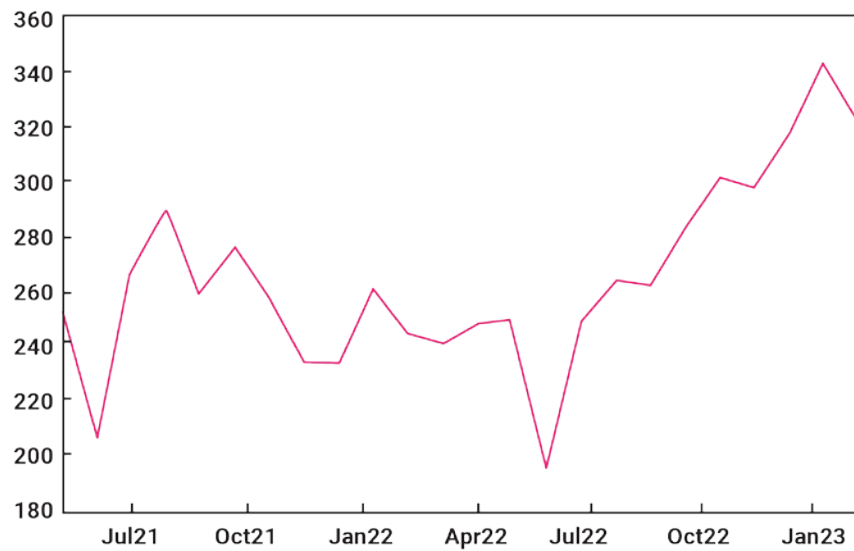
Revenue per contest



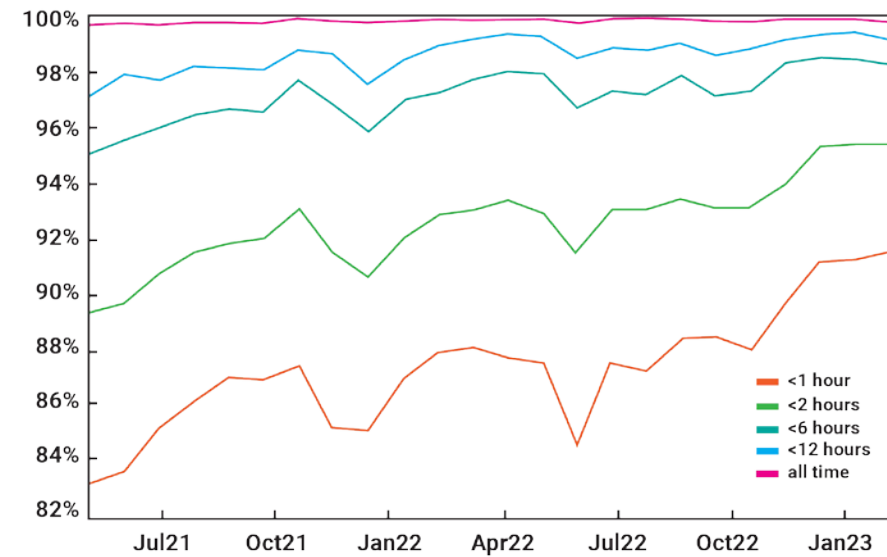
Average prize money per contest (USD)



Average number of entries per contest



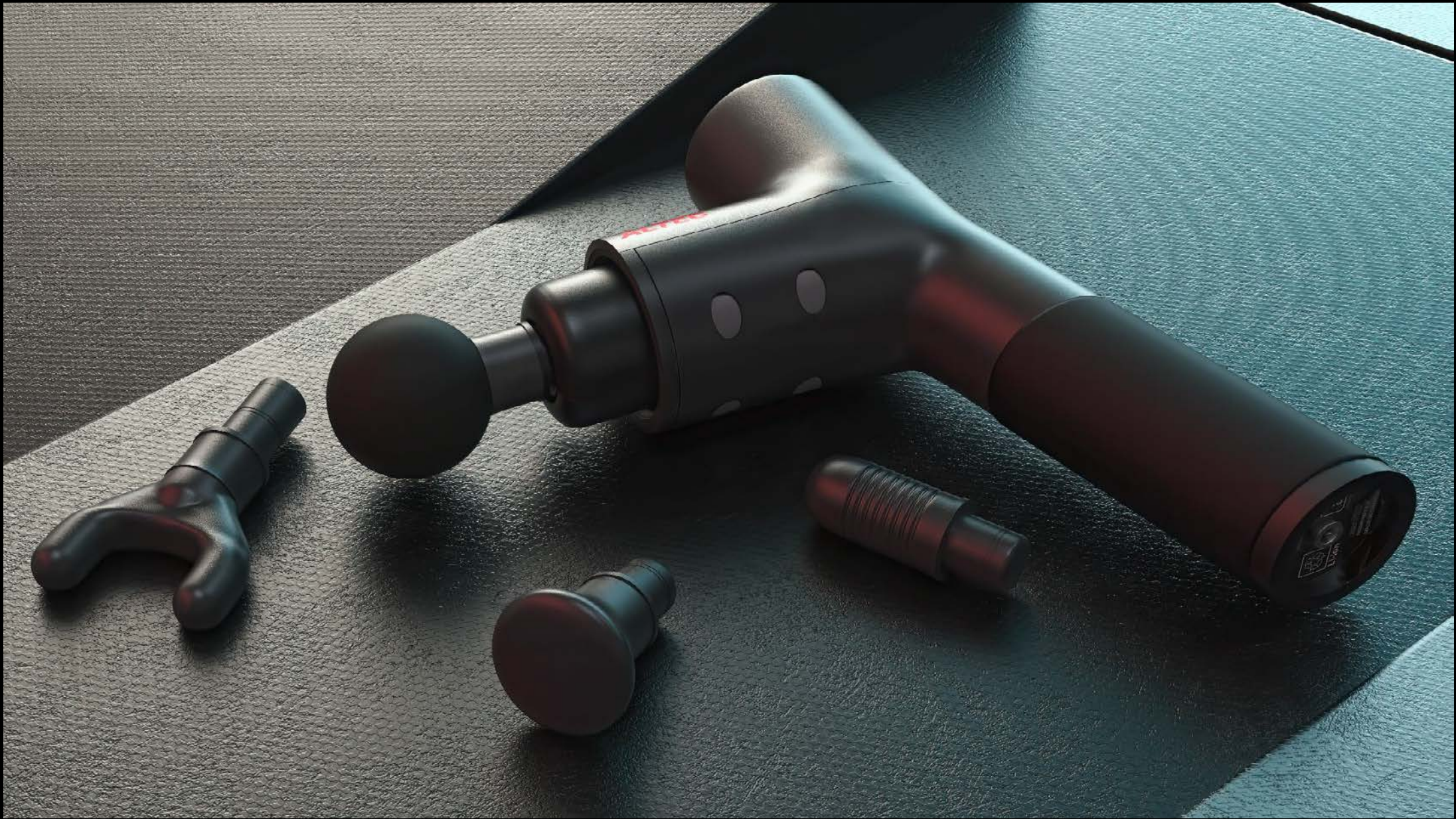
% of contests with first entry in time segment





This AI generated art cost
and took 7 days to make

\$200 USD



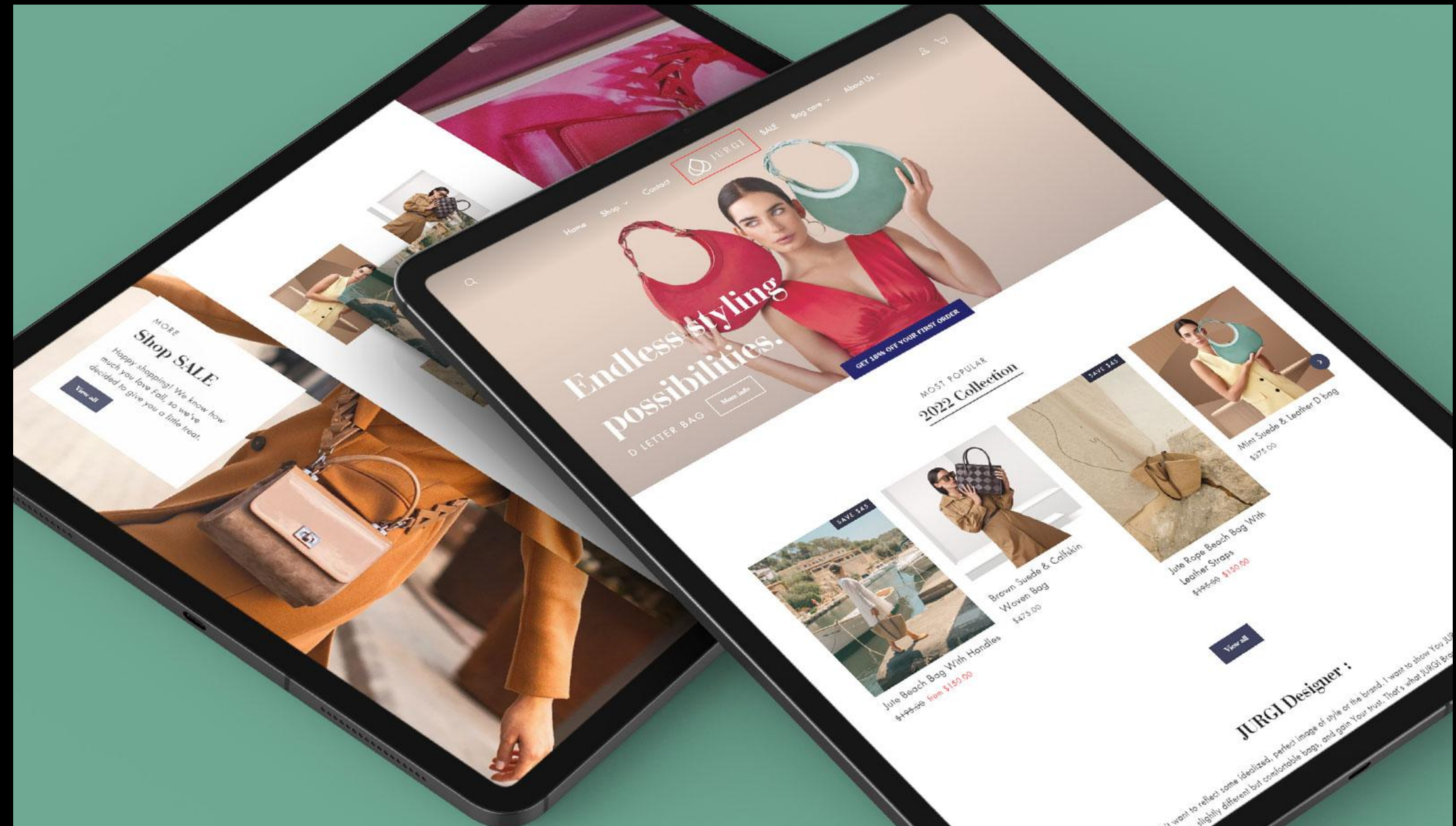
This 3D visualisation cost
and took 3 weeks to make

\$435 USD



This interior design cost
and took 7 days to make

\$350 USD



This website cost
and took 7 days to make

\$300 USD

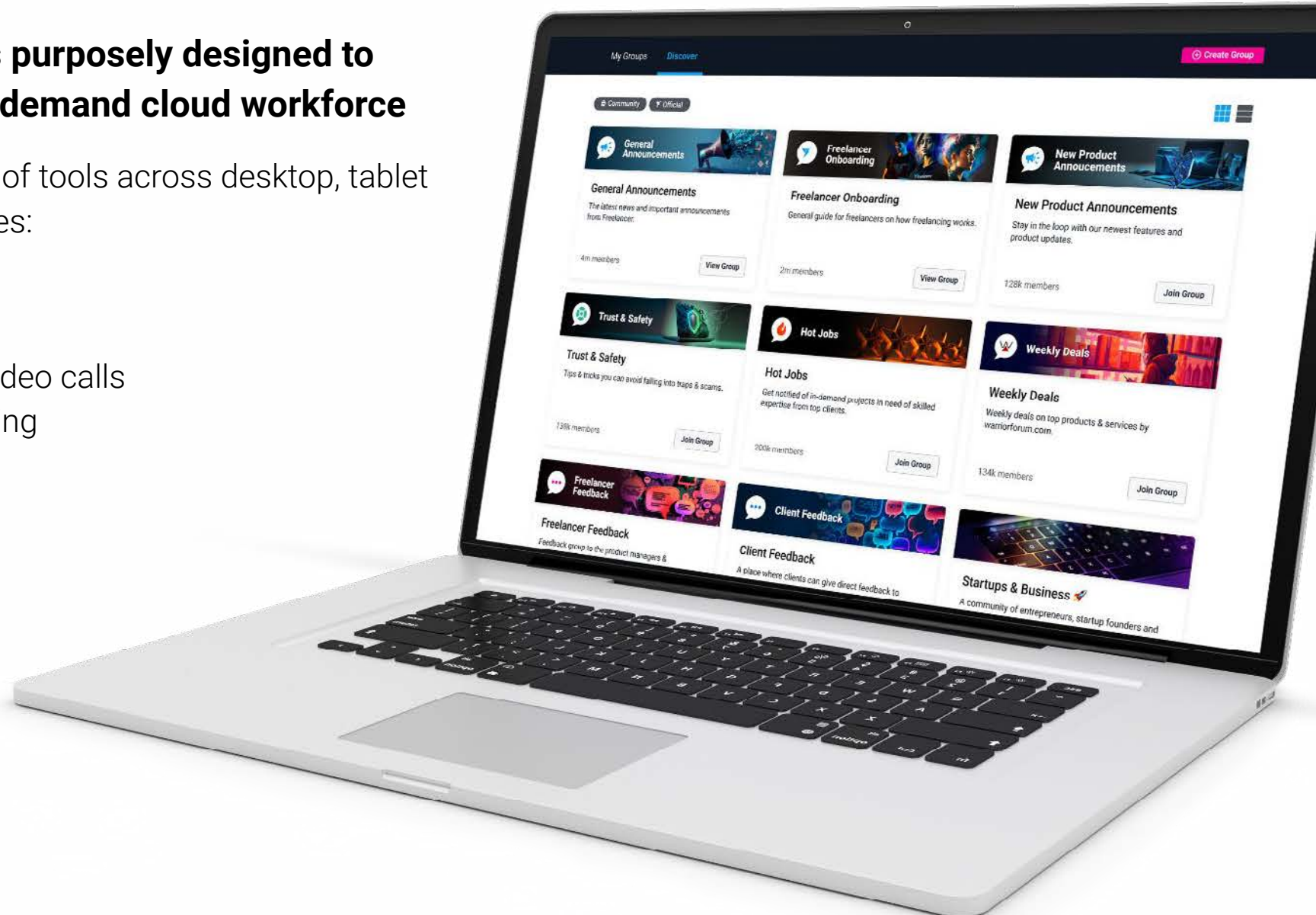


Built-in Collaboration Tools

A suite of tools purposely designed to manage an on-demand cloud workforce

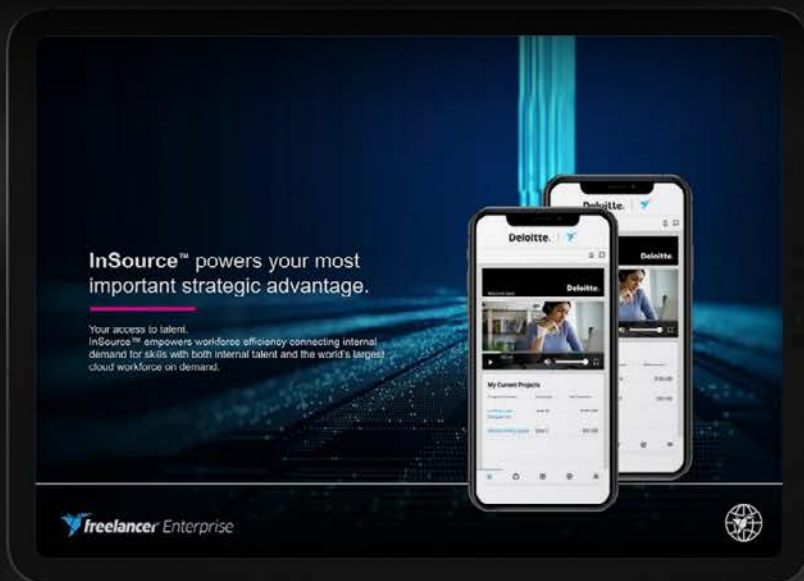
An integrated set of tools across desktop, tablet and mobile devices:

- Messaging
- File sharing
- Audio and video calls
- Screen sharing
- Task lists
- Shortlists
- Groups





freelancer Enterprise



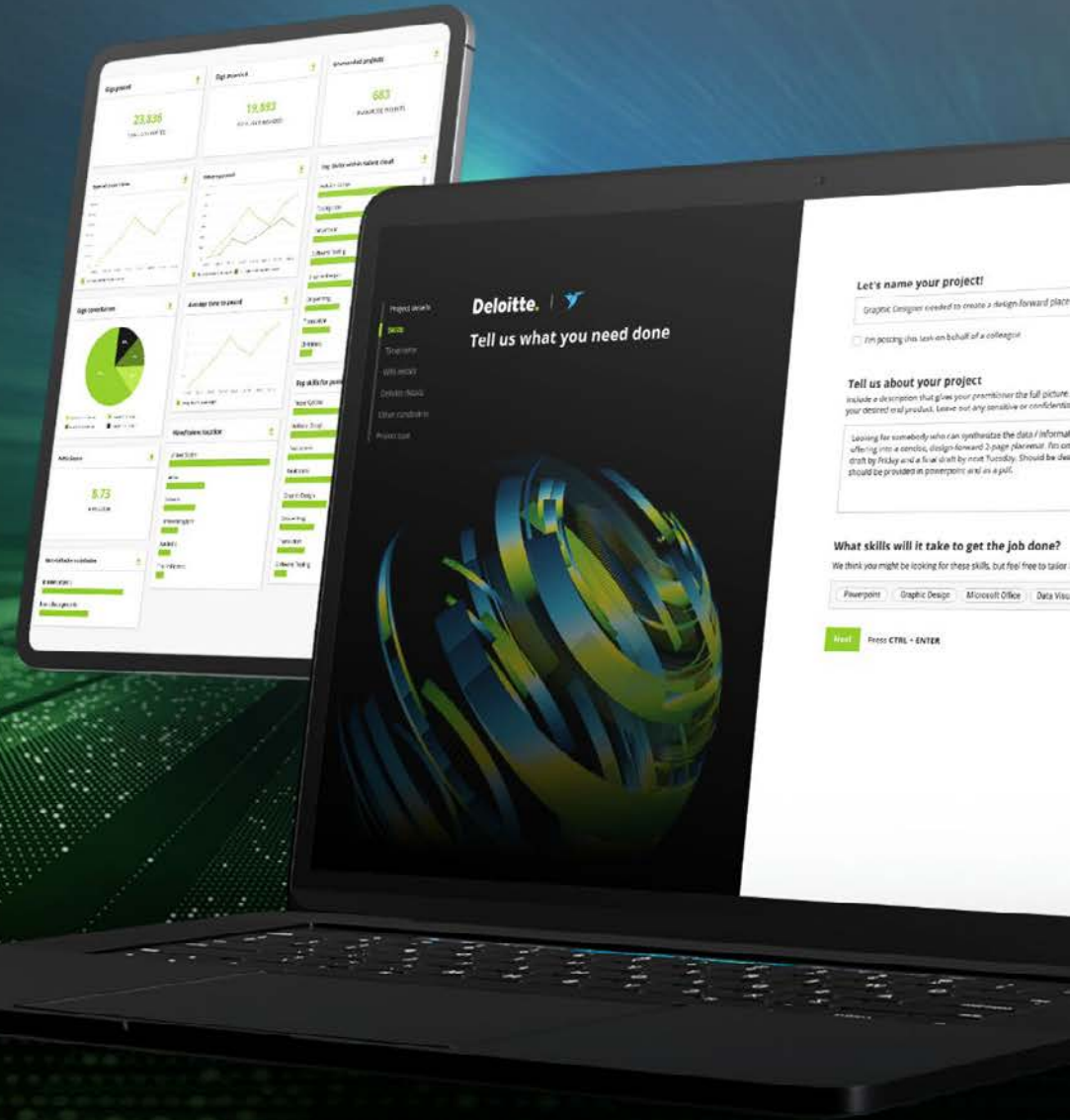


Deloitte.



34,849

CONSULTANTS ONBOARDED





Deloitte.

"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. Since March 2020, **the number of gig workers has more than doubled** to a total of 16,800 and the number of job posts has increased by 10x for a total of 100k hours. As we begin to navigate the "new normal," we will focus on **onboarding another 35,000 internal resources** and **drive to delivering 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



THE WALL STREET JOURNAL.

English Edition | Print Edition | Video | Podcasts | Latest Headlines

Home World U.S. Politics Economy Business Tech Markets Opinion Books & Arts Real Estate Life & Work Style Sports

Subscribe Sign In

Search

SHARE

Facebook

Twitter

LinkedIn

Print

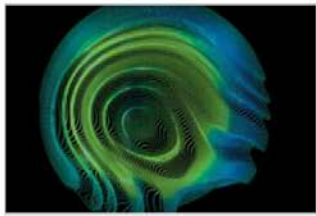
CIO JOURNAL

Souring Economy Gives Tech Freelancers a Lift

New wave of IT freelancers prefer to tackle digital projects, then move on, recruiters say



The number of job postings for software developers on Freelancer.com rose 54.7% in the third quarter on a year-over-year basis. Pictured: A job fair in Sunrise, Fla., in June.



6 Ways to Tackle the Cloud Engineering Skills Shortage

Almost every company today needs to develop cloud software. A few key strategies can help them find the talent they need.

OneTen CEO on Building a Skills-First Culture: 'There Is Genius Everywhere'

Companies that focus hiring on skills can benefit from new sources of talent while elevating disadvantaged populations, according to OneTen CEO Maurice Jones.

ERP and Strategy Aligned for Finance of the Future

“Deloitte relies more heavily on IT freelancers than it did before or during the pandemic. Like most companies, he said, it enlists freelancers with specific skills across a range of capabilities, including AI and analytics”

Balaji Bondili

Managing Director, Deloitte



Great work completed so far!

Build me a web application

cost **\$8,000 US** and was done in **23 days**

Web app using AWS Amplify based on high-fidelity prototypes built in Figma (about 20 screens) for a web application used for internal Deloitte assets.



Benjamin N.

20 years as a software engineer, product manager, and product marketer. Holds multiple AWS certifications - including Systems Architecture and Machine Learning. Asheville, NC.



Freelancer has worked with NASA since 2015 to crowdsource solutions to complex problems faced by astronauts on the cutting edge of space exploration.

7,288

FREELANCERS
PARTICIPATING

137

COUNTRIES
PARTICIPATING

15,684

DESIGNS
TO DATE

"[NASA saw] extraordinary cost-savings (80-99%) when compared to traditional methods... implemented.. 30% faster than standard agencies or vendors.. 97% across a wide range of federal space programs"*

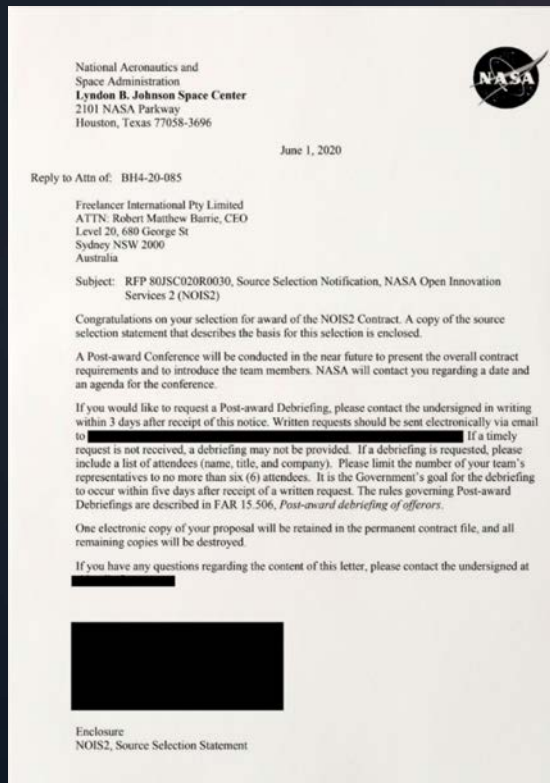
<http://freelancer.com/nasa>



* Excerpt from "Surprising results from large crowds using Micro-Purchase Challenges- using contests on freelancing communities to source innovative, impactful and cost-effective solutions" which is available for download at the Laboratory for Innovation Science at Harvard. Authored by S Tang, P. Phillips (Freelancer.com) and S. Radar, Johnson Space Center Deputy Manager, Center for Excellence in Collaborative Innovation (CoECI)
<https://innovationscienceguide.org/resources/surprising-results-from-large-crowds-using-micro-purchase-challenges-using-contests-on-freelancing-communities-to-source-innovative-impactful-and-cost-effective-solutions>

Success with NASA led to Freelancer jointly winning the US\$25 million **NASA Open Innovation Services 2 contract (NOIS2).**

Under NOIS2 NASA became the centre of excellence for open innovation for US Government departments.



Freelancer powers U.S. Government

Success with NOIS2
saw funding increase
600% to US\$175 million
in November 2021

Freelancer is working with U.S. Government in the fields of:

- Computational fluid dynamics
- Electrical engineering
- Physics
- Data science
- Machine learning
- Physics
- Mechanical engineering
- Graphic design
- UI/UX design
- Software engineering
- Network science
- Advanced manufacturing
- Transcription
- Information security



Field Services



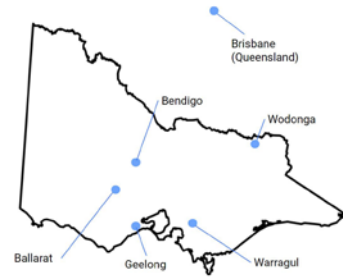
Field service engineers activating globally



📍 INDIA



📍 MALAYSIA



📍 AUSTRALIA



📍 NEW ZEALAND



📍 INDONESIA



Geelong



Mumbai



Bangalore



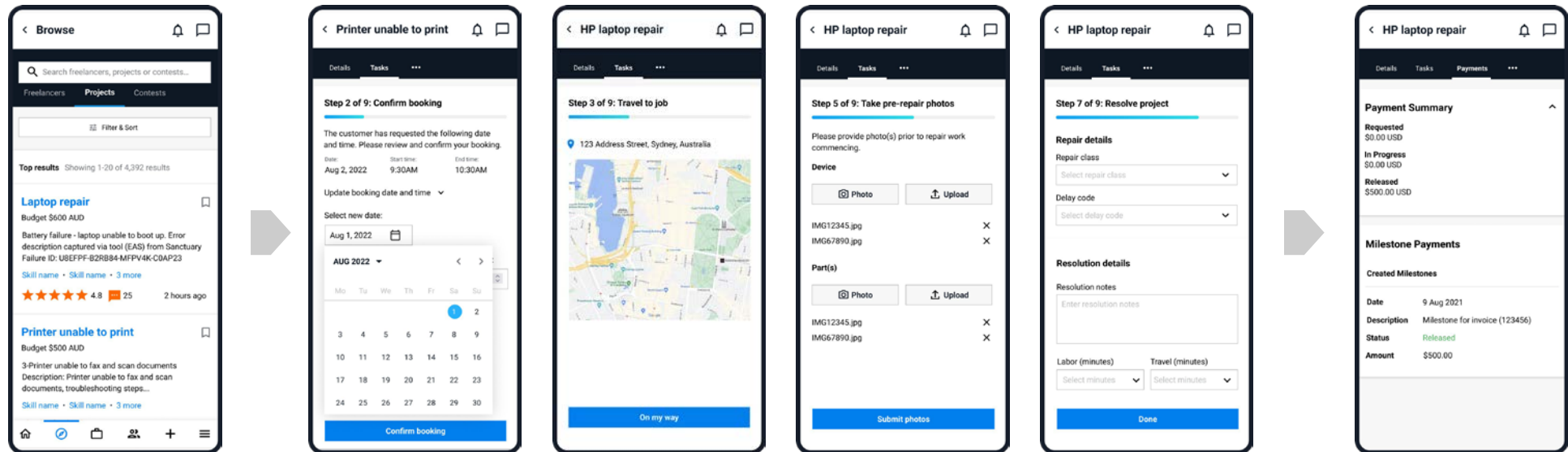
Hyderabad



Delhi



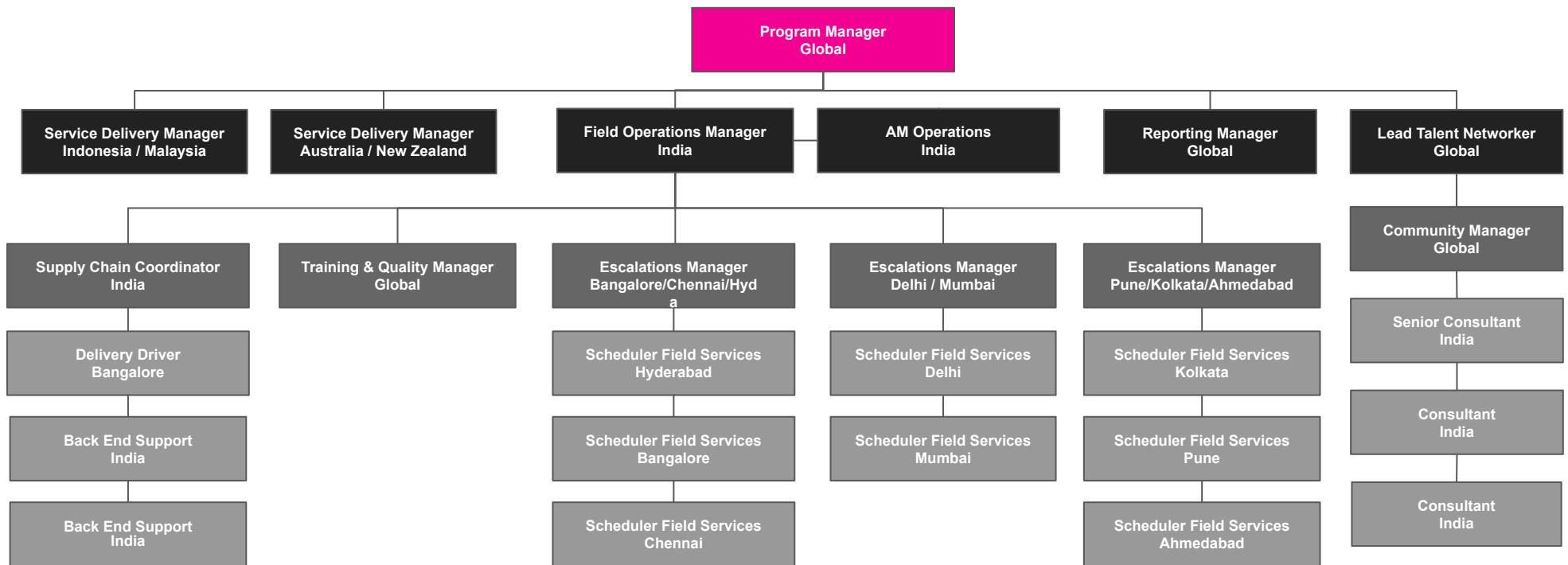
Technical integration



A high overview of the new technical integration and some of the screens within our new application, from the engineers' perspective.



Process flow & Support Structure





INNOVATION CHALLENGES

NICHD launched a US\$400,000 challenge crowdsourcing solutions identifying factors and interventions that impact maternal morbidity and severe maternal morbidity.

12 prizes totaling US\$400,000 were awarded to 7 teams for innovative solutions to identify risk factors in first-time pregnancies.

Freelance winners included:

Columbia University and Hunter College, New York City
On Predicting and Understanding Preeclampsia: a Machine Learning Approach
Ansaf Salieb-Aouissi, Ph.D., Team Lead (Columbia)

Delfina, San Francisco*
Random Forests for Accurate Prediction of the Risk of Hypertensive Disorders of Pregnancy at Term
Ali Ebrahim, Ph.D., Team Lead

IBM Data Science and AI Elite, San Francisco*
Outcomes Among Nulliparous Women
Ainesh Pandey, Team Lead

University of Washington, Seattle*
Structural Equation Model Identifies Causal Pathways Between Social Determinants of Maternal Health, Biomarkers of Allostatic Load, and Hypertensive Disorders of Pregnancy among U.S. Racial Groups
Monica Keith, Ph.D., Team Lead



Hypertensive Disorders of Pregnancy Predictor

This research tool was created for the NICHD Decoding Maternal Morbidity Challenge, where it received [awards for innovation and addressing health disparities](#). It is for demonstrative purposes only and not for clinical use. The information on this site is **not** intended or implied to be a substitute for professional medical advice, diagnosis or treatment.

Enter parameters to calculate hypertensive risk.

Model Parameters

Complete blood count test Interval, days	Complete blood count Hemoglobin, g/dL
First trimester serum screen PAPP-A Results Multiples of the Median (MoM)	First trimester serum screen β HCG Multiples of the Median (MoM)
Second trimester screen Total β HCG Results Multiples of the Median (MoM)	Second trimester screen uEstriol Results Multiples of the Median (MoM)
Inhibin A (DIA) Results Multiples of the Median (MoM)	Third trimester lab studies (> 24 0 weeks) Blood count, lowest hemoglobin during third trimester before labor and delivery test date Interval, days

COUNTING EVERY DROP CHALLENGE

US\$300,000 prize purse

Phase 1 of the Counting Every Drop Challenge for the Bureau of Reclamation was successfully completed with seven teams moving to Phase 2. In this next phase, they will be building their precipitation measurement devices that will be lab and field tested by the U.S. Government.

Freelance winners include:

Rixel Budapest, Hungary

Our solution is a fluid-free and active precipitation station that measures any form of precipitation. Based on sensors' signals the built-in microcomputer manages the heating system. It can operate in really harsh environments from extreme cold to hot. The fluid free eco-friendly design discharges only water into the environment. Our device is a deploy-and-collect solution since it doesn't require any maintenance aside from collecting the data.
Team lead: Richárd Ádám Dr. Vécsey - @richardvecsey

The Planet Earth Vancouver, Canada

The fluid-free precipitation metering device includes a pot that is mounted on a load cell. After completing the precipitation weighing process, the precipitation will be discharged into the environment using a wiper that cleans the pot continuously.
Team lead: Majid Bayati - @majidbayati

Orion Labs Nunn, CO, United States

Orion Labs rain gauge system provides a fluid-free solution for accurate precipitation detection and measurement. Our solution builds upon existing rain gauge collection methods, adds enhancements with software capabilities and a custom designed collection unit for a unique, low power, low cost redundant solution.
Team lead: Sara Jennings - @smeschbe





Managed Services

Our elite managed services teams operate 24x7 to help you work with the top 1% of our talent. They ensure that your projects get done smoothly, on time and on budget.

Recruiter • Preferred Freelancer Program

7,117

**5-STAR RATINGS
IN 2022**

I had a great first experience with your site, and to be honest, I wasn't expecting it. Everything went extremely smoothly, and Timothy was very quick to respond and easy to work with. I would definitely recommend your services because they exceeded my expectations

Adrian W.

Overall, I had a great experience with my Freelancer.com and my Recruiter Andy. He helped with my project and recommended skilled freelancers. The milestones option ensured satisfactory work, and the work was completed. Very satisfied with Freelancer.com.

Todd V.





Senior Management Team | Freelancer

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



Neil Katz
Chief Financial
Officer
*B Com (Hons) ACA
EPGC (Stanford)*

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 NASDAQ:INTC) and Aprix (acquired by NYSE:IBM).



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.



Yves Sy
Vice President,
Engineering &
Operations
*BSc (Computer
Science)*

Yves Sy is the Vice President of Operations at Freelancer.com, where he is responsible for the company's global operations including strategy planning, internal policies, and optimizing execution and delivery across engineering, people operations and customer support. Yves holds a BSc (Computer Science) degree from the University of the Philippines Manila, and has nearly 20 years of experience in the technology industry.



Shaun McMeeken
Vice President of
Enterprise Sales
*B Bus (Monash)
(Virginia Tech)*

Shaun McMeeken is the Vice President of Enterprise Sales at Freelancer.com, where he supports Fortune 500 and similar organisations implement new talent models to optimise their workforce for the future. He was a member of the founding ANZ Executive Board at Groupon where he led the sales team as Vice President Sales.



Sebastián Siseles
Vice President,
International
*JD (University of
Buenos Aires) / MBA
(Pittsburgh) /
Marketing Diploma
(FAECC, Argentina)*

Sebastián Siseles is responsible for creating, communicating, maintaining, and aligning the company's international expansion strategy for long-term. An Argentine entrepreneur with an MBA from the University of Pittsburgh, Sebastián has a background in law specialising in corporate finance and M&A.



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

Laurent Goudet is the Chief Technology Officer at Freelancer and 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.



Bryndis Henrikson
Vice President,
Managed Services
BSc (Missouri)

Bryndis has been leading operations at the Freelancer Group for nearly a decade. She implements innovative management strategies which focus on building a mission-driven culture. Prior to Freelancer, Bryndis spent time designing standards-based eLearning programs in Taiwan. She earned a Bachelor of Science from Missouri State University.

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).



Darren Williams
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

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.



Recent Awards | Freelancer.com



HR Tech Award

Talent Acquisition:
Best Virtual / Hybrid Solution

HR Tech Awards 2022



Gold Stevie

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

The Asia-Pacific Stevie
Awards 2022



APAC Insider

Best Cloud-Based
Freelancing & Crowdsourcing
Talent Platform

Southeast Asia Business
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



Gold Stevie

Communications,
Investor Relations or PR
Executive of the Year:
Sebastian Siseles

The International Business
Stevie Awards 2019



Gold Stevie

Executive of the Year:
Matt Barrie - for Business or
Professional Services

The International Business
Stevie Awards 2019



Silver Stevie

Innovative Achievement
in Growth

The Asia-Pacific Stevie
Awards 2022



Bronze Stevie

Innovative Achievement in
Sales or Revenue
Generation : Freelancer
Enterprise

The Asia-Pacific Stevie
Awards 2022



HR Tech Award

Best Comprehensive
Solution

HR Tech Awards 2021



Silver Stevie

Achievement in Growth

The International Business
Stevie Awards 2021



Official Webby Honoree

Best Employment Website

24th Annual Webby
Awards 2020



“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



Inspect goods & services before releasing funds
OVER US\$6,000,000,000 IN TRANSACTIONS SECURED

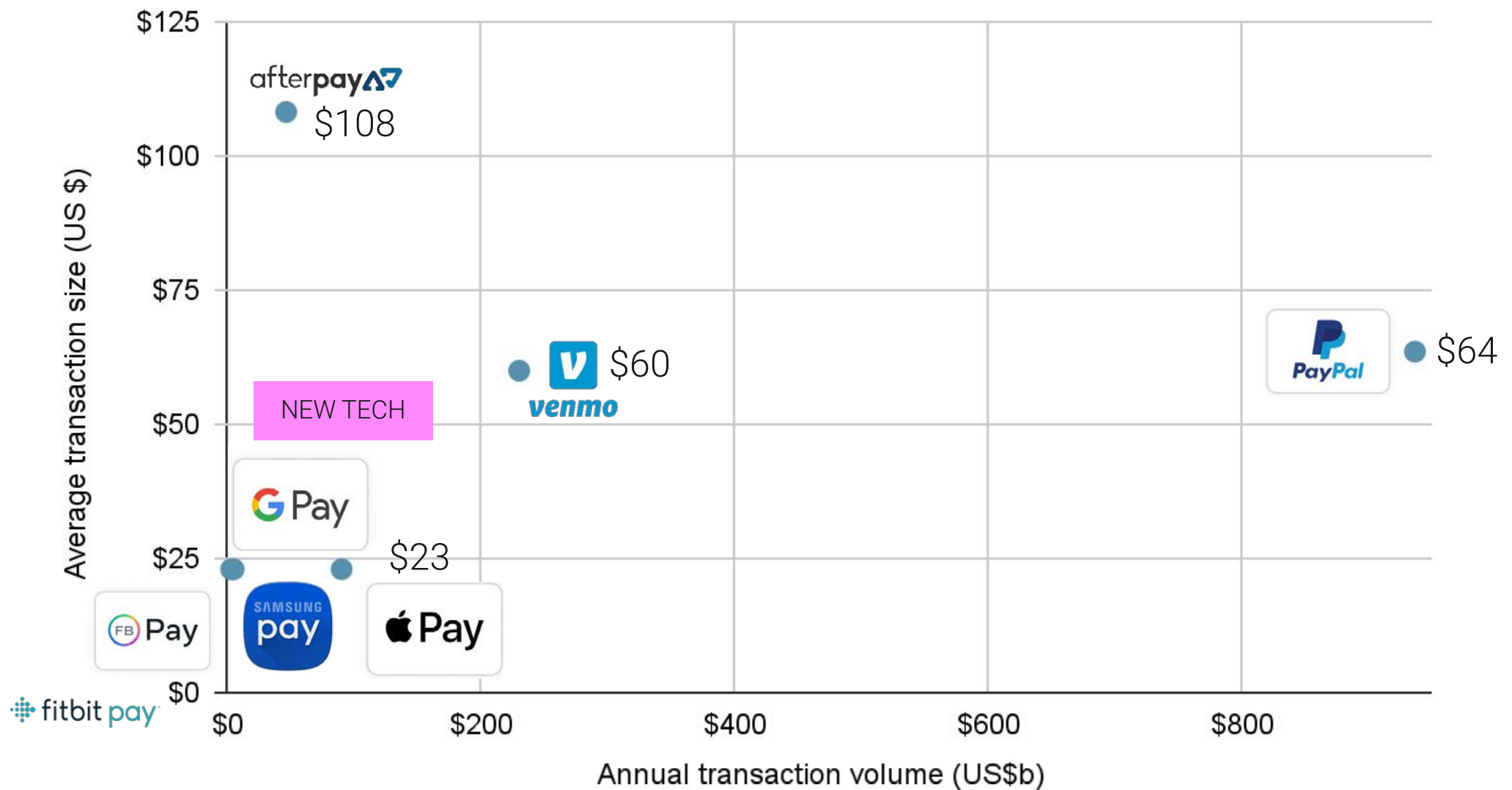
investor@escrow.com



The world's trade is going online, but digital payments can only buy a coffee, not sell a car.

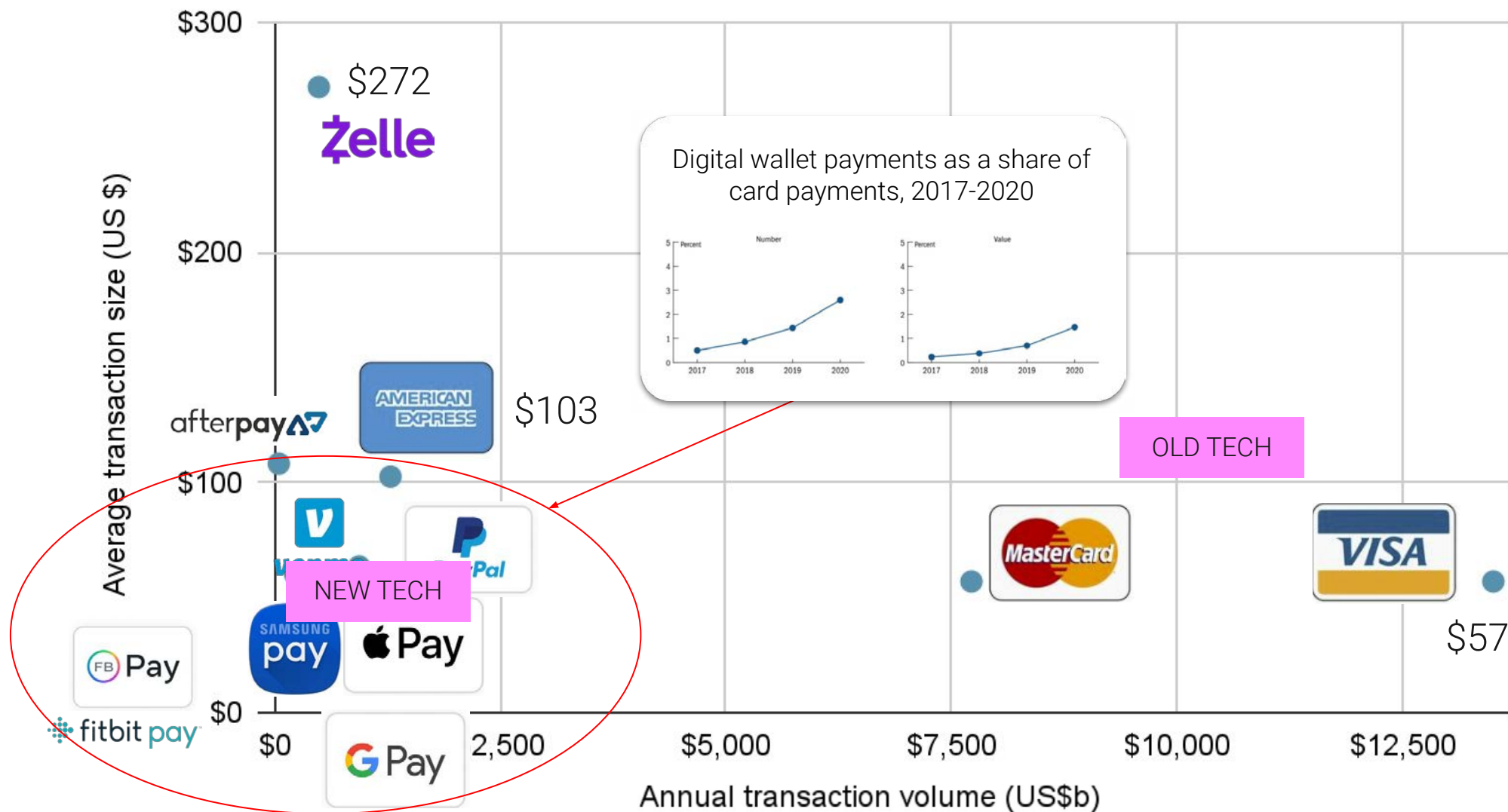


Most of the innovation in payments is in low-value



Zelle: <https://www.businessinsider.com/zelle-and-venmo-end-2021-with-strong-volume-2022-2>, <https://www.businessofapps.com/data/mobile-payments-app-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://swiflinstitute.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%202030>
 ACH: <https://www.nacha.org/content/ach-network-volume-and-value-statistics#:~:text=2021%20Full%20Year%20Volume%20and,payment%20volume%20grew%20nearly%2074%25>

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



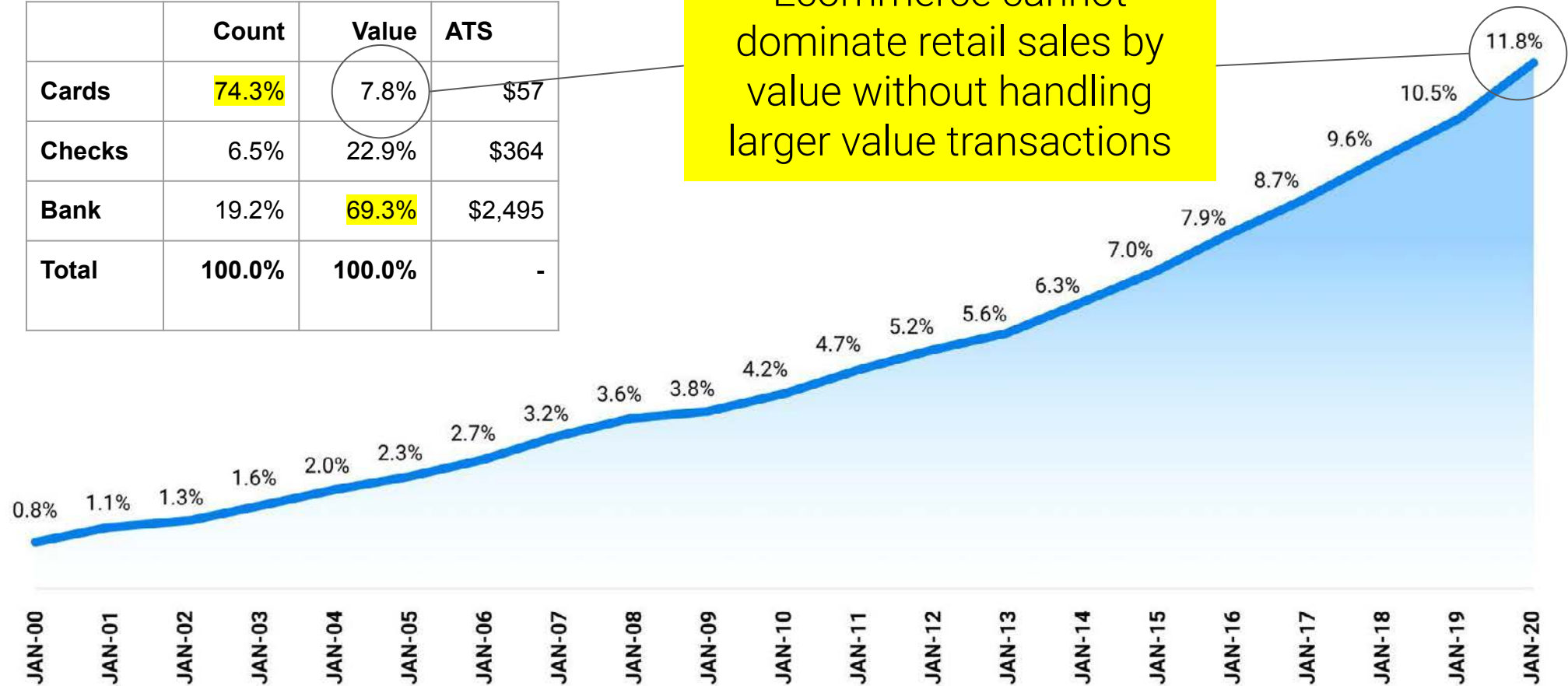
Includes all card transactions made via a digital wallet, including tokenized digital wallet. Include: Digital wallet transactions made by using electronic devices, such as smartphone, smart watch, or activity tracker, by "tapping" the device at the point-of-sale (POS) terminal (i.e., Apple Pay, Samsung 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, or browser 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").

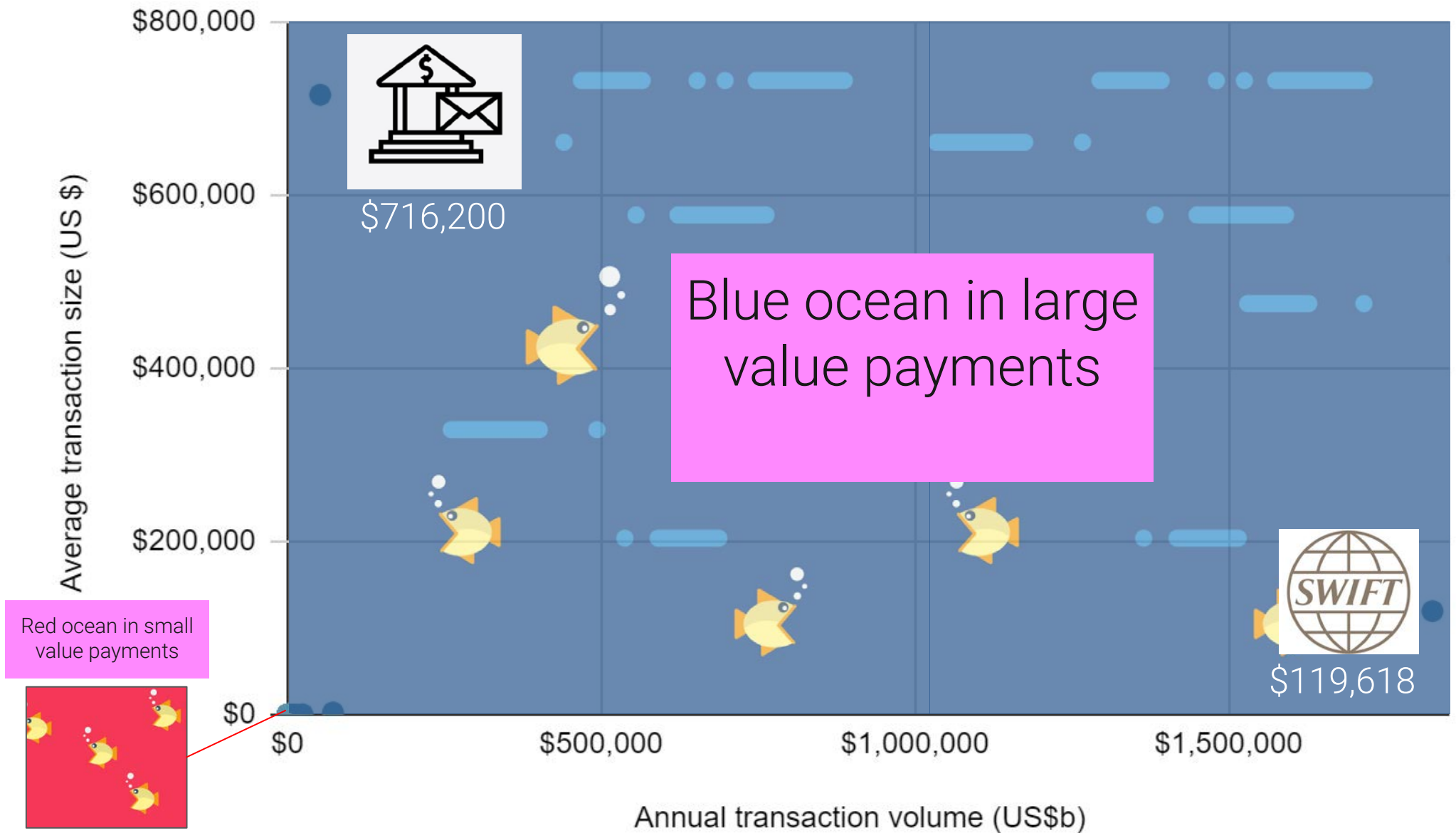
Card volume <8% of US domestic payments

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

	Count	Value	ATS
Cards	74.3%	7.8%	\$57
Checks	6.5%	22.9%	\$364
Bank	19.2%	69.3%	\$2,495
Total	100.0%	100.0%	-

Ecommerce cannot dominate retail sales by value without handling larger value transactions





Zelle: <https://www.businessinsider.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/>

60 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%202030.>

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 Escrow Agreement (the "Agreement") is made effective the [DATE].

BETWEEN: [YOUR COMPANY NAME] (the "Seller"), a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at: [YOUR COMPLETE ADDRESS]

AND: [BUYER NAME] (the "Buyer"), an individual with his main address located at: [BUYER ADDRESS] or a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at: [COMPLETE ADDRESS]

AND: [ESCROW AGENT NAME] (the "Escrow Agent"), an individual with his main address located at: [ESCROW AGENT ADDRESS] or a corporation organized and existing under the laws of the [State/Province] of [STATE/PROVINCE], with its head office located at: [COMPLETE ADDRESS]

RECITALS

Simultaneously with the making of this Agreement, Seller and Buyer have entered into a contract (the "Contract") by which Seller will sell to Buyer the following property:

[DESCRIPTION OF PROPERTY BEING SOLD]

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 IS TAKING PLACE], located at [ADDRESS OF THE OFFICE], or at such other time and place as Seller and Buyer may jointly designate in writing. Pursuant to the Contract, Buyer must deposit [DOWN PAYMENT AMOUNT] as a down payment to be held in escrow by the Escrow Agent.

2. PAYMENT TERMS

If the closing takes place under the Contract, Escrow Agent at the time of closing shall pay the amount deposited with Agent to Seller or in accordance with Seller's written instructions. Escrow Agent shall make simultaneous transfer of the said property to the Buyer. If no closing takes place under the Contract, Escrow Agent shall continue to hold the amount deposited until receipt of written authorization for its disposition signed by both Buyer and Seller. If there is any dispute as to when Escrow Agent is to deliver the amount deposited, Escrow Agent shall hold the sum until the parties' rights are finally determined in an appropriate action or proceeding or until a court orders Escrow Agent to deposit the down payment with it. If Escrow Agent does not receive a proper written authorization from Seller and Buyer, or if an action or proceeding to determine Seller's and Buyer's rights is not begun or diligently

Escrow Agreement

Page 1 of 2

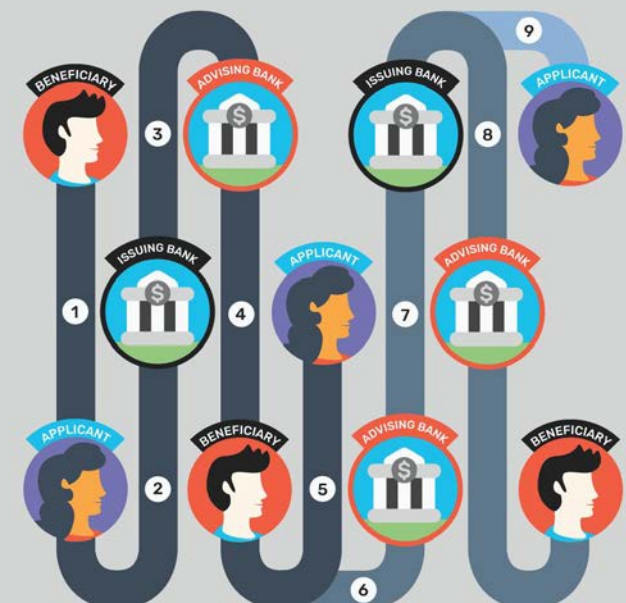
"According to the ICC,
the world-wide
documentary
discrepancy rates
against the DLC
[letters of credit] are
between 60% to 70%"

https://www.researchgate.net/publication/320120120_Evaluating_the_Risk_of_Documentary_Discrepancies_in_Letters_of_Credit_in_the_Context_of_Estonian_Export_Business

How a Letter of Credit Works

- 1 Sale Contract
- 2 Letter of Credit Application
- 3 Issuing Letter of Credit
- 4 Advising Letter of Credit
- 5 Shipment
- 6 Presentation of Documents
- 7 Presentation of Documents
- 8 Document Control, Payment Release
- 9 Document Release

the balance



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

Money ► Property Pensions Savings Borrowing Careers

Consumer champions
Scams


Miles Brignall
Mon 31 Aug 2020 02:00 EDT

I could prove I had been scammed but eBay wasn't on my side

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



▲ eBay's buyer protection ... but what about a seller who has been scammed? Photograph: NetPhotos/Alamy

I appear to have been scammed after I sold a £450 pair of trainers on eBay about a month ago to a "buyer" in the US.

They paid straight away, and the delivery address was a business in New York, but there was no contact name and they had zero feedback. This concerned me, but I believed I'd be protected by eBay.

I took pictures of the shoes and the box from every angle, and then I bubble-wrapped and double-boxed them so there was zero chance of any damage, and the buyer couldn't possibly dispute their condition. Which is exactly what happened.

Escrow.com solves large value payments in an untrustworthy world



Escrow.com holds the funds while the transaction completes.

ESCROWAPI

Built for developers, by developers.

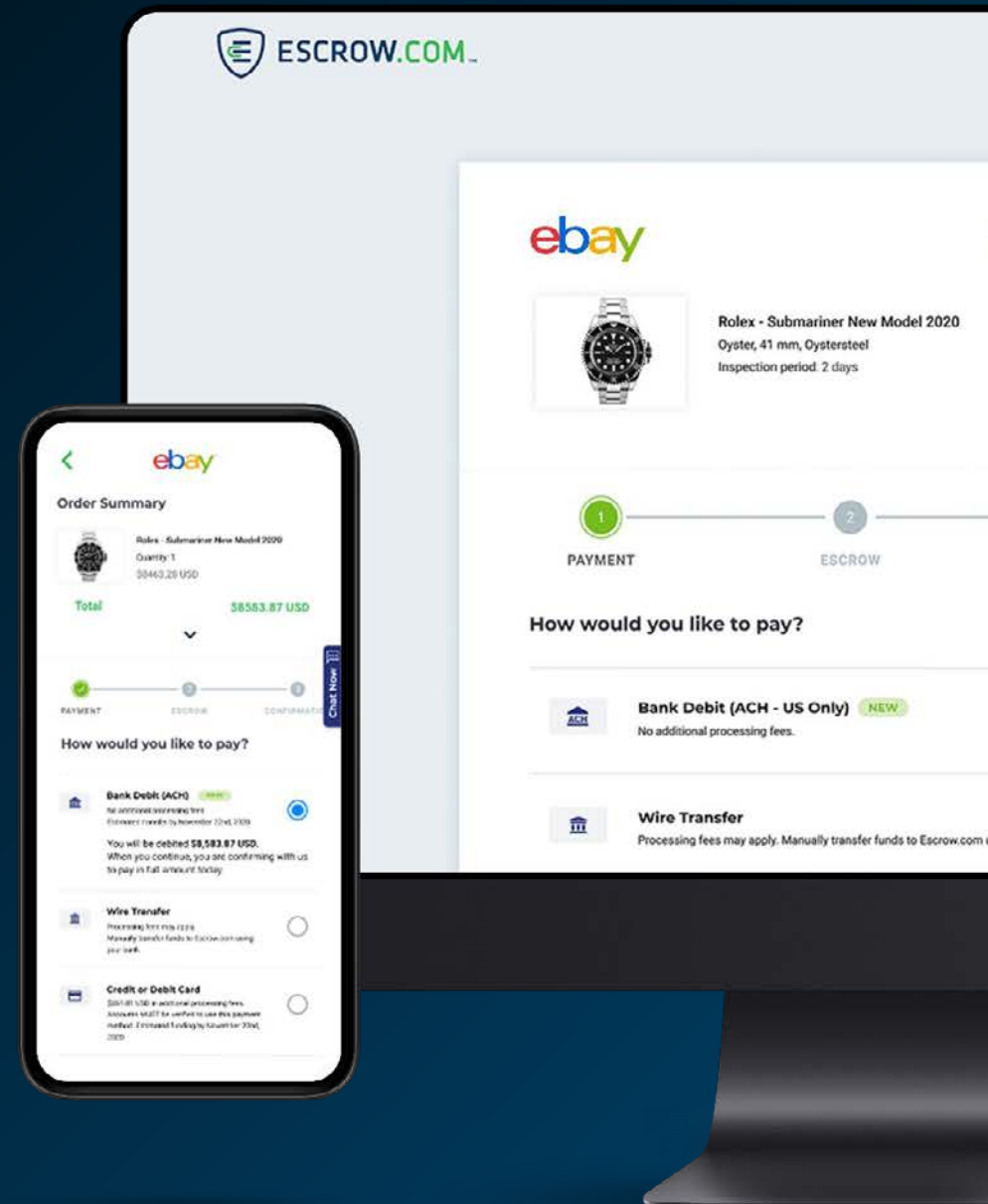
ESCROWPay

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.

ESCROWOffer

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

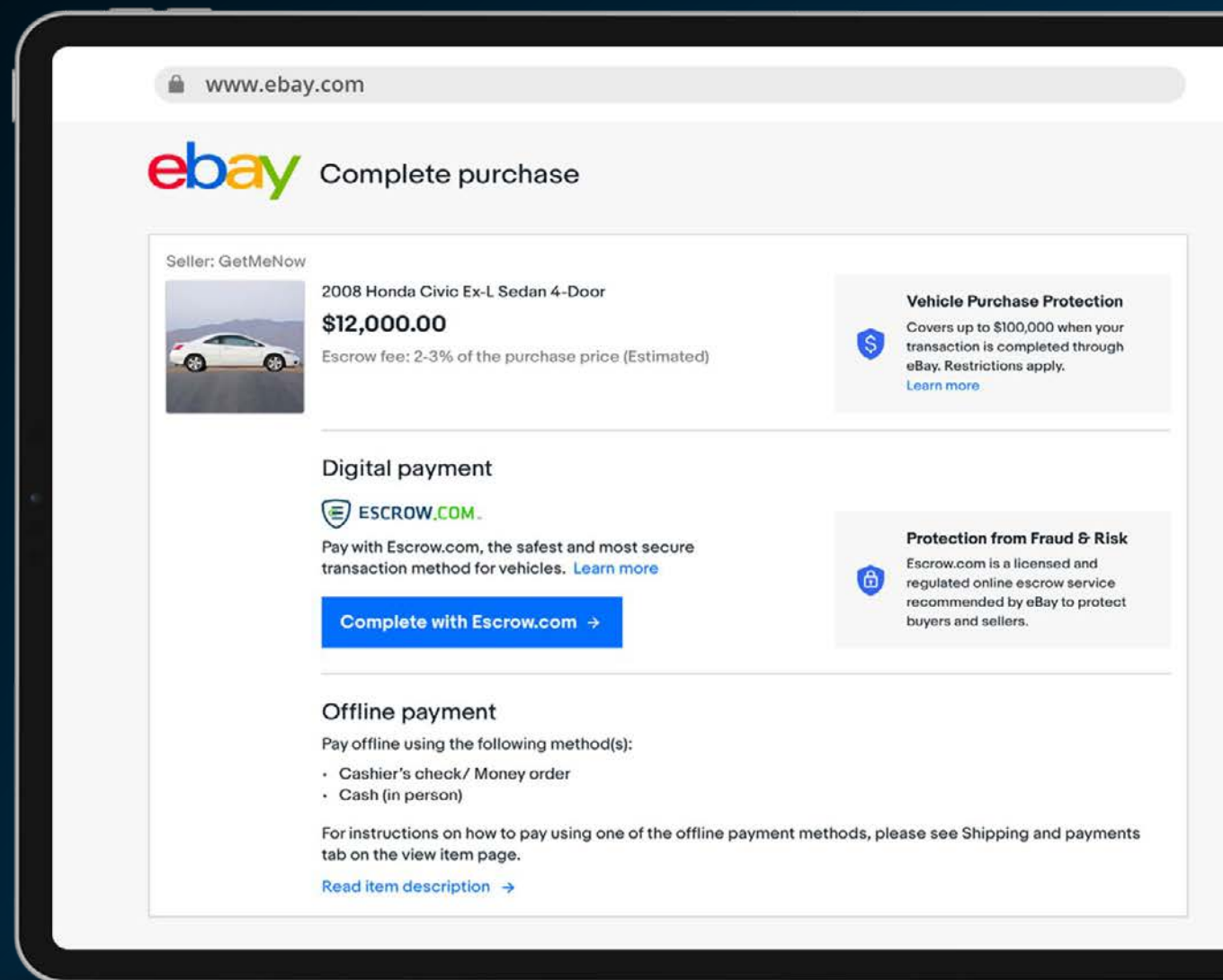




+



Escrow.com is the only online payment method for eBay Motors listings in the United States



[Read item description](#) →

Tap on the view item page.

For instructions on how to pay using one of the offline payment methods, please see Shipping and payments

• Cash (in person)

• Cashier's check/ Money order

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

\$100 to \$100,000,000+

USD, EUR, CAD, AUD & GBP



CARS



BOATS



AIRPLANES



MOTORCYCLES



DOMAINS



COLLECTIBLES



COMPUTERS, TV & HIFI



MACHINERY & ROBOTICS



ANTIQUES



NETWORK EQUIPMENT



GEMSTONES & JEWELRY



GENERAL MERCHANDISE



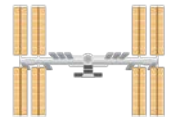
HEAVY EQUIPMENT



INTELLECTUAL PROPERTY



IMPORT/EXPORT



SPACE STATION DEPOSITS



BUSINESS ASSETS



SERVICES & CONTRACTORS

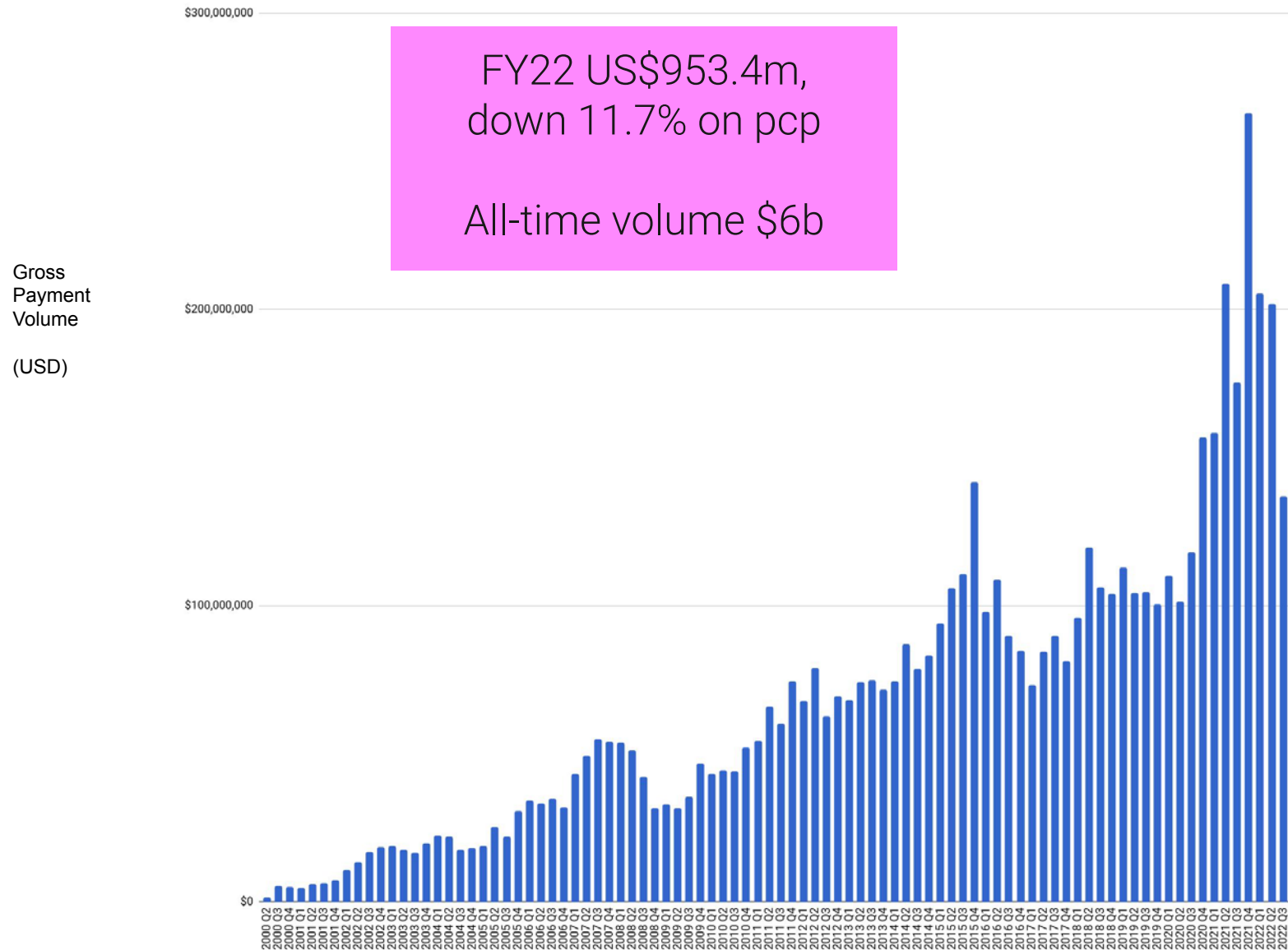


WEBSITES



ELECTRONICS

Escrow.com Gross Payment Volume (US\$)

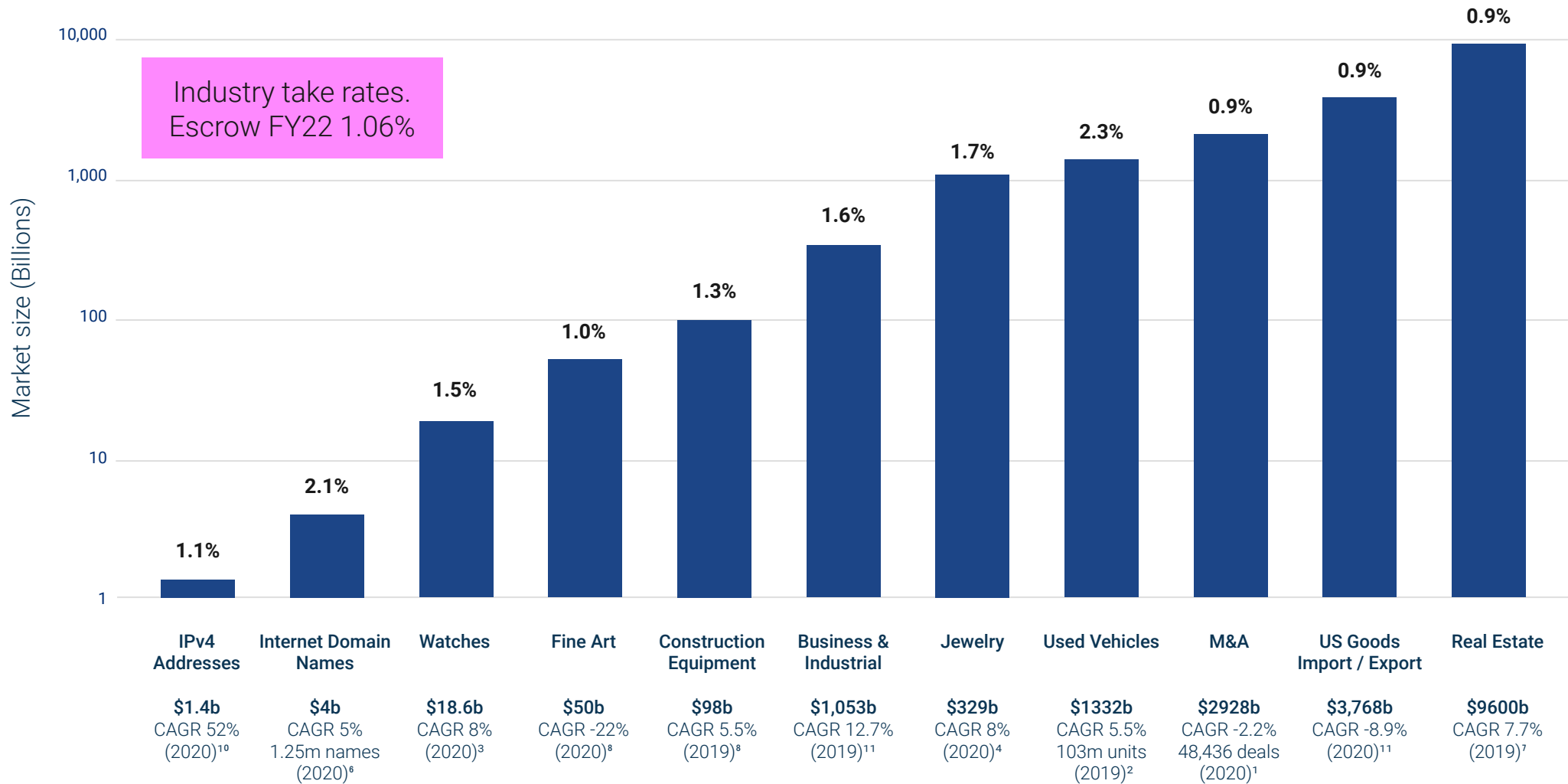




Over 2 million customers.

NOTE: SAMPLE OF TRANSACTIONS. THE PINK LINES INDICATE WHERE ESCROW TRANSACTIONS ARE BEING ORIGINATED BY BUYERS, AND THE BLUE LINES INDICATE WHERE 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 2023+



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

Domain Names



IP Addresses



Cars



Boats, Aircraft, Vehicles



Fine Art



Luxury, Watches &
Jewellery, Auctions



Intellectual Property



Business Sales, Mergers
& Acquisitions



Import / Export



Oil & Gas



Services



The world's largest online escrow company.



Escrow.com has 54 financial services licenses granted or in-application (Nevada and the territories are the only US licenses remaining to be granted).
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.
A UK Payments Institution license application has been filed with the Financial Crimes Authority.

Escrow.com is the only multi-jurisdiction licensed online escrow company with 52 licenses granted or in-application.

Stopped escrow

Not external

Surrogacy escrow

Marijuana escrow

CA.GOV Newsroom Contact Us Select Language Settings
Powered by Google Translate

DFPI DEPARTMENT OF FINANCIAL PROTECTION & INNOVATION
About File a Complaint Licensees Publications Search Contact Us

Online Escrow Companies

The following companies are licensed to provide online escrow services:

Assembly Escrow Inc.
Telephone: 866-862-2714
Email: tracey@promisepay.com
Website: <http://promisepay.com>

Internet Escrow Services, Inc.
Telephone: 1-888-511-8600, 949-635-3800
Email: sales@escrow.com
Website: <http://www.escrow.com>

Upwork Escrow Inc.
Telephone: 650-316-7557
Email: Escrow@Upwork.com
Website: <https://www.upwork.com>

SeedTrust Escrow, Inc.
Telephone: 800 205-3527
Email: Info@SeedTrustInc.com
Website: <https://SeedTrustInc.com>

Vector Escrow Services
Telephone: 707-708-0803
Email: duncan@vectorescrow.net
Website: <https://www.vectorescrow.com>

Key Consumer Links

- Consumer Alerts
- Consumer Advisories
- Search for DFPI Licensees
- Licensees and Industries Regulated by the DFPI
- Actions, Orders and Administrative Hearing Decisions
- File a complaint
- Submit a Public Records Request

News & Info Links

News

- Newsroom
- Press Releases

If you are checking on any company other than the ones listed above, you should click here for [Consumer Alerts](#). Many alleged online escrow companies are falsely using names similar to our licensees or current licensee Numbers in an effort to deceive consumers into believing they are licensed and regulated by the State of California.

California escrow licenses

Benefits of using Escrow.com



Increase Trust

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



Increase Liquidity

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



Increase Network Effects

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



Compliance as a Service

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



Increase Insights

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



Increase Revenue

Upselling is now possible because the platform handles the payment.

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

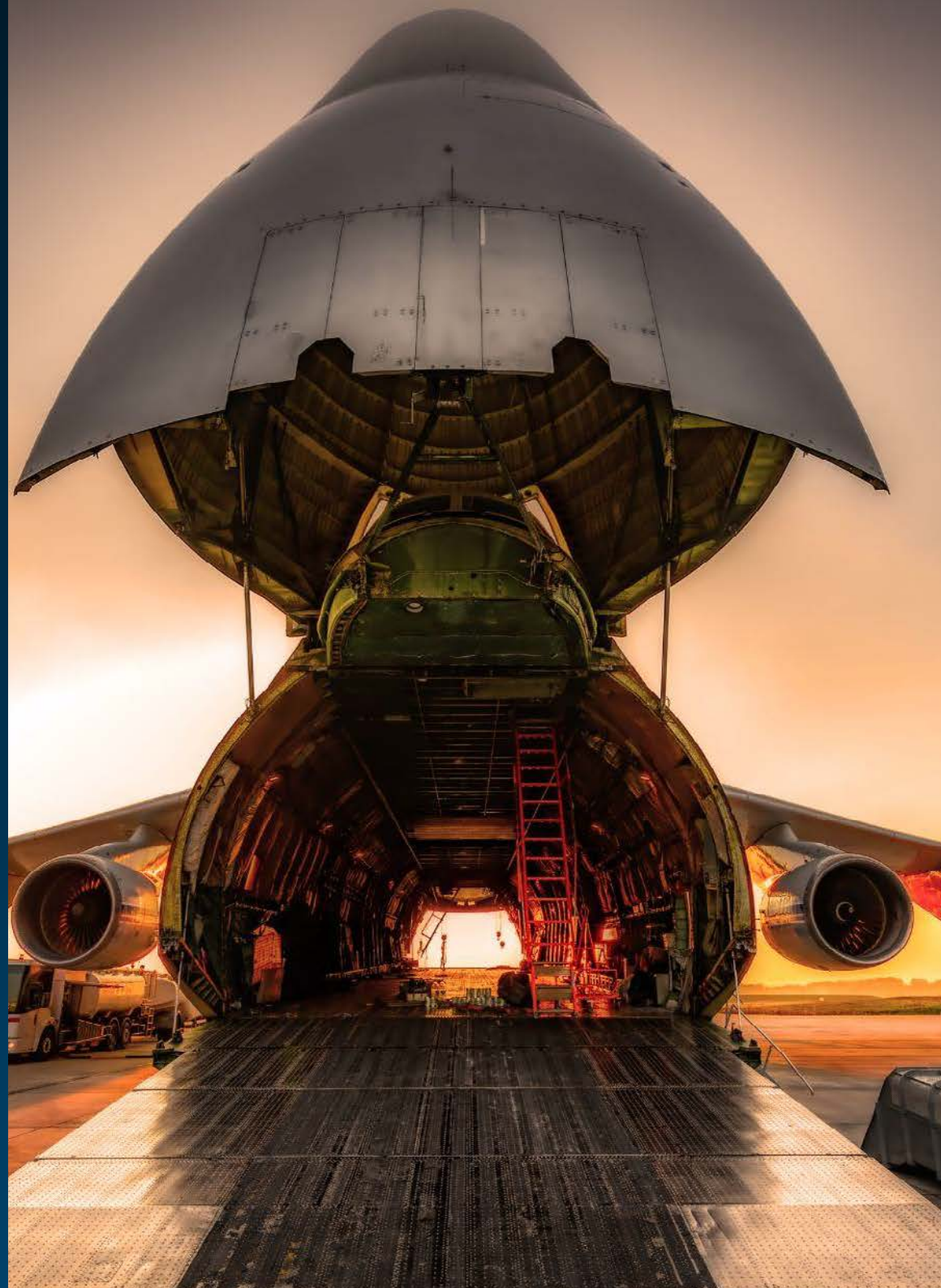
Escrow.com solves trust problem

- 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 & **ebay** MOTORS first transaction

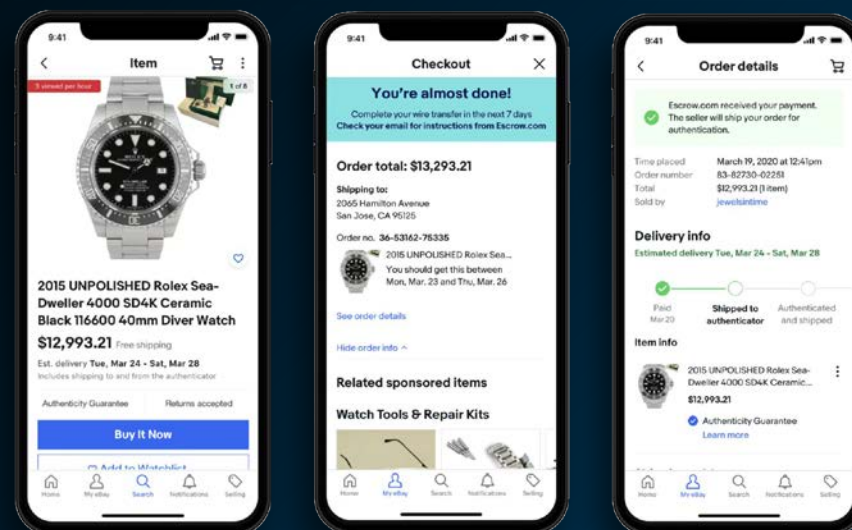
enabled the secure sale of a 1930 Ford Model A from Poway, California to Farmington, New York - a distance that would normally be complicated to transact over.

"We've seen a tremendous uptick in interest for luxury watches this past year, with more than 22 million site searches for Cartier, and more than 15 million for Tag Heuer. Escrow joins Authenticity Guarantee as eBay's response to that growing appetite."

Charis Márquez, Vice President of Fashion, eBay



+



Escrow.com secures
the Authenticity Guarantee
service for eBay luxury watches

Buyers <https://www.youtube.com/watch?v=ikZ4JQkgA2M>

Sellers <https://www.youtube.com/watch?v=pVPwUSlg06Y>

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

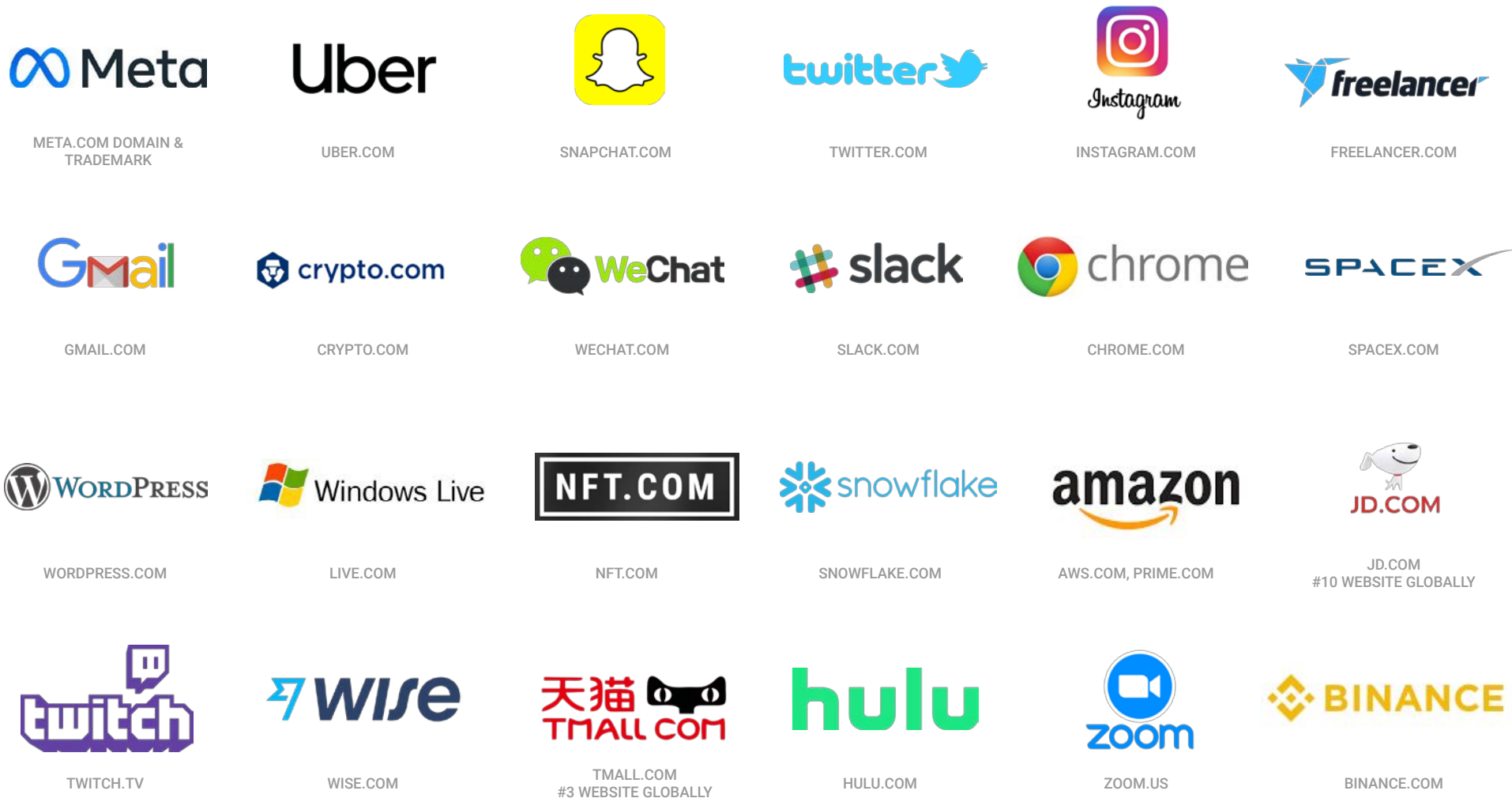
In a world first, [Escrow.com](https://www.escrow.com) enabled Energy Domain to complete sales of non-operated mineral rights online, transforming a centuries old business into an online marketplace.



52.5 mineral acres of oil rights securely sold through [Escrow.com](https://www.escrow.com)



Escrow.com is where the metaverse is bought and sold



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

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

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

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 NASDAQ:INTC) and Aprix (acquired by NYSE:IBM).



Daronn Grosvenor

Senior Director of Global Compliance - BSA Officer
BSc

Daronn Grosvenor is the Senior Director of Global Compliance at Escrow.com, where he is responsible for overseeing and maintaining the global compliance program. With over ten years of experience in the financial industry, he has led multiple compliance initiatives, with focus on BSA/AML regulation across banks, credit unions and FinTech companies. His experience spans across compliance program management, system intelligence and process/system implementation. Daronn is a Certified Anti Money Laundering Specialist (CAMS) and holds a bachelor degree in Accounting from Rutgers University.



Bin Rong

Director of Engineering
BE (Nanjing) ME PhD
(RMIT) (Computer Science)

Bin Rong is the Director of Engineering at Escrow.com, where he is responsible for overseeing the engineering department, driving technical strategy, and aligning engineering excellence with business goals. Before joining Escrow.com, Bin was CEO and founder of a technology company in payments and mobile. There he built a large scale real-time processing system for traffic related data, including GPS from over 4 million cars, taxis and buses. The user facing app was used by over 8 million users. Before that he was a researcher at IBM T. J. Watson working on large scale real-time stream processing.



Behrokh Abbasnejad

Product Manager
BSc MSc PhD
(Mechanical/Biomedical Engineering)

Behrokh is a Product Manager at Escrow.com. She is overseeing product development engineering, , account management, and business operations working with key stakeholders and ensuring timely and proper execution of goals across the business. Behrokh also acts as the Product Manager for payments at Freelancer.com. Behrokh holds a PhD in Biomedical/Mechanical engineering and was a casual lecturer in different universities in Iran and Australia.



Kristian Sisayan

Associate Product Manager
BS CS

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.



Charani Kodikara

Global Support & Operations Manager

Charani Kodikara is the Global Support and Operations Manager at Escrow.com and is responsible for leading the Payment Operations team and the Client Care teams globally. Prior to joining Escrow, she has held multiple leadership roles across major financial institutions in the United States and she brings 10+ years of experience in business operations, sales, client care, cash management and audit management. Her expertise in operations and banking has helped to navigate operational challenges with the right strategy and practices to drive resiliency and competitive advantage at Escrow. Charani holds a Bachelor of Science in Business Management and Finance from San Jose State University, California.

Recent Awards | Escrow.com



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



Bronze Stevie

Financial Services

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



Loadshift

Connecting Shippers & Carriers

Australia's largest freight marketplace
OVER 700,000,000 KILOMETERS OF FREIGHT POSTED



Globally connecting freight owners with transport operators

30,570
TRANSPORT
OPERATORS

64,000,000+
FREELANCERS
METRO DELIVERY

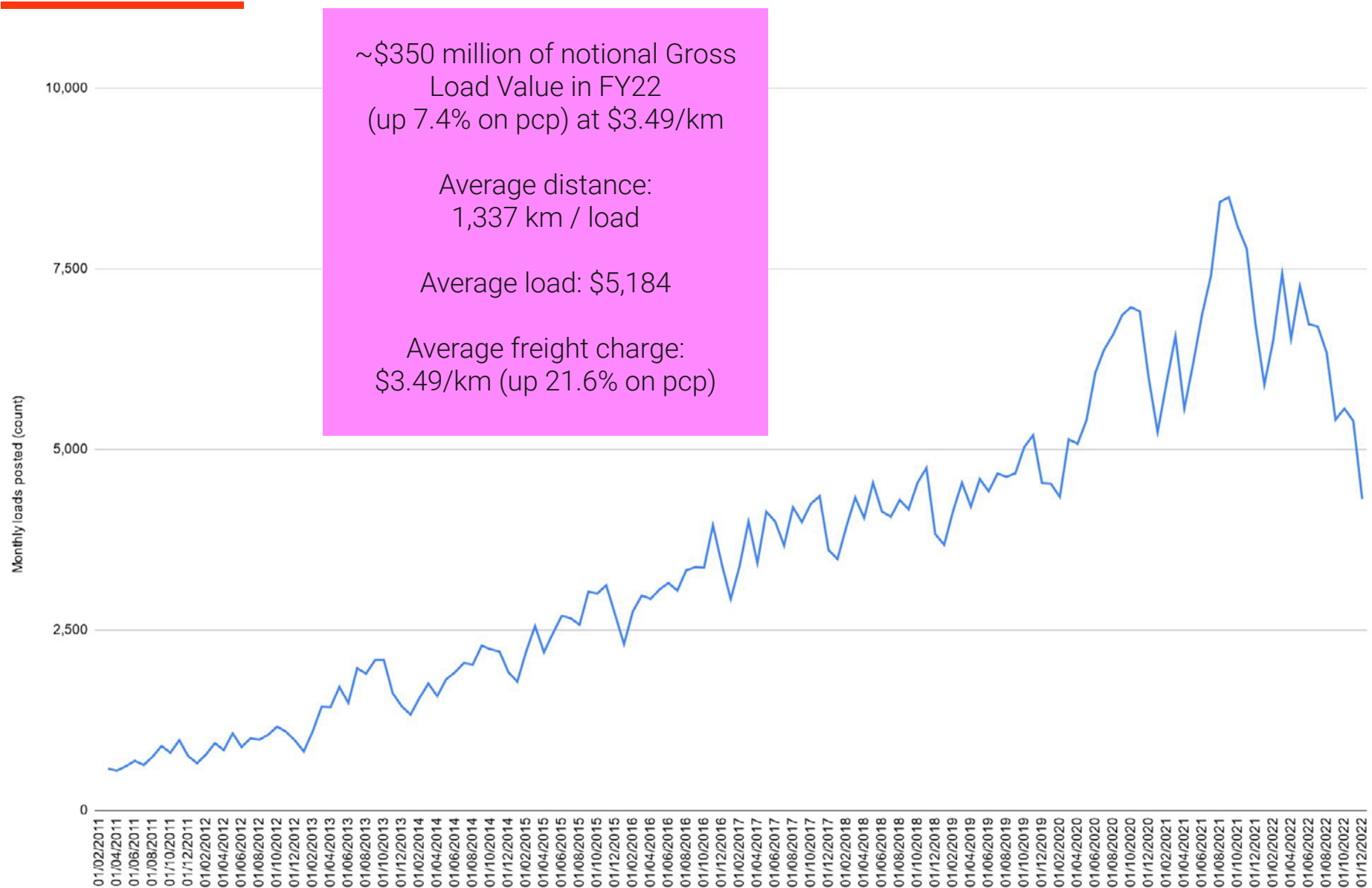
Heatmap shows the Freelancer network

Freight Customers

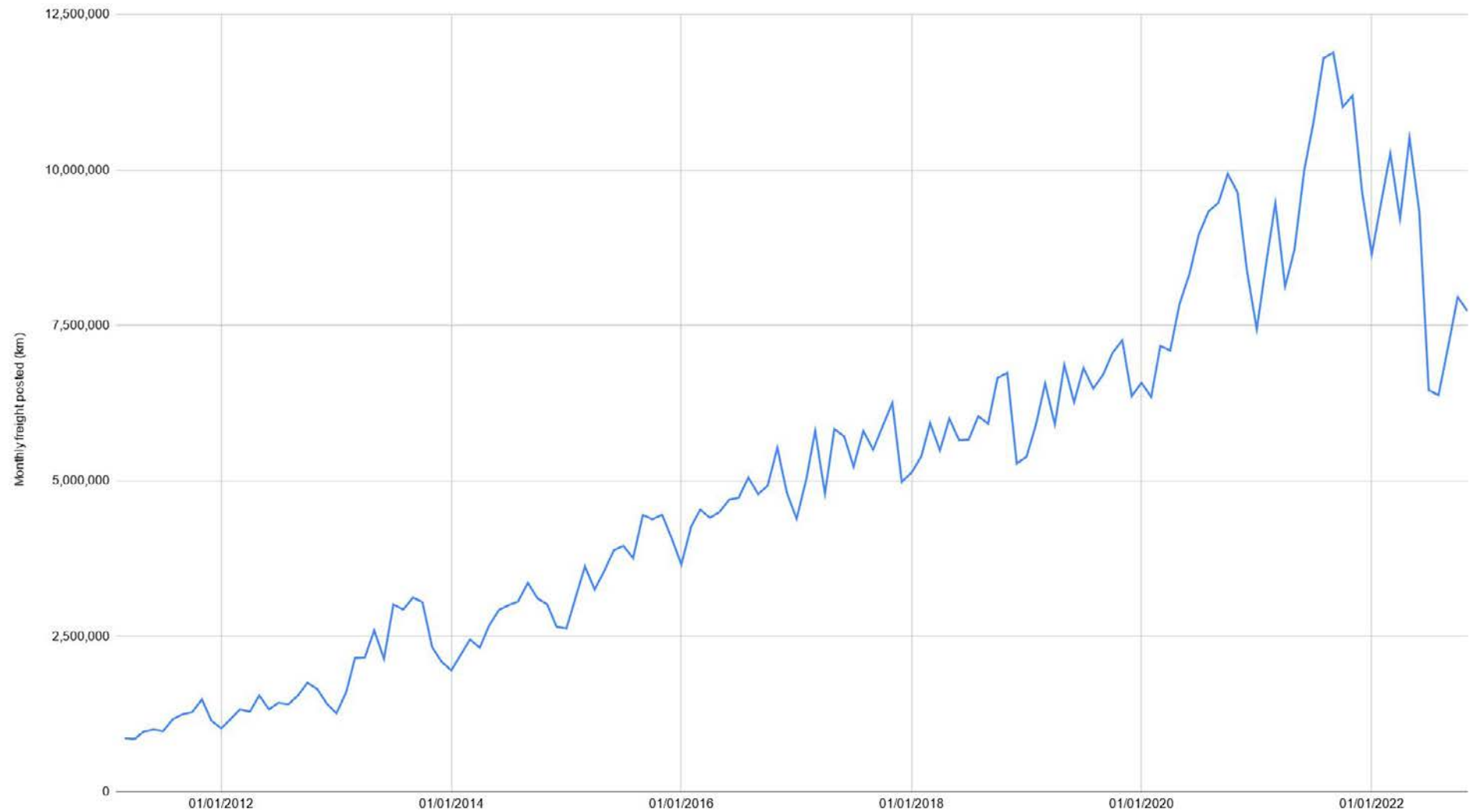


Connecting Shippers & Carriers

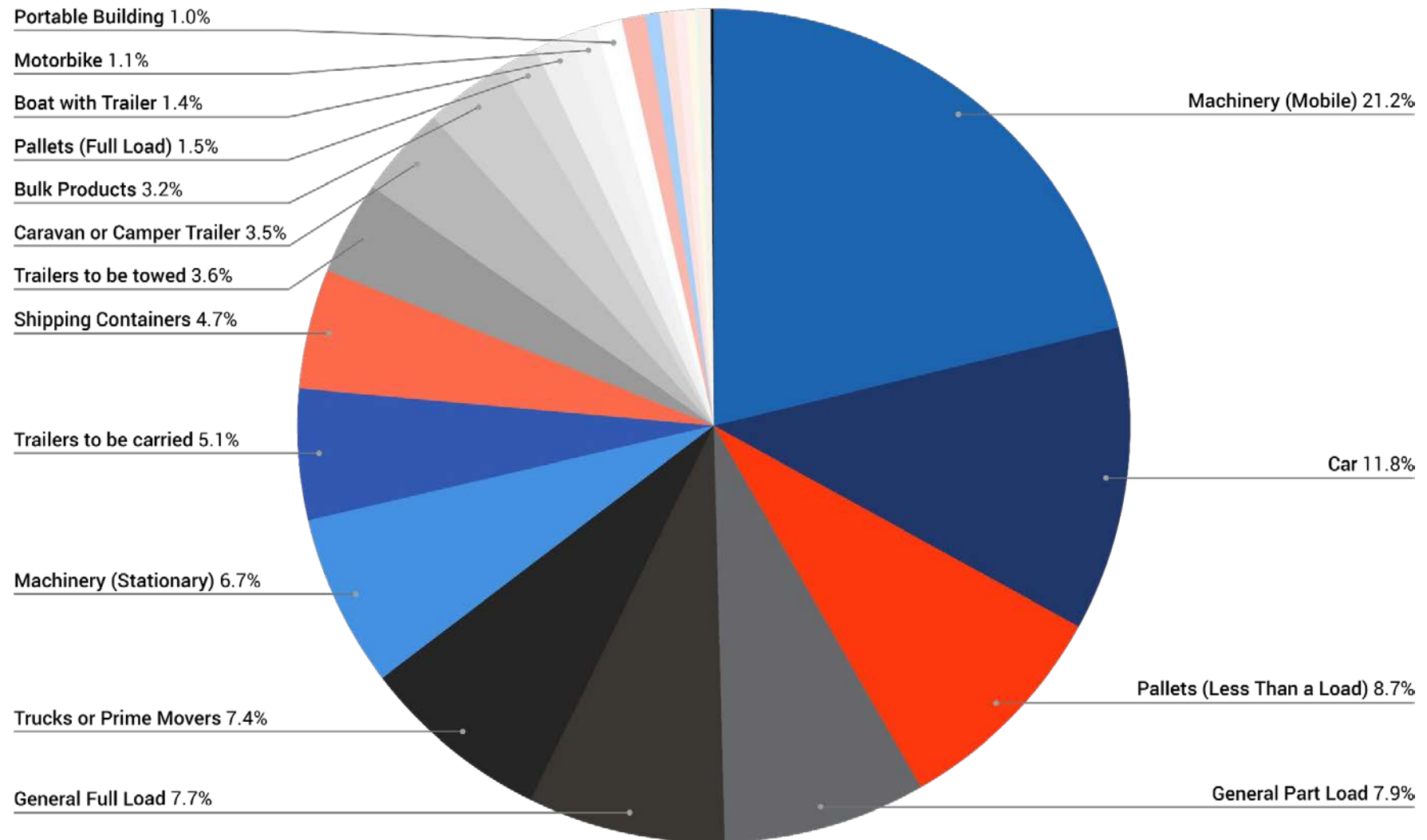
74,096 loads in FY22



99,102,593 km of freight in FY22



Freight Categories FY22



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



147 loads
303,583 kms

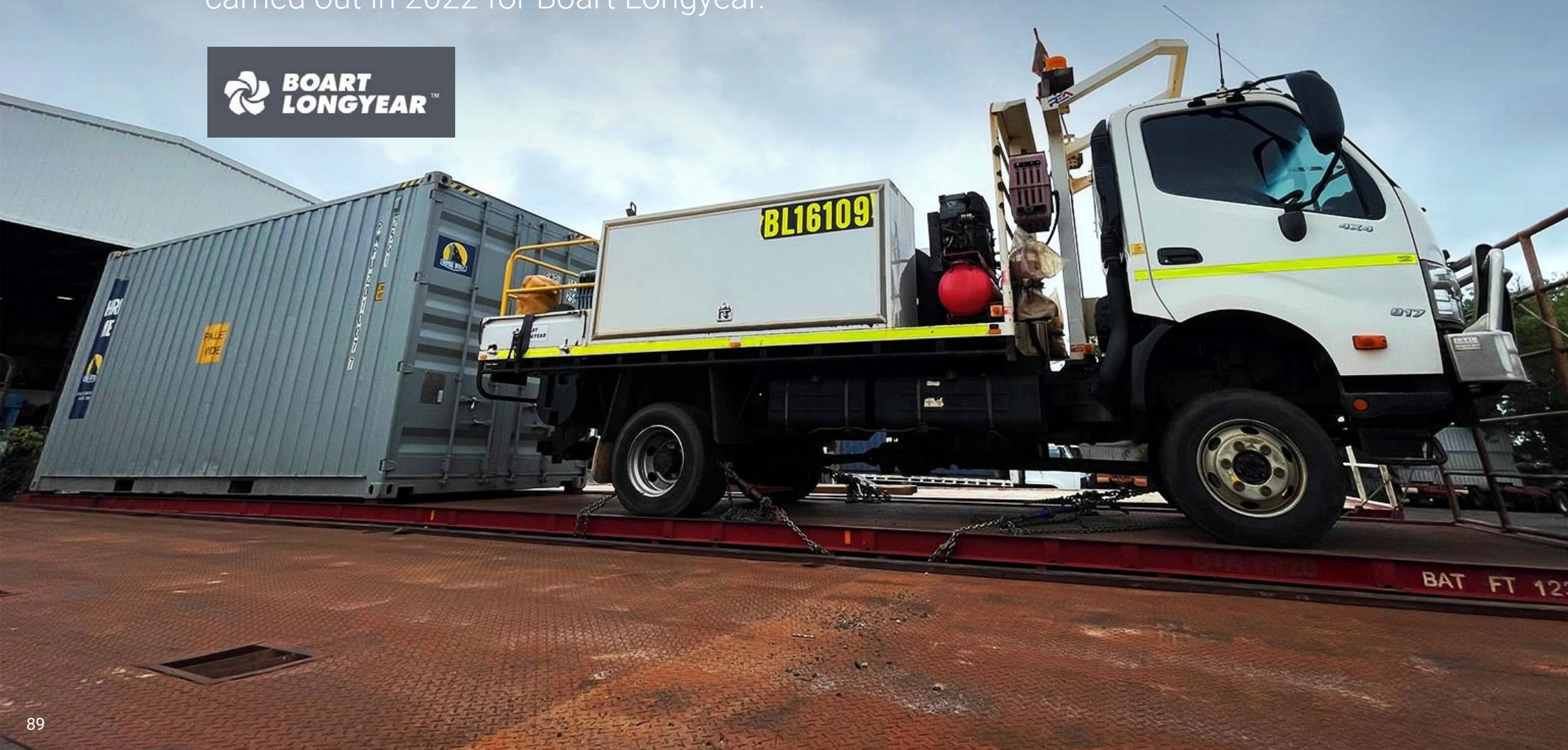
Perth WA to Cadia NSW One of 147 loads
carried out for Newcrest in 2022



NEWCREST
MINING LIMITED

165 loads 328,912 kms

East Arm NT to Perth One of 165 loads
carried out in 2022 for Boart Longyear.



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

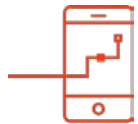


Advantages



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.



Top: CAT 793 Body transported under pilot and police escort using Loadshift

Bottom: R1700 underground loader, lashed securely for transport booked

Loadshift
Connecting Shippers & Carriers



Mining

Ship anything, anywhere. Urgent or unique, Loadshift can handle it.

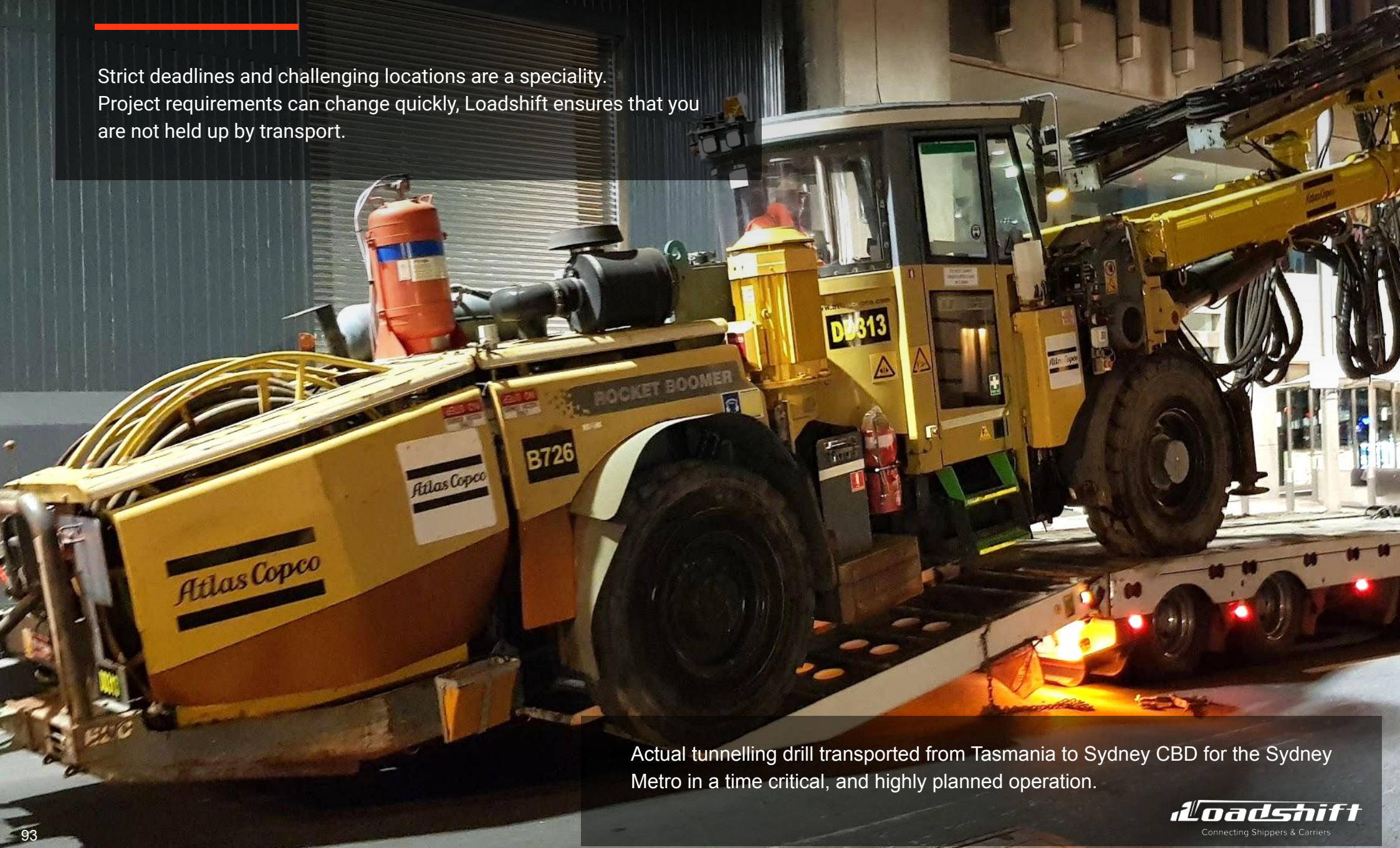
Whether sending CAT loaders to Tanzania, a drill to South Korea or hotshotting a transmission to Papua New Guinea, we've done it.

An ASX 50 listed mining company reported saving over 30% on heavy haulage and urgent freight movements for an underground gold mine using Loadshift, whilst also achieving huge efficiency gains.

125 tonne Liebherr 984C excavator shipping from the Kimberleys to Kalgoorlie using Loadshift

Infrastructure / Construction

Strict deadlines and challenging locations are a speciality. Project requirements can change quickly, Loadshift ensures that you are not held up by transport.



Actual tunnelling drill transported from Tasmania to Sydney CBD for the Sydney Metro in a time critical, and highly planned operation.



International Shipping

Use Loadshift to handle all of your import / export or shipping needs. Direct rates with some of the biggest shipping lines. Extensive network of freight forwarders and customs brokers all over the world. Payment secured by Escrow.com.

54 tonne CAT Underground Loader delivered to Tanzania using Loadshift

GIANT PADDLEWHEELER IN BIGGEST MARINE MOVE IN THE SOUTHERN HEMISPHERE

Loadshift successfully transported the Pride of the Murray in 2Q22 to its new home in the Thompson River, a 1,750km voyage at a maximum of 80 km/hour with a 192 tonne payload.

This was the largest overland marine transport operation ever attempted in Australian history.



Leadership Team



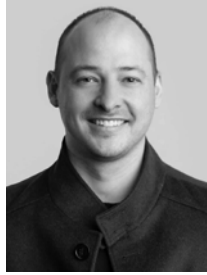
Matt Barrie
Executive Chairman

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
Chief Financial Officer

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 IPscope, Threatmetrix (acquired by NYSE:RELX), Sensory Networks (acquired by NASDAQ:INTC) and Aprix (acquired by NYSE:IBM).



Drew Davis
General Manager

Drew is one of a new breed of technology entrepreneurs striving to take the internet start-up world beyond the hype into traditional 'on-the-tools' industries. Graduating from Sydney University with a Bachelor of Commerce, Finance, Drew initially founded leading boutique Australian technology firm, dripcreative.



Md. Habib Ullah
Product Manager

Habib brings a wealth of experience in product management. He developed the product strategy for an EdTech venture for UNSW in consultation with a team of top tier consultants and senior management including the Dean and Provost of UNSW. Habib holds an MBA from AGSM @ UNSW Business and a Bachelors in Engineering from the National University of Singapore. Before moving to Australia, Habib was involved with surgical robotics product development, taking a GI tract surgical robot from lab to clinical trial.



Stanislav Markevic
Engineering Lead

Stanislav has been working professionally as a web developer for the past 10 years. Before joining the Freelancer Group three 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.



Cohen Wisniewski
Operations Lead

Cohen is an experienced operations coordinator who has taken on a leadership role at Loadshift. He brings a unique perspective on strategy and growth, and is dedicated to a supportive management style and achieving the best results for his team. Before joining Loadshift, he successfully managed and grew a swimming pool business, and has experience managing and training teams, as well as implementing effective processes and documentation.



Important Notice and Disclaimer

This presentation has been prepared by Freelancer Limited (ACN 141 959 042) (**Freelancer** or the **Company**). The information contained in this presentation is current at the date of this presentation. The information is a summary overview of the current activities of the Company and does not purport to be all inclusive or to contain all the information that a prospective investor may require in evaluating a possible investment. This presentation is for general information purposes and is not intended to be and does not constitute a prospectus, product disclosure statement, pathfinder document or other disclosure document for the purposes of the Corporations Act 2001 (Cth) (**Corporations Act**) and has not been, and is not required to be, lodged with the Australian Securities & Investments Commission. The material contained in this presentation is not, and should not be considered as, financial product or investment advice. This presentation is not (and nothing in it should be construed as) an offer, invitation, solicitation or recommendation with respect to the subscription for, purchase or sale of any security in any jurisdiction, and neither this document nor anything in it shall form the basis of any contract or commitment. This presentation is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor which need to be considered, with or without professional advice, when deciding whether or not an investment is appropriate.

This presentation contains information as to past performance of the Company. Such information is given for illustrative purposes only, and is not – and should not be relied upon as – an indication of future performance of the Company. The historical information in this presentation is, or is based upon, information contained in previous announcements made by the Company to the market.

Forward looking statements

This document contains certain "forward-looking statements". The words "anticipate", "believe", "expect", "project", "forecast", "estimate", "outlook", "upside", "likely", "intend", "should", "could", "may", "target", "plan" and other similar expressions are intended to identify forward-looking statements. Indications of, and guidance on, future earnings and financial position and performance, including Freelancer's FY23 outlook, are also forward-looking statements, as are statements regarding Freelancer's plans and strategies and the development of the market.

Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of Freelancer, which may cause actual results to differ materially from those expressed or implied in such statements.

Freelancer cannot give any assurance or guarantee that the assumptions upon which management based its forward-looking statements will prove to be correct or exhaustive beyond the date of its making, or that Freelancer's business and operations will not be affected by other factors not currently foreseeable by management or beyond its control. Such forward-looking statements only speak as at the date of this announcement and Freelancer assumes no obligation to update such information. The release, publication or distribution of this presentation in jurisdictions outside Australia may be restricted by law. Any failure to comply with such restrictions may constitute a violation of applicable securities laws.

Non-IFRS information

This presentation includes certain financial measures that are not recognised under Australian Accounting Standards (**AAS**) or International Financial Reporting Standards (**IFRS**). Such non-IFRS financial measures do not have a standardised meaning prescribed by AAS or IFRS and may not be comparable to similarly titled measures presented by other entities, and should not be construed as an alternative to other financial measures determined in accordance with AAS or IFRS. The information is presented to assist in making appropriate comparisons with prior periods and to assess the operating performance of the business. Freelancer uses these measures to assess the performance of the business and believes that information is useful to investors. Gross Payment Volume, EBITDA, and EBIT have not been audited or reviewed. Recipients are cautioned not to place undue reliance on any non-IFRS financial measures included in this presentation.

All references to dollars are to Australian currency unless otherwise stated.

To the maximum extent permitted by law, Freelancer makes no representation or warranty (express or implied) as to the accuracy, reliability or completeness of any information contained in this document. To the maximum extent permitted by law, Freelancer shall have no liability (including liability to any person by reason of negligence or negligent misrepresentation) for any statements, opinions or information (express or implied), arising out of, contained in or derived from, or for any omissions from this document, except liability under statute that cannot be excluded.