

# The Marygold Companies, Inc.\*

*MGLD: NYSE American*

Global holding company,  
building shareholder value  
through acquisition, development  
and operation of a diverse portfolio  
of wholly-owned subsidiaries.

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*October 2022*

*\*Formerly known as Concierge Technologies, Inc. prior to corporate name change in March 2022.*



## Disclaimer and Cautionary Note on Forward Looking Statements

This presentation of The Marygold Companies, Inc. (the "Company," ("TMC," "we," "us," or "our")) includes "forward-looking statements" intended to qualify for the Safe Harbor from liability, established by the Private Securities Litigation Reform Act of 1995. Such statements relate to future events or to future financial performance and involve known and unknown risks, uncertainties and other factors that may cause actual results, levels of activity, performance, or achievements to be materially different from any future results, levels of activity, performance or achievements expressed or implied by these forward-looking statements. These statements include statements or assumptions about plans, strategies, financial performance, financing plans, prospects, capital structure, cash flow, liquidity, goals and objectives for future operations or growth or future events. As a result, actual results, performance or achievements may differ materially from those expressed or implied by these forward-looking statements. These statements may be identified by the use of words like "anticipate", "believe", "estimate", "expect", "intend", "may", "plan", "will", "should", "seek" and similar expressions and include any projections or estimates set forth herein. Such forward-looking statements are necessarily based upon estimates and assumptions that, while considered reasonable by the Company and its management team, are inherently uncertain. A more complete description of risks and uncertainties can be found in the Company's filings with the U.S. Securities and Exchange Commission, available for free at [www.sec.gov](http://www.sec.gov). We caution you not to place undue reliance on any forward-looking statements, which are made as of the date of this presentation. The Company undertakes no obligation to update any of these forward-looking statements to reflect actual results, new information or future events, changes in assumptions or changes in other factors affecting forward-looking statements, except to the extent required by applicable laws. If the Company updates one or more forward-looking statements, no inference should be drawn that additional updates will be made with respect to those or other forward-looking statements.



# The Marygold Companies: *Overview*

Identifying, acquiring and operating mature, profitable companies with management teams and sustainable business plans fully in place.  
*Plus... currently finalizing development/planning launch of innovative consumer fintech app.*

**\$38M**

Revenue – FY 2022

**4**

Industry Segments

**\$2.4M**

FY 2022 Pre-tax  
income

**114**

Employees globally

Current corporate  
structure and  
leadership team  
formed in 2015

Shares traded:  
NYSE  
American:  
MGLD

Shares  
outstanding:  
40.4 million  
common  
stock

Fiscal year-  
end:  
June 30



# Strategic Approach to Corporate Growth

1

Acquire diverse businesses to mitigate dependence on single segment or business sector.

2

Buy established, profitable companies, with experienced management teams and sustainable business models.

3

Pay a fair price and reward our new employees with performance-based incentives. Reinvest profits to growth initiatives within the sector.

4

Think outside the box. Explore emerging technologies or opportunities that suit our collective skillsets.



## More About “Item 4”

Three years ago, began exploring opportunities to leverage asset management expertise toward developing a mobile banking app in then-emerging fintech space. As development began, our vision grew broader, feature-sets more inclusive, embedded security even tighter, and the user experience even friendlier. Today, through Marygold & Co. subsidiary:

*the Marygold Mobile Banking App*  
is in final, beta-testing development phase,  
with planning underway for upcoming launch.

Contactless Debit  
Mastercard

Bonuses & Rewards  
for all accounts

37,000 Surcharge  
Free MoneyPass  
ATM's Nationwide



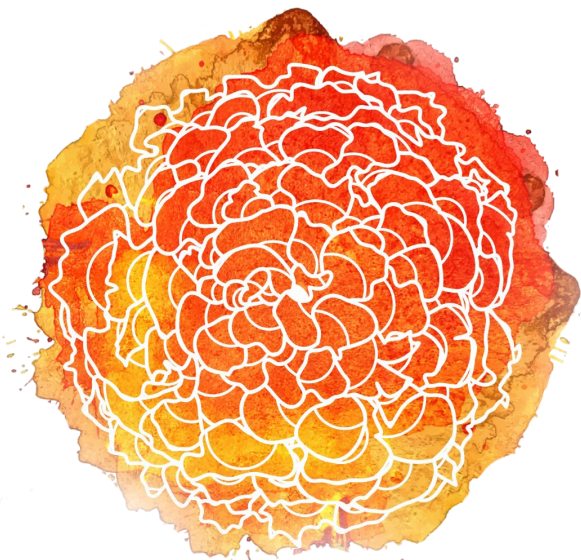
Pay Anyone in the US  
for Free with their  
Mobile Number or Email

Get Paid Up to 2  
Days Early

Customizable  
Security Dashboard

### Key App Features and Differentiators

- In-house development allows full control over processes and ability to provide timely customer service and response.
- Embedded AI and voice recognition.
- Bank-agnostic payment processing.
- Entirely focused on user benefit; not a bolt-on app trying to sell financial services.
- Provides cards/accounts for other family members, with customizable limits and/or definitions on:
  - *Spending*
  - *Geo-fencing*
  - *Recipients*



***Like having a 24-hour banker on your phone***

***A financial technology company transforming mobile banking, payments and investing***

# Marygold & Co.

Denver, Colorado

Founded in 2019, with development costs funded by parent company, Marygold & Co.'s plans to enter fintech sector with proprietary mobile banking app - developed in-house - offering free FDIC-insured accounts.

App will provide secure means to: send, receive, spend and save, with ability to send money to anyone, even if recipient does not have Marygold app.

## More than one way to pay

App will feature following payment methods:

Traditional Credit/Debit Card – Smart Watch – Smart Phone – E-fob



Receive free Marygold & Co. Debit Mastercard®



No minimums, no credit checks required



PayAnyone capabilities



Contactless payments



No unexpected banking fees



Split bill features




FDIC-insured Spend-Now, Checking, Money Pool Savings Accounts





Earn interest on both Spend-Now, Checking, Money Pool Savings Accounts


# Security


### Spend Now



**View PIN**  
Tap to see your pin



**Freeze Card**  
Tap to freeze card

**Card Limits**  
Configure Spending Limits

**Security**  
Enable Additional Protection

### Limits

Payment limits affect all payments related to your Spend Now Card. In stores and online.

 You are in limit Tier 1 

#### ATM withdrawals

Left today: \$420

\$80\$500

Left this month: \$420

\$1,580\$2,000

#### Swipe Payments

Left today: \$0

\$2,000\$2,000

Left this month: \$0

\$25,000\$25,000

#### Online Payments

Left today: \$2,000

\$0\$2,000

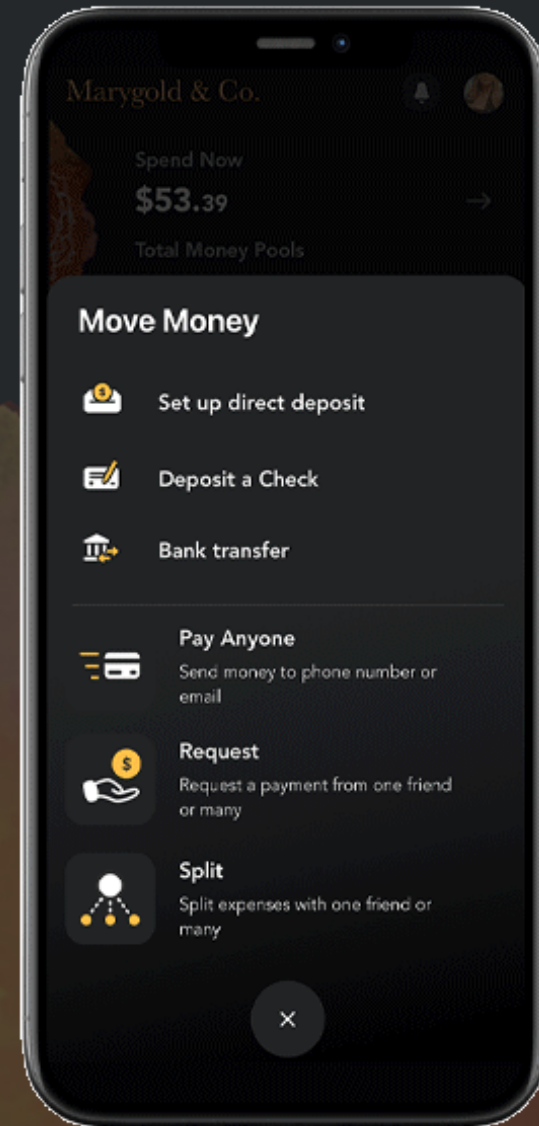
Left this month: \$12,500

\$12,500\$25,000

# Pay Anyone

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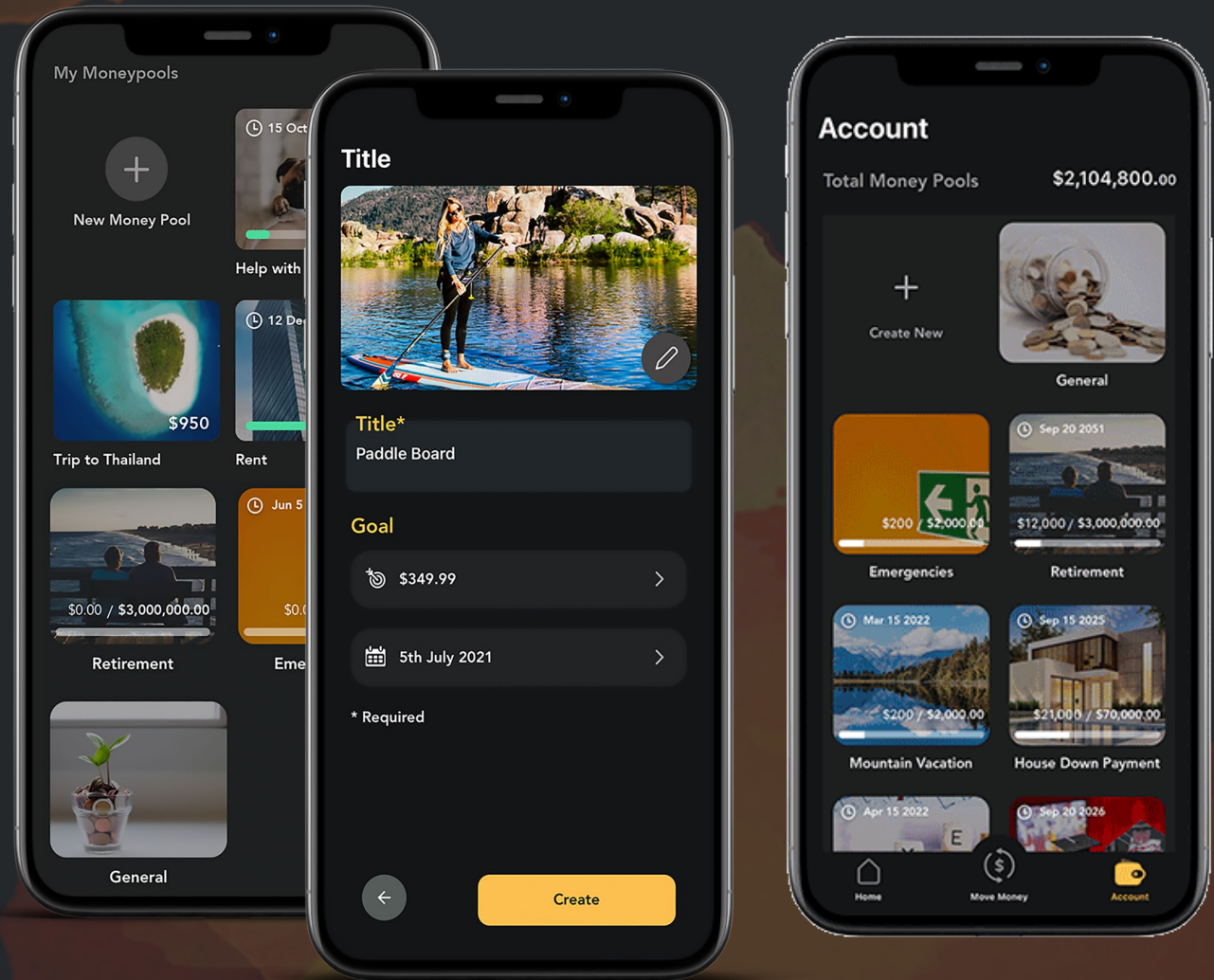
Send money to anyone in the U.S. by their mobile phone number or email address for free, whether they are a Marygold & Co. client or not.



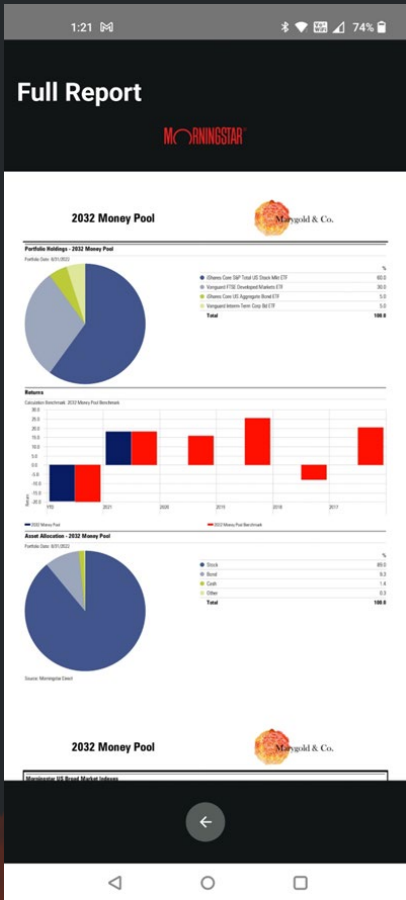
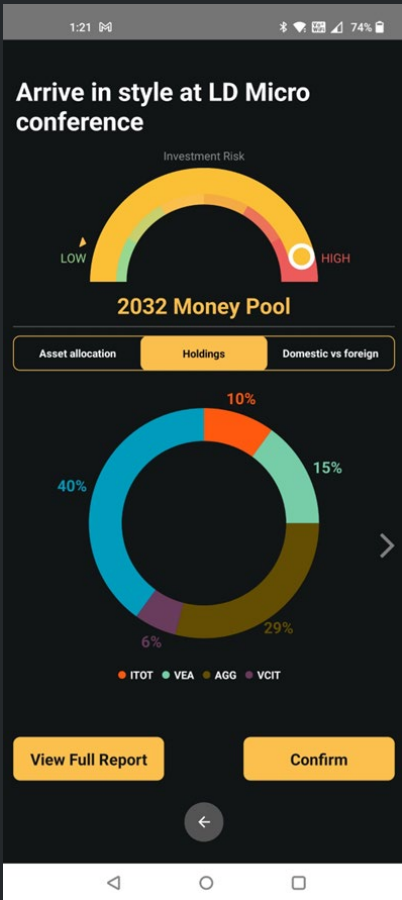
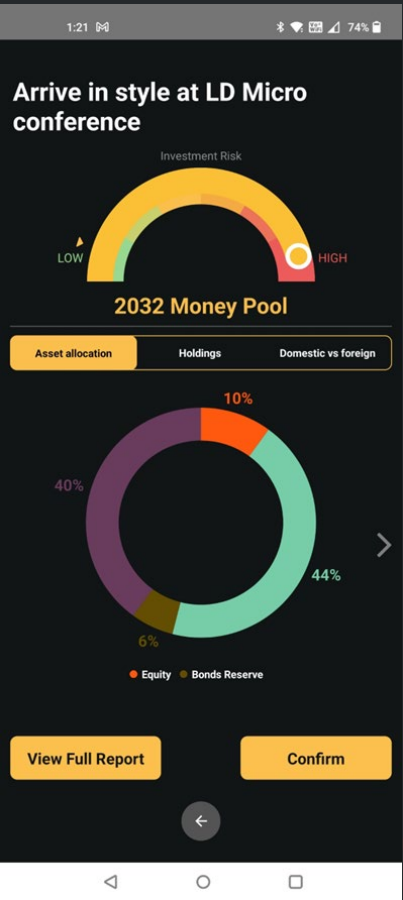
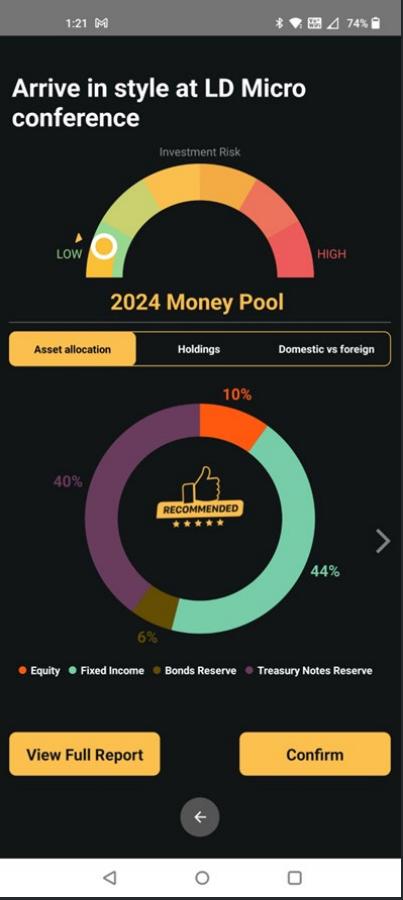


# Money Pool Savings Accounts

Manage, track and visualize each individual savings goal by creating custom Money Pools



# Starting a Money Pool



1:18 75%

Title

Title\*

Goal

Add Amount\*

Set a Date\*

Review & Select Portfolio

Setup Deposit Frequency

\* Required

Create

1:21 74%

Arrive in style at LD Micro conference

Title\*

Arrive in style at LD Micro conference

Goal

\$10,000.00

24th October 2023

Review & Select Portfolio

Setup Deposit Frequency

\* Required

Create

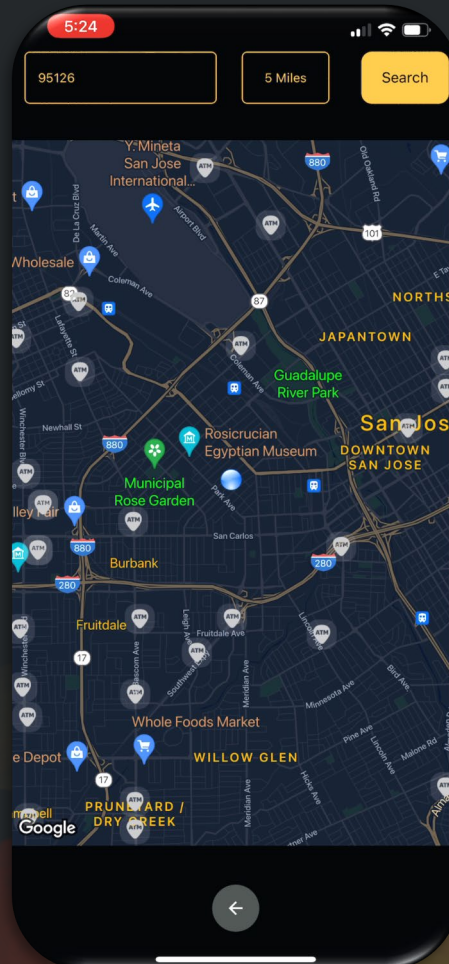
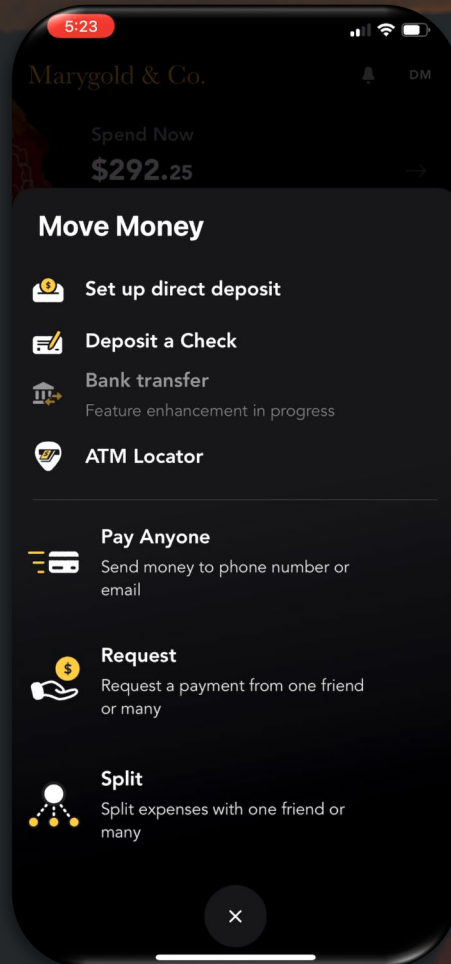
# Money Pool Investment Accounts

Model portfolios for long-term goals. Marygold Advisory Services is a Registered Investment Advisor with the SEC.

Manage, track and visualize each investment goal by creating custom Money Pools designed around the timing of the goal.



# ATM Locator





# Marygold & Co. Overview

## 2023

Initial focus on “FIRE” and “HENRY” groups, which have interests the app specifically addresses.

App provides ability to pay anyone, create investments through money pools, earn interest on cash balances, use card or wearables for PoP transactions if desired, authorize family member users with their own limits and monitoring features. All with embedded state-of-technology security features.

Currently, more than 10,000 on waitlist to download app and start using.

Marketing plans to attract significant subscriber base.

## Marygold Advisory Services

- SEC-registered investment advisor.
- Will provide “Money Pools” with balanced portfolios in accordance with user selected risk tolerance.
- Enables customized savings goals with timelines and amounts, including for **retirement**; **vacation**; **wedding**; **college**; much more.
- Ability to add or withdraw from Money Pool accounts as subscriber determines.



## Our Global Brands

Marygold & Co.  
Marygold & Co. (UK)



Original Sprout.



And its wholly-owned subsidiary in the U.K.,



Tiger Financial & Asset Management Limited

USCF Asset Management

*Asset manager of exchange-traded products (ETPs)  
and exchange-traded funds (ETFs)*

Gourmet Foods Ltd.

*Commercial-scale baker of nationally recognized  
products in New Zealand*

Brigadier Security Systems

*Comprehensive security solutions provider in  
Canada*

Original Sprout

*Branded manufacturer of non-toxic hair and skin  
products*

Printstock Products Ltd.

*Specialty printer of wrappers and other food good  
packaging and labeling products*



*Tiger Financial & Asset  
Management Limited*

## Marygold & Co. (U.K.)

London, England

Formed in 2021 as vehicle to complete targeted acquisitions in U.K. Parent company capitalized Marygold & Co. (UK) with approximately £2 million from existing cash-flow to acquire *Tiger Financial and Asset Management Limited* in England, an FCA-certified asset manager and investment advisor, established in 2007, for approximately US \$1.9 million, and with AUM of **£43M\*** (approximately US \$42.0 million).

- ✓ Brings existing financial asset management expertise of Company management to significantly grow AUM.
- ✓ Drives modernization by introducing Marygold technology platform to legacy business.
- ✓ Existing Tiger management remaining on staff, with executive management, of Marygold & Co (UK) assuming leadership.
- ✓ With Tiger as profitable certified asset manager/investment advisor, Marygold & Co. (UK) will establish U.K. banking partnerships to offer mobile app services as provided by Marygold & Co. platform.

\* Assets under management as of June 30, 2022.



# USCF Investments

Walnut Creek, California

*Approximately 63% of total MGLD 2022 revenues.*

Comprises United States Commodity Funds LLC (“USCF”) and USCF Advisers LLC (“USCF Advisers”), each of which manages, operates or is an investment advisor to exchange traded funds (ETFs) listed on the NYSE Arca. Earns monthly management/advisory fees based on agreements with each fund.

**\$24M**

FY2022 Revenues

**~\$4.9B\***

Assets under management

**12**

Total exchange traded products

## Exchange Traded Funds

### Commodity

SDCI	USCF SummerHaven Dynamic Commodity Strategy No K-1 Fund
GLDX	USCF Gold Strategy Plus Income Fund

### Equity

UMI	USCF Midstream Energy Income Fund
UDI	USCF Dividend Income Fund

## Exchange Traded Products

### Broad Commodity

USCI	United States Commodity Index Fund
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### Single Commodity

<u>OIL</u>	
USO	United States Oil Fund
USL	United States 12 Month Oil Fund
BNO	United States Brent Oil Fund
<u>NATURAL GAS</u>	
UNG	United States Natural Gas Fund
UNL	United States 12 Month Natural Gas Fund
<u>GASOLINE</u>	
UGA	United States Gasoline Fund
<u>METALS</u>	
CPER	United States Copper Index Fund

\* Assets under management as of June 30, 2022.





## Gourmet Foods

New Zealand

*Approximately 21% of total MGLD 2022 revenues.*

Manufactures and distributes New Zealand meat pies on a commercial scale from facilities located in Tauranga.

Gourmet Foods' wholly owned subsidiary, Printstock Products Limited, based in Napier, New Zealand, prints specialty wrappers for food industry in New Zealand.

**\$7.9M**

Net Revenues – FY 2022

**25%**

Gross margin – FY 2022



Significant Gourmet Foods customers include:

**ExxonMobil**



**SUPERVALU**

countdown 



**NEW WORLD**





# Brigadier Security Systems

Saskatchewan, Canada

*Approximately 7% of total MGLD 2022 revenues.*

Brigadier Security Systems, founded in 1985, is a leading electronic security company in the province of Saskatchewan. Brigadier has offices in the urban areas of Saskatchewan, operating as Brigadier Security in Saskatoon, and as Elite Security in Regina.

**\$2.5M**

Net Revenues – FY 2022

**54%**

Gross margin – FY 2022

**136**

Years of combined industry experience

## Provides:

Access control – Camera systems – Fire alarm monitoring panels – Intrusion alarms

## Serving:

Homes – Businesses – Government offices – Schools – Public buildings

*Certified in the following manufacturers' products:*

**Honeywell**  
SECURITY

**Panasonic**

**avigilon™**

**Kantech**

# Original Sprout



Full line of products found at:  
<https://originalsprout.com>

## Original Sprout

San Clemente, California

*Approximately 9% of total MGLD 2022 revenues.*

Formulates and packages hair and skin care products that are 100% vegan, tested safe and non-toxic, and marketed globally through distribution networks to salons, resorts, grocery stores, health food stores, e-tail sites and on the Company's website.

**\$3.5M**

Net Revenues – FY 2022

**41%**

Gross margin – FY 2022

## Global distribution:

Malaysia – Singapore – Canada – England – Turkey – Mexico  
New Zealand – China – Dubai – E.U. and others

### U.S. Retail Presence

**LASSENS**  
NATURAL FOODS & VITAMINS



### E-commerce channels



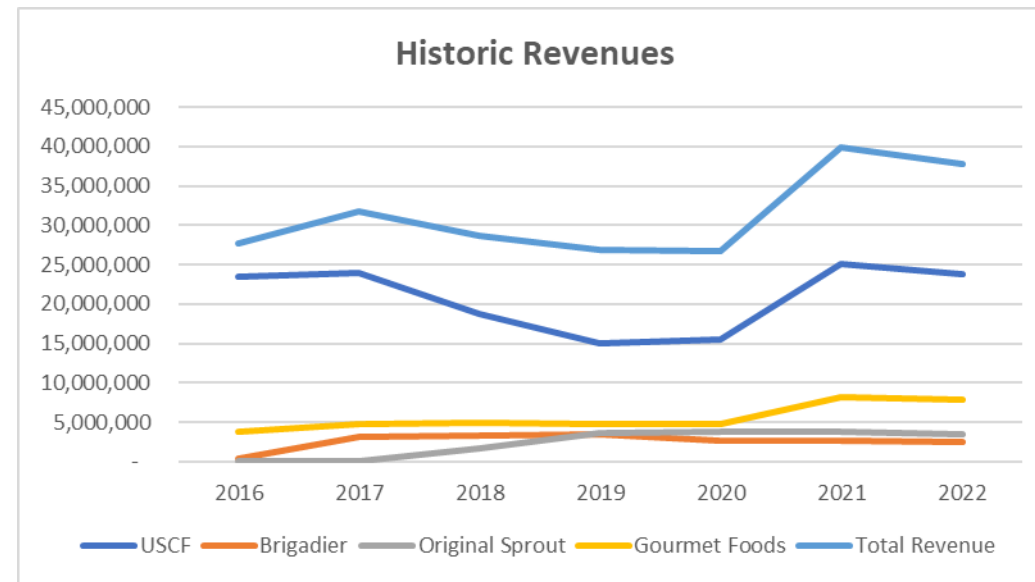


## History of Growth

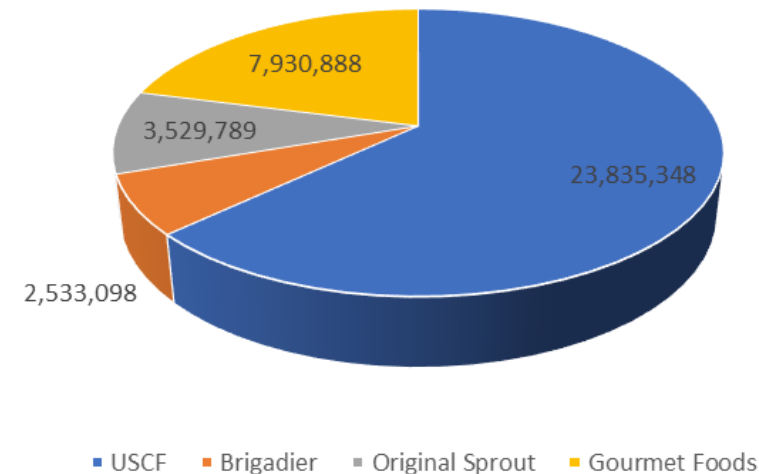
Company has performed profitably since 2016.

Financial Services segment contributes more than half of consolidated revenues. *(Revenues at USCF determined by level of AUM.)*

Diversification into other sectors provides sustainable revenue streams, regardless of AUM level at USCF.



FY 2022 Revenue by Subsidiary







# Financial Statements

## Consolidated Balance Sheets – (Audited)

	Jun. 30, 2022	Jun. 30, 2021
<b>CURRENT ASSETS</b>		
Cash and cash equivalents	\$13,928,899	\$16,072,955
Other current assets	11,309,483	8,036,180
<b>Total current assets</b>	<b>25,238,382</b>	<b>24,109,135</b>
Other assets, long - term	10,072,195	7,398,545
<b>Total assets</b>	<b>35,310,577</b>	<b>31,507,680</b>
<b>CURRENT LIABILITIES</b>		
<b>Total current liabilities</b>	<b>4,807,649</b>	<b>5,064,223</b>
<b>LONG-TERM LIABILITIES</b>		
<b>Total long-term liabilities</b>	<b>1,463,654</b>	<b>1,156,793</b>
<b>Total liabilities</b>	<b>6,271,303</b>	<b>6,221,016</b>
<b>STOCKHOLDERS' EQUITY</b>		
<b>Total stockholders' equity</b>	<b>29,039,274</b>	<b>25,286,664</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$35,310,577</b>	<b>\$31,507,680</b>

## CONDENSED CONSOLIDATED STATEMENTS OF INCOME

	<u>12 Months Ended (audited)</u>	
	Jun. 30, 2022	Jun. 30, 2021
<b>Net revenue</b>		
Fund management - related party	\$23,835,348	\$25,169,182
Net revenue	37,829,123	39,904,448
Cost of revenue	9,194,783	9,290,616
<b>Gross profit</b>	<b>28,634,340</b>	<b>30,613,832</b>
<b>Operating expense</b>		
<b>Total operating expenses</b>	<b>26,253,939</b>	<b>23,195,355</b>
<b>Income from operations</b>	<b>2,380,401</b>	<b>7,418,477</b>
<b>Other (expense) income:</b>		
Total other (loss) income, net	(22,280)	216,424
Income before income taxes	2,358,121	7,634,901
Provision of income taxes	(1,212,400)	(1,785,458)
<b>Net income</b>	<b>\$1,145,721</b>	<b>\$5,849,443</b>
<b>Weighted average shares of common stock</b>		
Basic and diluted	39,034,611	38,473,159
<b>Net income per share</b>	<b>\$ 0.03</b>	<b>\$ 0.15</b>

### Note:

Operating results for 2022 fiscal year negatively impacted by legal settlement of \$2.5 million, an additional \$3.1 million expensed toward the development of the Marygold fintech app, plus acquisition of Tiger Financial. Downward change in currency exchange rates between New Zealand and U.S. also resulted in lower profits derived from Gourmet Foods subsidiary.



## Experienced Leadership



**Nicholas Gerber**

*Chairman of the Board & CEO*

Co-founded United States Commodity Funds, LLC and served as President and CEO, Jun. 2005 – Jun. 2015 and VP since Jun. 2015.

Co-founded Ameristock Corporation in Mar. 1995, a California-based investment adviser, Mar. 1995 – Jan. 2013.

Served as VP/CIO of Lyon's Gate Reinsurance Company, Ltd., Jun. 2003 – 2009.



**David Neibert**

*Chief Operations Officer, Director, Secretary*

Previously served as CEO of predecessor Company, Apr. 2007 – Jan. 2015, then CFO, Feb. 2015 – Oct. 2017, and COO, Nov. 2017 to present.

Since acquisitions, continuously served as President of Original Sprout; Director and officer of Gourmet Foods Ltd., Brigadier Security Systems, Marygold & Co (US and UK).

Previously served in various executive management positions while in the telecom industry 1992 – 2002.



**Stuart Crumbaugh**

*Chief Financial Officer*

CFO since 2017 and also CFO of USCF subsidiary.

Previously CFO of Sikka Software Corporation, IP Infusion, Inc. and VP of Finance with Virage Logic, Inc.

Served in various roles at Solera Holdings, Inc., including CFO for the Americas and Global VP of Finance, where he was instrumental in preparing and guiding Solera through its IPO in 2007.

## Board of Directors



Scott Schoenberger



Katie Rooney



Derek Mullins



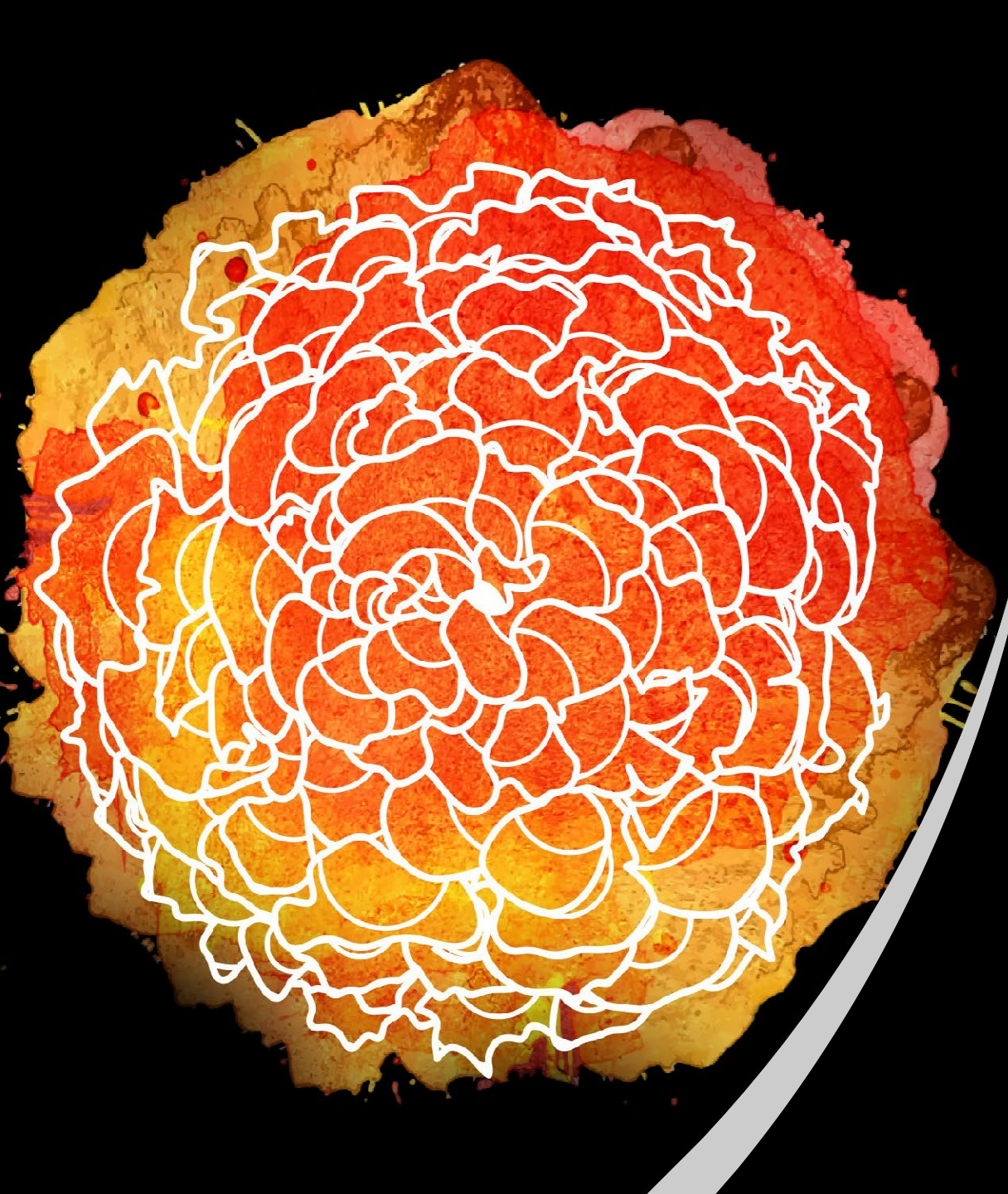
Erin Grogan



Joya Delgado Harris



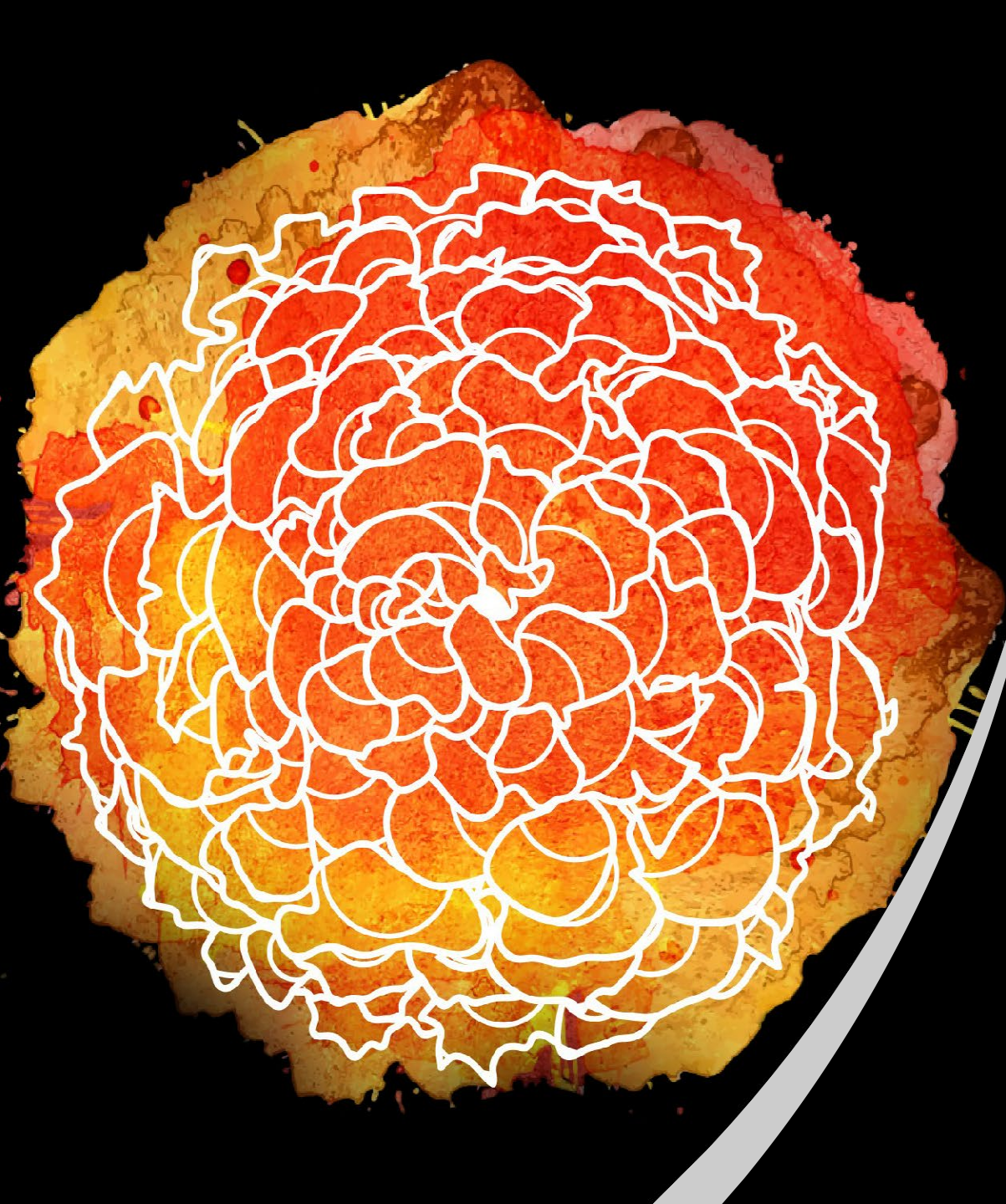
Matt Gonzalez



# Investment Highlights

- Proven strategy to use cash flows from existing operations to acquire or develop other revenue-producing sources, with focus on existing sectors, including fintech.
- Despite impact of pandemic and global supply chain challenges, Company has remained profitable.
- Successful uplist to the NYSE American in March 2022 providing greater liquidity, visibility and long-term value to shareholders.
- Operating units are recognized brands in respective industries, with profitable, stable revenue streams.
- Strong corporate balance sheet, with essentially no debt.
- Soon-to-be- launched fintech app envisioned to be key component of Company's continuing and future success.
- Ground-floor opportunity: *Undervalued, relatively unknown... and now telling the story.*





# Thank You!

**The Marygold Companies, Inc.**

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San Clemente, CA 92672

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