

AGM Presentation

26 NOVEMBER 2020



Murray River Organics

Building a business that's better for you

Murray River Organics is Australia's leading producer, grower, manufacturer and seller of certified organic dried vine fruit and better-for-you food products. Our ambition is to be a global leader in this \$100+ billion market



Today's Agenda

- Executive Summary
- FY20 In Review
 - Launch MRO Brand
 - Farm Re-Structure
- Summary and Outlook
- Appendices
 - Who We Are
 - Market Overview



Executive Summary

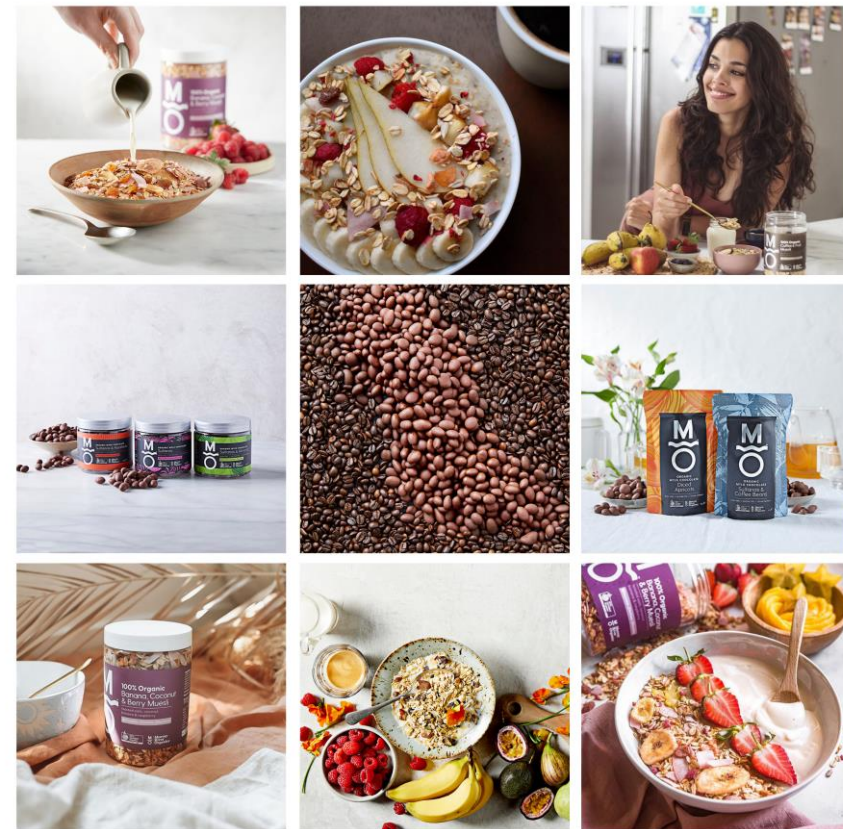
We are transforming into a vertically integrated value adding organic and better-for-you food business

Key Achievements in FY20

- We restructured our farming portfolio, to focus on our core organic dried vine properties, which will reduce our operating cash requirements by up to \$10m p.a.
- We launched our MRO brand with 37 new products in Australia and increased our branded sales by 28%
- We launched MRO and MRW brands in Asia and extended our reach to over 2,100 retail stores
- We grew our Ingredients business by more than 50%
- We completed capital raising
- We traded through a global pandemic, global supply-chain disruptions, the lockdown in Victoria and we kept our people safe, and supply chain and processing plants operating throughout

Outlook Summary

- The global uncertainty, brought on by the pandemic, has strengthened community interest and demand for health, wellness, chemical-free and organic food
- We have an agile, lean and experienced team focused on accelerating our growth in the global organic and better-for-you markets
- We are targeting positive operating cashflows in FY23



Executive Summary - Key developments FY21 -Q1

Our strategy is progressing well;

- Our new branded Retail products are rolling out nationally
- Our Export program re-started in June post COVID-19 disruptions
- Launched our MRO brand and T-mall flagship store in China showcasing our growing new product range available direct to consumers as well as over 2100 physical stores
- Secured the sale of Citrus & Wine Grapes at our Nangiloc property to Costa Group
- Final stage of the sale process for Fifth Street Table Grape property
- Reduced our farm footprint, reduced our farming working capital requirements, stemmed up to \$10m in net cash outflows at farmgate and on track to be operating cash positive at farmgate this coming season
- Continuing non-core asset realization program to further deleverage the balance sheet, reduce debt and reduce farm business risk profile
- Our agronomy program is on track to significantly improve yield performance

FY21 Quarter 1 vs Last Year - Sales Update

Branded National Retail up 87%

Branded Export Retail to China up 49%

Ingredients & Wholesale up 77%

Discount Retailer sales down 34%

Overall Sales Growth 4%



Rapid response to COVID-19

We are proud of the efforts of our people and their response to our changed operating environment

- Our focus on the health and wellbeing of our staff and communities is paramount
- Our operational response was rapid, with strict measures to safeguard health and wellbeing as well as site operations
- Our business was severely impacted during February to June, especially Export and Table Grape exports along with domestic supply disruptions for our imported goods and packaging
- Since February there has been a major effort across the business to mitigate the risks and impacts from COVID-19 pandemic
- We embarked on a host of initiatives to reduce revenue impacts
- We qualified for Jobkeeper support from April to September 2020
- Our ongoing active risk management approach to manage uncertainties has ensured we are prepared for the challenges ahead
- Our operational resilience and can-do culture, whilst it has been tested during this extended lockdown in Victoria, is strong and growing
- Our focus is steadfast on executing our strategy and completing our asset sales

The macro economic and consumer choice changes and trends bode well for the organic and good-for-you sectors we are positioned in



MRO Organic range available in a number of categories

Pantry



Leveraging access to
100% Organic
ingredients into pantry
friendly packaging

Snacking



Range of ready-to-eat
single serve and sharing
snack formats
leveraging access to
organic supply

Muesli



100% organic Muesli
range in 400g canisters
and multipack single
serve formats

Oils



Healthy cooking with
100% Organic Virgin
Coconut Oil, Avocado Oil
and MCT Oil

Confectionery



Launch of Organic Mylk
Chocolate coated fruit and
nuts to prove that
chocolate can also be
delicious and healthy at
the same time

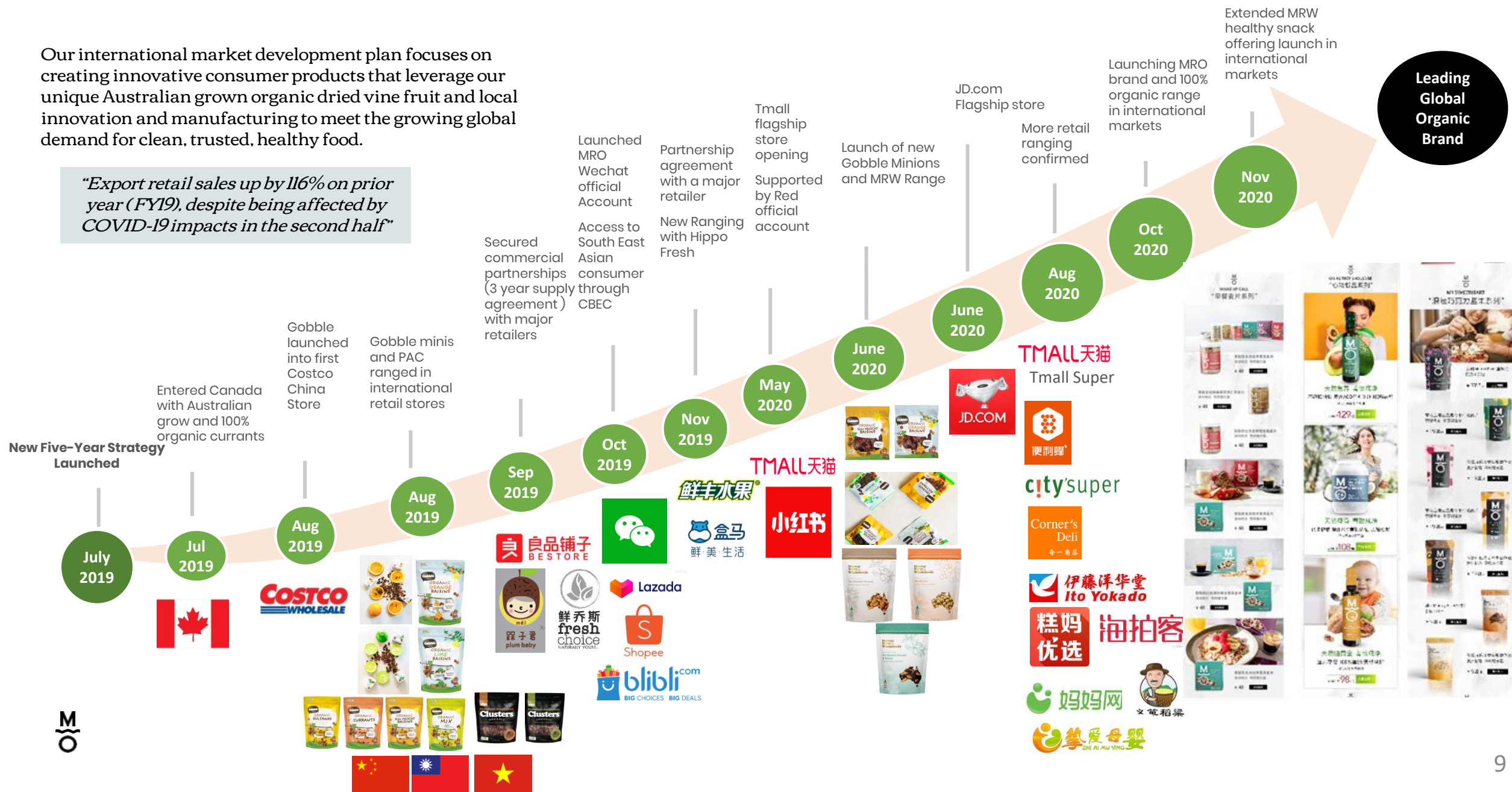
Ranging secured for 37 new branded products over the last 12 months



MRO brand launched into international markets

Our international market development plan focuses on creating innovative consumer products that leverage our unique Australian grown organic dried vine fruit and local innovation and manufacturing to meet the growing global demand for clean, trusted, healthy food.

"Export retail sales up by 116% on prior year (FY19), despite being affected by COVID-19 impacts in the second half"



MRO farm portfolio now focused on growing organic dried vine fruit

- Farm profitability in FY20 was severely affected by extended drought, extreme summer and low water allocation, high spot water pricing and poor historical agronomy and vine health
 - In December 2019, we exited the lease at Colignan given the scale of capital required to complete the turnaround
 - In 2020 we initiated Project Lift to focus on performance and re-development of existing core-farm portfolio with a focus on Yatpool
- We initiated an asset realization program for non-core farms to enable us to focus on growing Dried Vine Fruit
 - We exited Conventional Citrus and Wine operations at Nangiloc with the sale to Costa Group in October 2020
 - We are in the final stage of the sale of our conventional table grape operations
 - We are continuing the asset realization for other non-core farm assets
- We have secured 4GL of water under 5-year lease which covers our water needs for existing plantings for the coming seasons
- Our vineyards are responding to the new agronomy and are better placed for an improved crop in 2021 season
- We are investing in Project Magnum Feasibility – long term development of 2300ha vacant arable land at our Nangiloc property, with the potential for an alternative water supply via a localized desalination plant



Project Magnum – Illustrative Vision – Feasibility Underway

Annual crops, DVF, almonds & dates will be the focus of development...

Aerial (satellite) view of the Nangiloc property and future planting locations



Notes: DVF stands for dried vine fruit
Source: Google Earth, Internal management discussions & analysis

Dried Vine Fruit Crop is expected to be significantly higher than last season

- Our organic dried vine properties are responding well to the new agronomy program and the welcome relief from the last two years of drought with a wet and mild spring which is expected to continue over the summer
- Early crop estimates indicate a significant improvement on last years yield
- Reduced farm footprint has reduced our farming working capital needs and stemmed up to \$10m in net cash outflows at farmgate, we are now on track for operating cash positive at farmgate this coming season



FY20 Financial Performance



Sales Overview

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| Gross Sales by channel | FY20 | FY19 | % |
|-------------------------|------|------|-------|
| National Retail | 28.9 | 41.3 | (30%) |
| – Retail Branded | 6.7 | 5.2 | 28% |
| – Discount Retailer | 16.8 | 29.0 | (42%) |
| – All Other Retail | 5.5 | 7.1 | (23%) |
| Wholesale & Ingredients | 9.9 | 6.3 | +53% |
| Export | 5.8 | 5.6 | +3% |
| Fresh | 5.3 | 5.9 | (12%) |

Transition to branded retail portfolio underway, strong growth in Ingredients and Export channels

National Retail

- Reduction in annual discounter retailer private label contracts of \$13.5m
- Increase in in MRO branded national retail by ~28%

Wholesale & Ingredients

- Continued strong growth despite COVID challenges – strong strategic supply partners

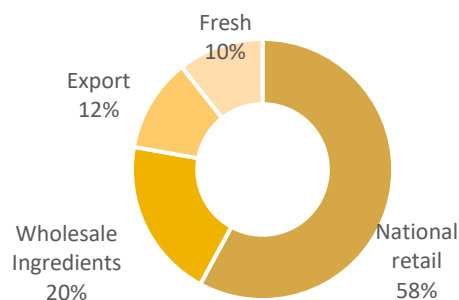
Export

- Achieved 3% growth, despite COVID market closures. At half year, growth from prior year was 19%.

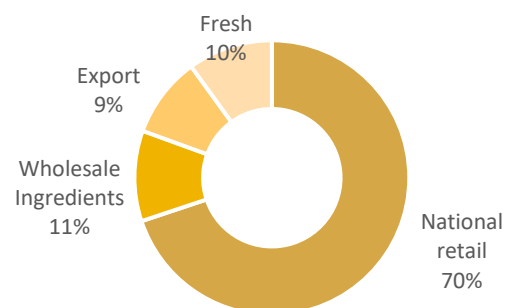
Fresh Fruit

- Adverse weather (yields) & COVID (market closures) affected fresh table grape sales and pricing

FY20 Sales



FY19 Sales



Financial Performance

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| \$m | FY20 | FY19 | Change | % |
|-----------------------------|--------|-------|--------|--------|
| Sales | 48.3 | 60.1 | (11.7) | (20%) |
| EBIT-L* | (36.3) | (8.2) | (27.2) | (332%) |
| One off items | 15.9 | - | | |
| SGARA impact | 5.3 | 0.2 | | |
| Depreciation & Amortisation | 4.9 | 4.4 | | |
| Underlying EBITDA – SL* | (10.3) | (3.6) | (6.7) | (186%) |

Earnings impacted by COVID-19, adverse weather, farming asset exit and reduced private label sales

Sales

- We have continued to drive growth in branded retail and export, whilst reducing low margin private label contracts. Export sales and fresh table grapes affected by COVID-19 driven market closures; dried fruit harvest affected by adverse weather. Export markets have re-opened and growing.

One-off items

- Early exit from unprofitable long-term Colignan lease saving an estimated annualised \$10m but incurred one-off write downs of \$11.7m
- \$3.9m of write-downs of other farming assets

SGARA

- Adverse weather events and very high cost of water resulted in SGARA losses
- Farming assets operating at much lower cost base in FY21

EBITDA-S

- Underlying EBITDA-SL expected to recover as higher margin branded sales grow and export markets re-open

Financial Position

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| Balance sheet | FY20 | FY19 | Change |
|---|-------------|--------------|---------------|
| Working capital | 19.6 | 24.1 | (4.4) |
| Land, PPE, Right of use assets | 38.9 | 71.1 | (32.1) |
| Other assets* | 0.8 | 1.1 | (0.3) |
| Assets held for sale | 5.4 | 6.4 | (1.0) |
| Agricultural produce | 1.7 | 2.1 | (0.4) |
| Right of use (lease) liabilities | (3.4) | - | (3.4) |
| Provisions and other liabilities** | (1.4) | (1.2) | (0.2) |
| Ungeared Net Assets | 61.7 | 103.4 | 41.8 |
| Net Borrowings including Colignan Finance Lease Liability | (41.1) | (68.0) | (26.9) |
| Net Assets | 20.6 | 35.4 | (14.9) |

Balance sheet deleveraged by capital raising, asset sales and improved working capital

Working capital

- Reduced \$4.43 `m with lower inventories and improved terms

Fixed Assets

- Exit from the loss making Colignan lease resulted in a one time write down in right of use assets of \$11.7m which has improved our balance sheet debt levels
- Wrote down other farm assets by \$3.9m, mainly resulting from the restructure of Yatpool (turned off fresh, and dried vine varieties with limited demand and underperforming patches)
- Held for Sale - Fifth Street Property in the final stages of the sale process
- Nangiloc Part A - \$4.5m non-core citrus farm sale announced, subject to sub-division. Anticipated to complete during FY21.

* Other assets in FY19 includes \$0.1m of foreign currency forward contracts (FY20: nil)

** Provisions and other liabilities in FY20 includes \$0.3m of foreign currency forward contracts (FY20: nil)

Summary, Trading Update and Outlook



An organic and better-for-you food business primed for growth

Trading Update Summary

- Our first quarter has seen our branded program accelerate with new products on shelf
- Our Export operations re-starting post COVID-19 disruptions
- Our non-core asset sales program well advanced

FY21 Quarter 1 vs Last Year - Sales Update

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Outlook

- The demand for clean, sustainable, healthy, organic and better-for-you products is on the rise with the global pandemic further accelerating this growth
- We are focused on growing our core organic branded product range leveraging our own grown organic dried vine fruit and global supply partnerships
- We are building our product portfolio with key investments in marketing, branding and product development in Australia and key Asian markets
- We are on track to achieve our goal of becoming a major player in organic and 'better for-you' food in Australia and key export markets
- We will explore strategically attractive value-accretive acquisition opportunities to supercharge our growth
- We are targeting operating cashflow positive in FY23



Appendices

M
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River
Organics



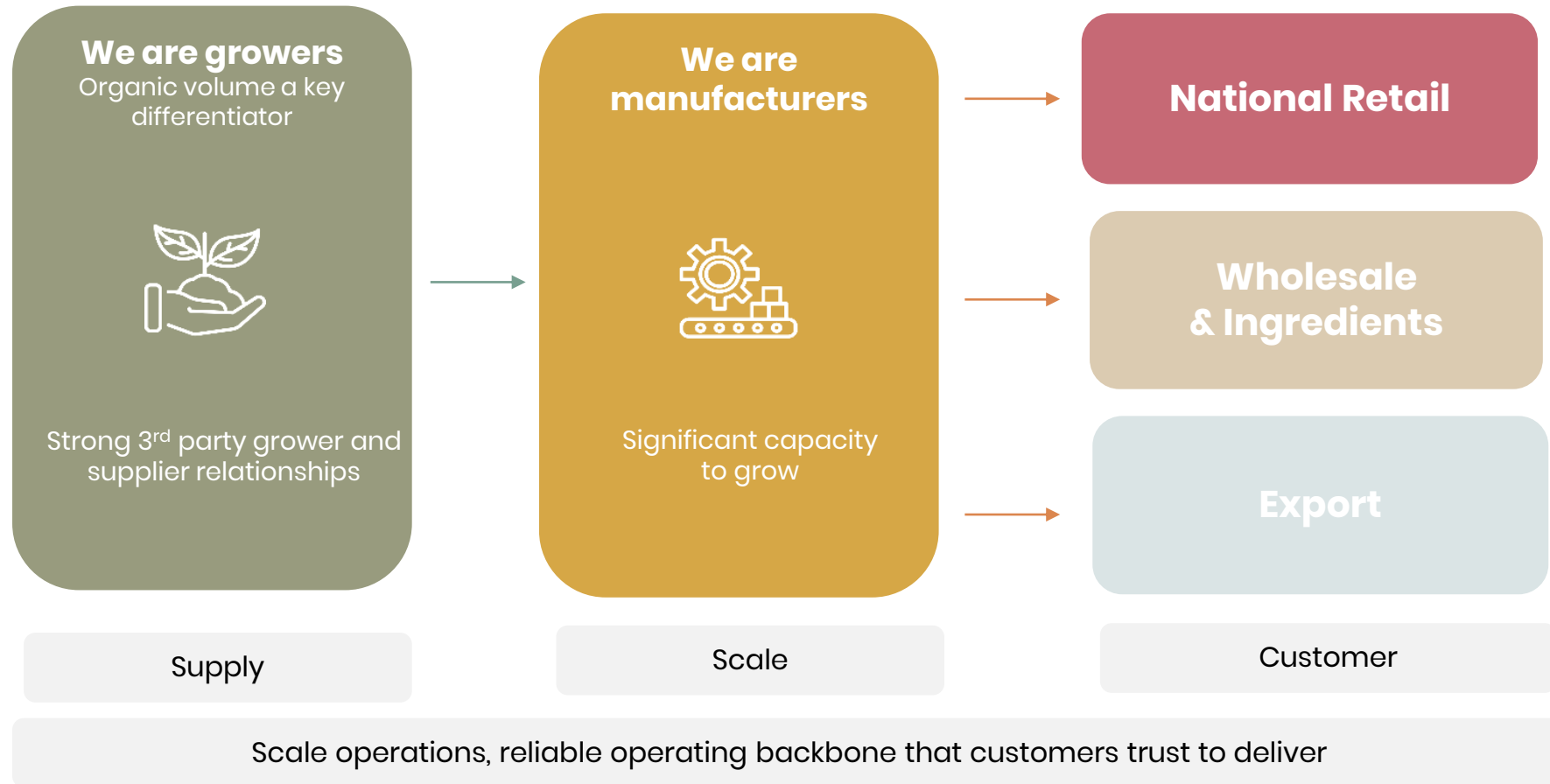
Market Overview

M
O | Murray
River
Organics



Who are we?

Murray River Organics is Australia's leading producer, grower, manufacturer and seller of certified organic dried vine fruit and better-for-you food products. Our ambition is to be a global leader in this \$100+ billion market



Our Vision

To be a leader in organic and better-for-you brands and ingredients.

Our Purpose

To make organic and better-for-you products, by farming and sourcing world class ingredients because we believe that everybody deserves sustainable and clean foods.



Our Beliefs

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We choose organic.

We vote for the world we want with the choices we make, we choose organic. We believe everybody has the right to access healthy and tasty, clean food. Better for you and the planet.

We think size matters.

Being big isn't necessarily a bad thing. Bigger means we can make a better impact. As Australia's largest producer of organic fruit we endeavour to use our size and scale for good.

We put nature first.

We believe nature has the power to provide. We endeavour to work with her not against. By harnessing her power we are able to keep our environmental footprint small and our ingredient lists clean.

Our door is always open.

We have nothing to hide. Being organic ensures we can guarantee quality and traceability at every point of our vertically integrated ecosystem, offering our customer assurances that the highest environmental and organic standards are consistently met.

We innovate to regenerate.

We are constantly striving to do better by people and planet. Innovation is driven to improve taste, nutrition and the natural environment helping us move towards a sustainable future for everyone.

We are stronger together.

We strive to understand the land where each of products are grown. Working with our farmers and growers to champion the organic movement. Global or local we are stronger together, come join us.



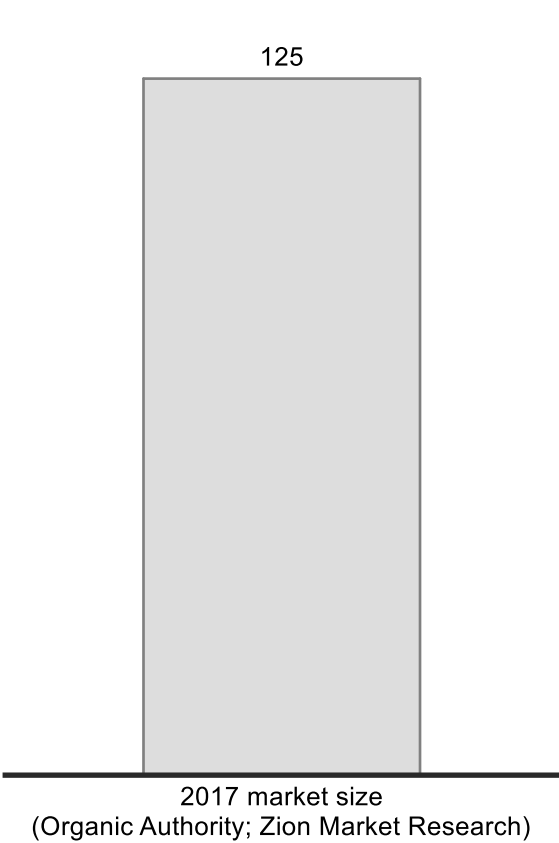
Our Strategy

| | |
|---|---|
| Leverage our agricultural footprint & flexible processing capabilities | <div>Leverage our vertical integration & utilise existing farming assets fully</div> <div>Ultimately extend footprint through collaboration & partnerships</div> |
| Build a global organic & better-for-you ingredients business | <div>Expand our global supply chain for organic ingredients</div> <div>Create an ecosystem which promotes the development of organic supply</div> |
| Develop market leading, purpose-driven organic brands with exceptional product innovation | <div>Become the go-to organic brand</div> <div>Deliver leading customer & consumer experience</div> <div>Create leading organic product innovation</div> |
| Disrupt the food market via strong relationships with customers & leading-edge thinking | <div>Organify & transform whole retail categories in the Australian & international markets</div> <div>Partner with retailers & distributors to drive the organic markets</div> |
| Drive process excellence to develop best-in-class operating model | <div>Invest in technology & processes which improve the quality of products, our efficiency and ability to supply</div> |

The global organics market is worth over US\$125b+ and growing

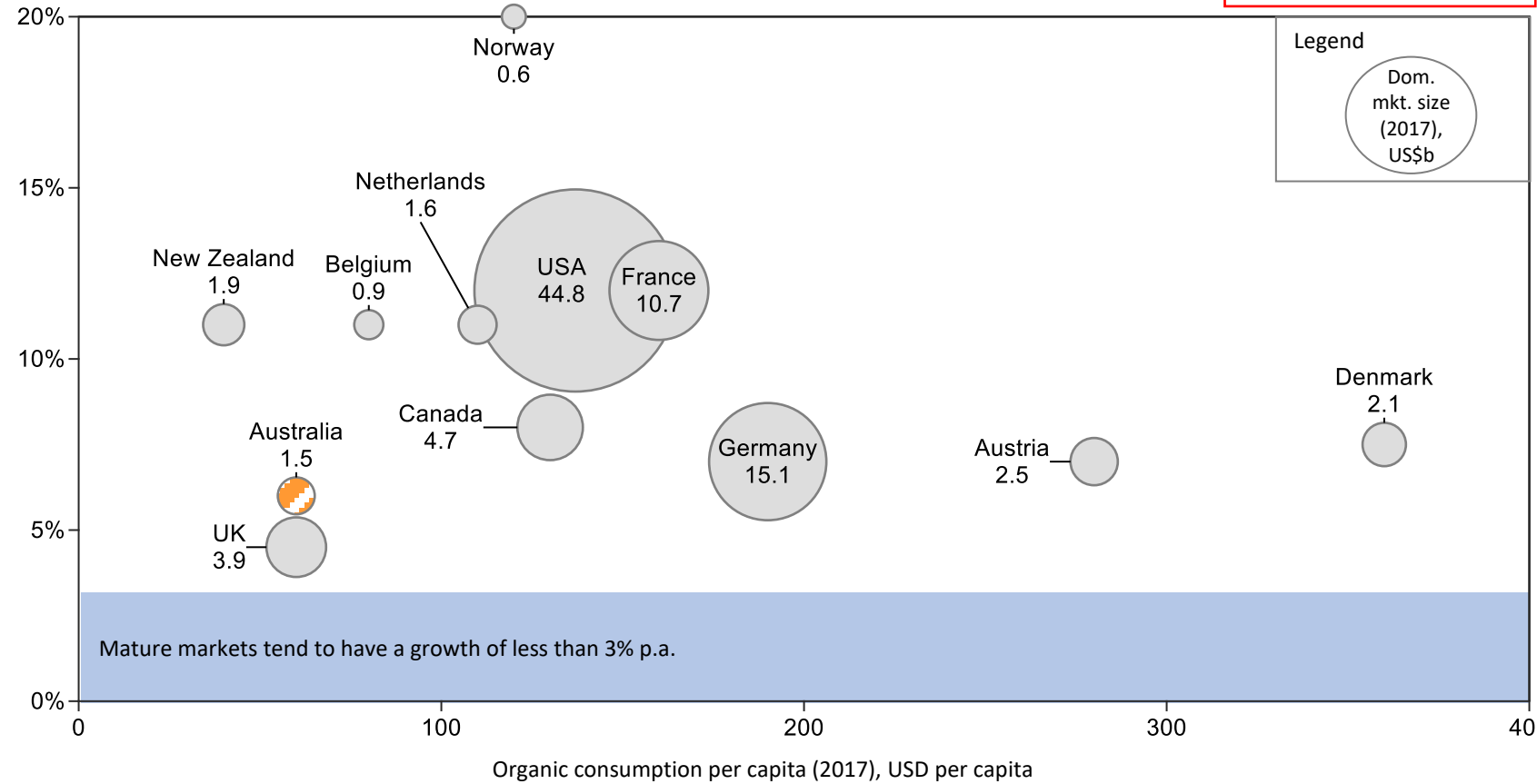
The global organics market is estimated to be US\$125b+...

Global organics market 2017, US\$b



...with no major market currently at maturity

Growth of organic consumption per capita, % CAGR (2012-17)¹

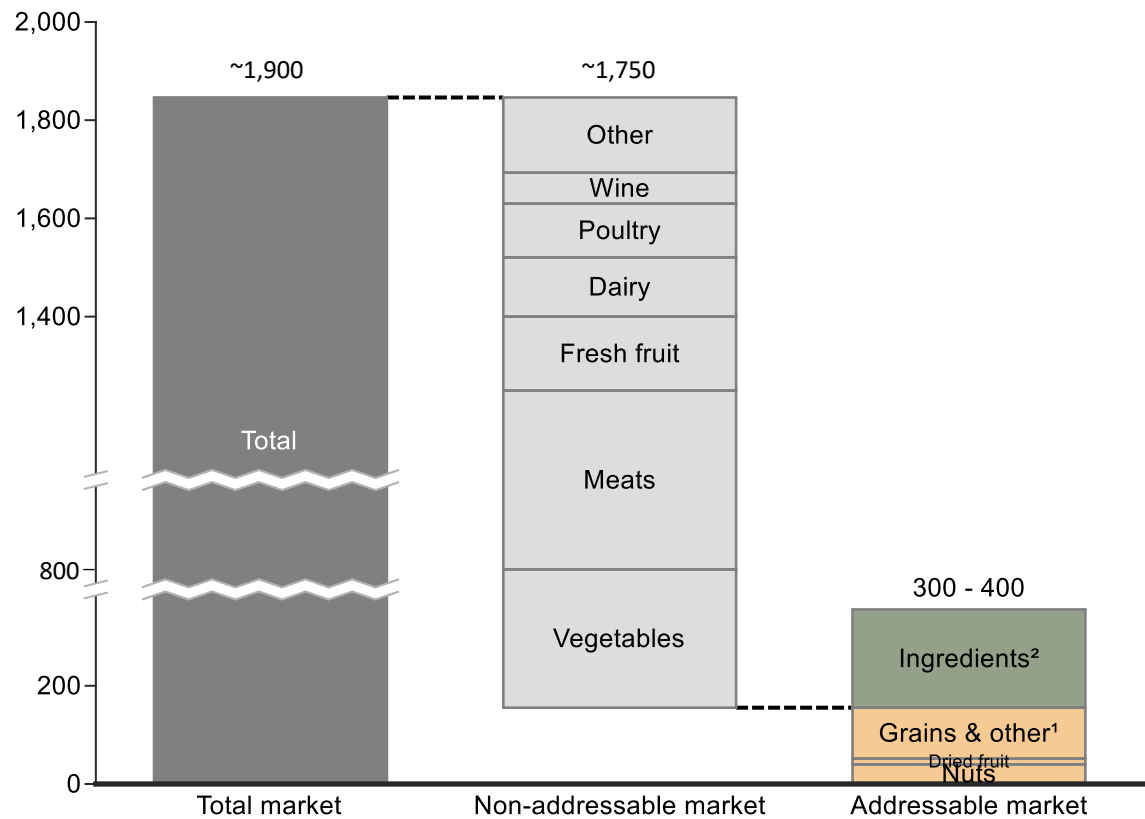


Notes: Exchange rate of 1 EUR = 1.12 USD was assumed; [1] Where data was not available, 2011 and 2016 data was used; [2] Organic retail market excludes exports
Source: Organic Authority; Zion Market Research; FIBL; Australian Organic Market Report (2018); Country statistical databases; Internal management research & analysis

Our addressable organic market in Australia is forecast to grow 2-3x by 2024

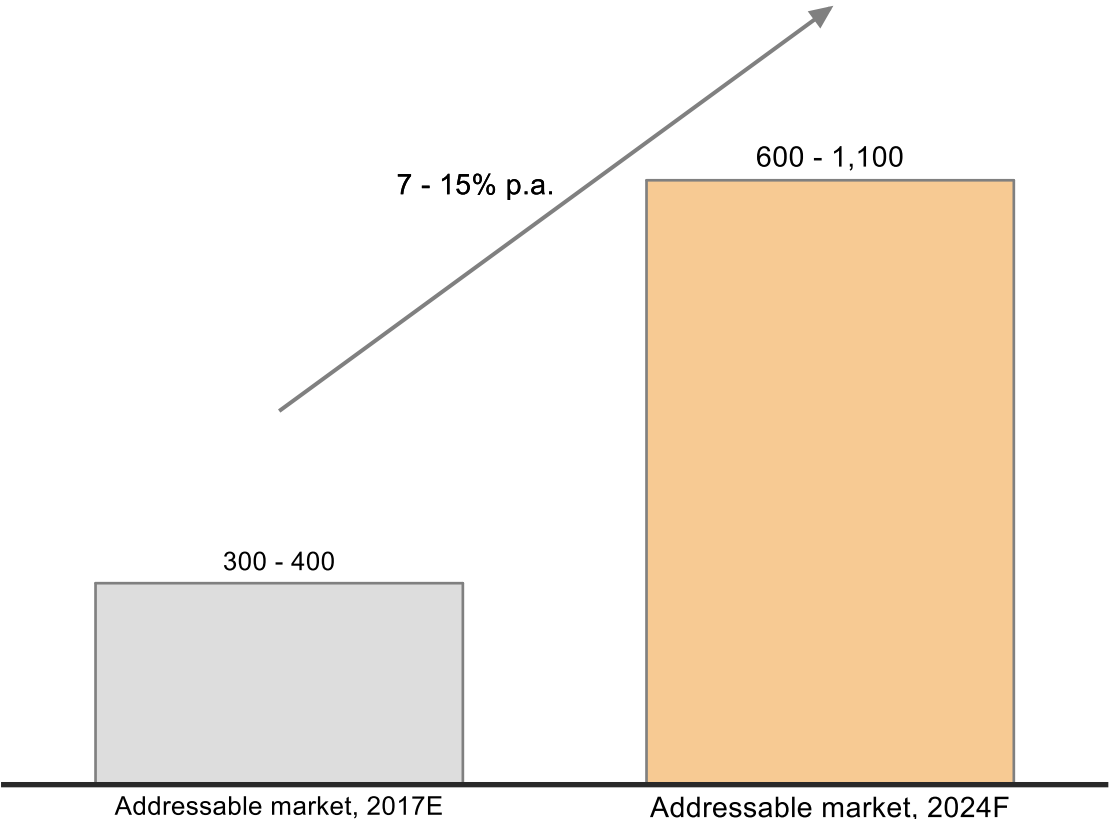
Our addressable market is a subset of the broader organics market worth ~AUD\$300 – 400m...

Addressable domestic organic market (2017E)² A\$m



...and is forecast to grow to \$600m – \$1.1b by 2024

Growth of domestic addressable market, A\$m



Notes: [1] Only including nuts, coconut, dried fruit, seeds and grains; [2] Assuming a ~40% discount to estimate the manufacturer share of the market. Assuming that the vast majority of retail market is minimally transformed raw ingredients (e.g., packaged nuts) and that ingredients are ~50% of retail spend. The ingredients market represents market for organic ingredients which do not end up as retail products in the addressable

Source: Freshlogic analysis; Comtrade data; Horticulture handbook; Australian Oilseeds Association; Australian Grain Association; Australian Rice Association; Sunbeam; Austrade; ABC; ABS; Ausgrain market report; Australian Organic Market Report; ABARES; TechSci; Mordor Intelligence; Internal management research & analysis

Potential shoppers of organic products represent 30% of Australian consumers

Our potential shoppers ('BFBH'¹ & 'Health Controller' consumers) are focussed on health and relatively price insensitive...

Features of BFBH¹ & Health Controller customer groups



Health is a clear priority



Quality of produce is more important than convenience or price



Are more frequent shoppers in greengrocers, health food stores and butchers



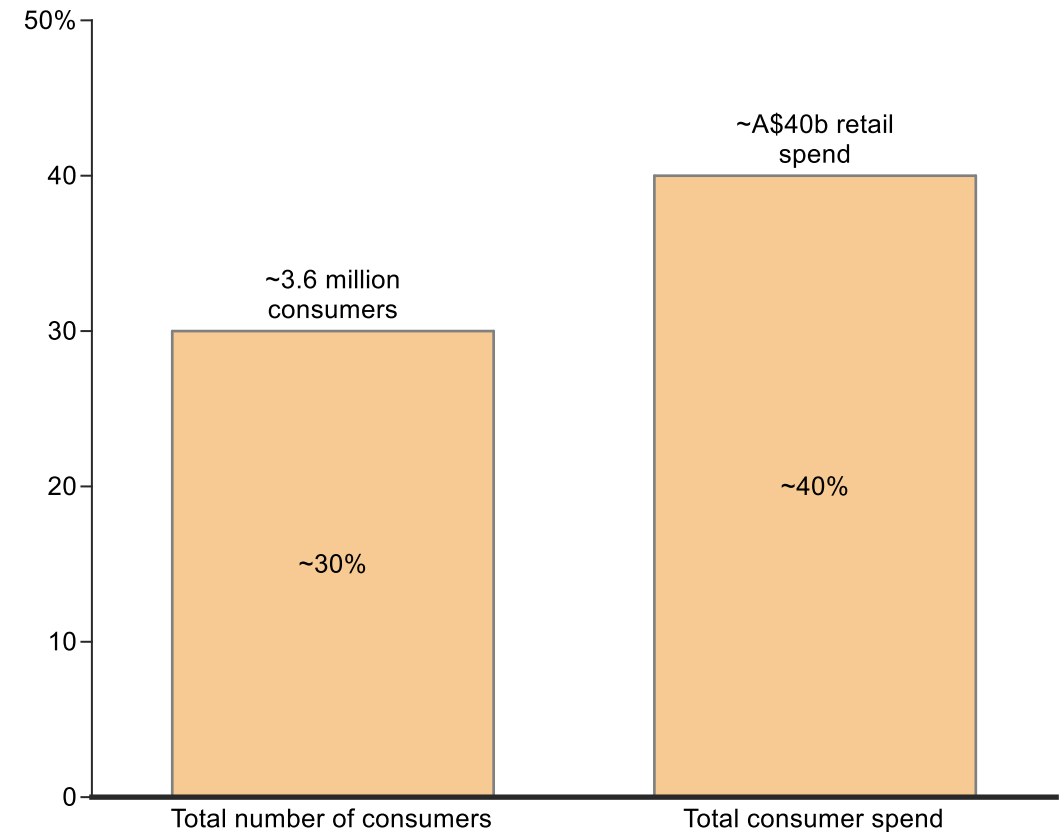
Not swayed by bargains and specials

Notes: [1] Better food, better health consumer segment

Source: Roy Morgan; Internal management discussions & analysis

...and account for 30% of all consumers & 40% of all retail spend

Proportion of consumers & total spend that is attributable to BFBH¹ & Health Controller groups, %



Our organic positioning is supported by macro food trends



Increase in demand for socially conscious brands

- 30% of Millennials say they go out of their way to buy organic or natural products. This is the highest of all generational groups.



Rise of plant-based alternatives

- Growth in veganism and awareness of the benefits of plant-based foods is on the rise.



Healthy eating increases with age

- With an ageing population awareness for healthier food is growing exponentially to cater for specific health issues or concerns.

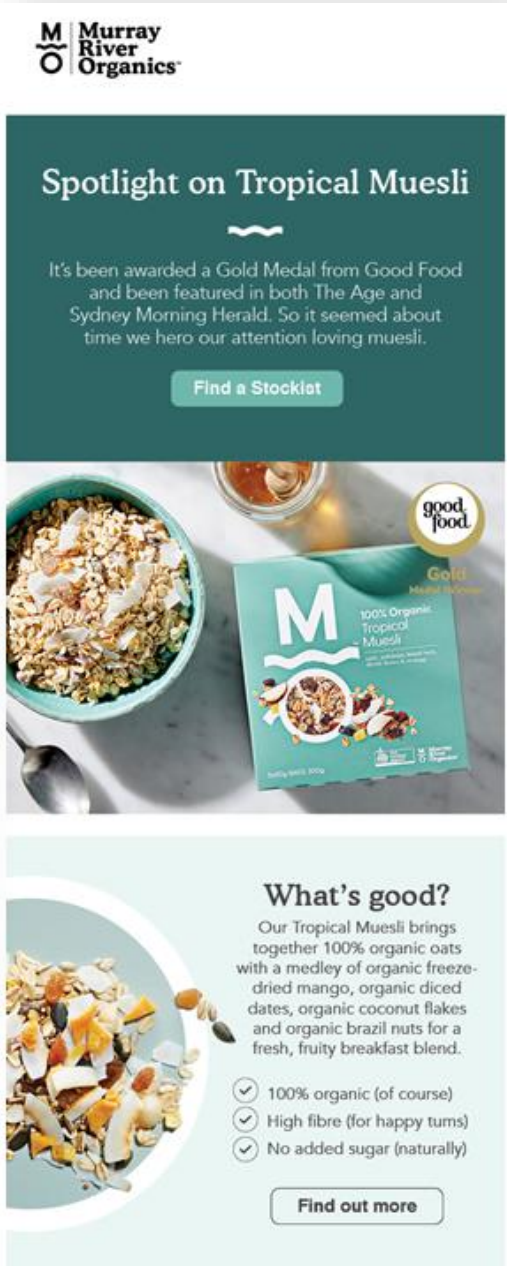
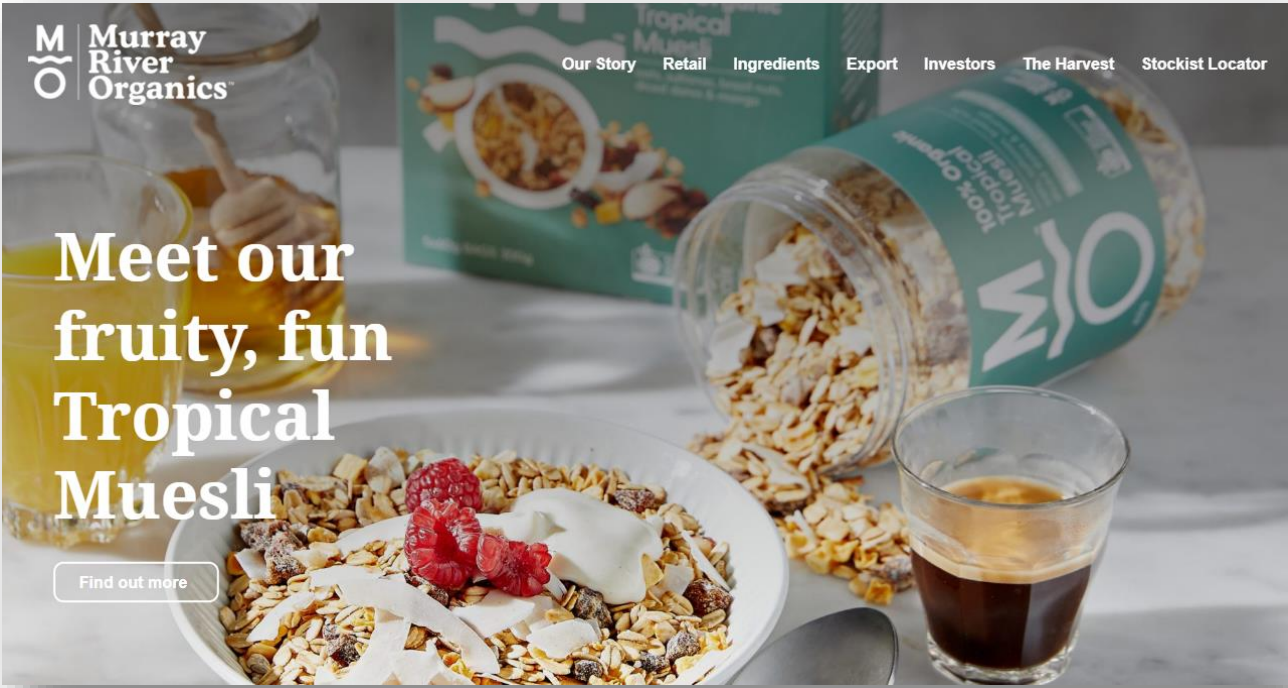
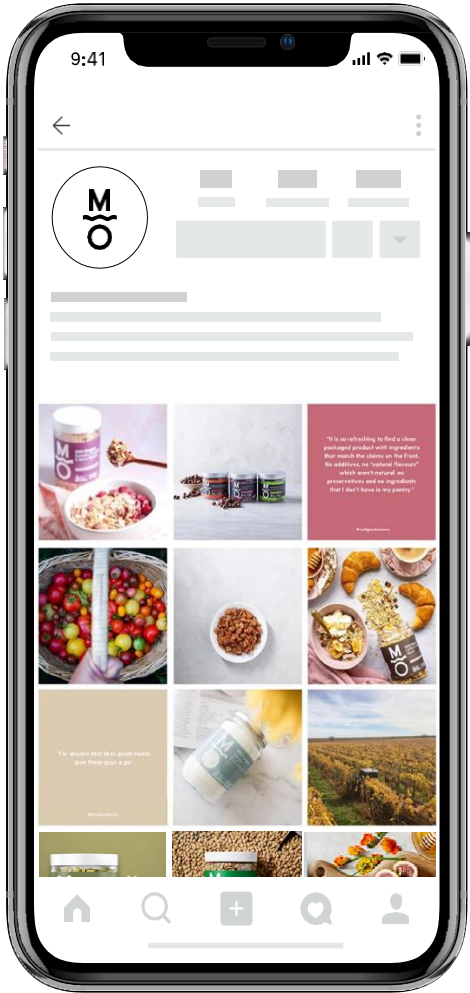


Seeking innovation and new products

- Shoppers continue to seek out new products and new brands. Innovation remains critical in order to engage and excite consumers of the future.



Launch of Murray River Organics Brand in June 2020



MURRAY RIVER ORGANICS

With over 38 branded retail products ranged and growing

**Organic Cooking
Ingredients and Oils**



MURRAY RIVER ORGANICS

**Organic Muesli in sustainable
packaging and Organic Bulk Packs**



**Organic Mylk Chocolate and
Organic Snacking Range**



Great consumer feedback including a Gold Medal from Good Food Magazine's Taste Test!



Murray River 100% Organic Tropical Muesli, 400g, \$7.50

Score: 4.5/5

Good Food Taste Test Award: Gold

Certified organic and textured with Brazil nuts and dates, there was little the panel could fault with this muesli. "It feels good for you, not sweet at all," says Rantissi. "The aftertaste is pleasant and makes you want more. I love the coconut flakes, but I'm a coconut fan generally."



I love the tropical muesli! So tasty 😊

Waking up with delicious @murrayriverorganics muesli. Bonus is the very cute container which is refillable and recyclable.

Tried your muesli yesterday... amazing ❤️

Perfect start to my day with @murrayriverorganics Muesli made with 100% organic ingredients and no added sugar ❤️

I found this @murrayriverorganics apple and cinnamon muesli and @the.happiesthealthyproject gave me some inspo to make something out of it 😍



Launch of MRO Brand in China and T-mall Flagship Store in October 2020



Tmall New Flagship Shop

- Our new Tmall flagship store is on the way with Murray River master brand trade marked and registered for key categories at Alibaba platforms.



<https://afushipin.tmall.com/?spm=a220a.1000855.1997427721.d4918089.465f13c3e9m591>

Chinese consumers delight in MRO's Gobble Organic Sultana's and MRO Avocado Oil



"Jiji's first taste of dried fruit, so happy to be Gobble Organic raisins, **he loved it so much** couldn't stop asking for different flavors!"



粥粥辅食日记 | 美味茄汁蛋饺 | 蛋嫩汤鲜
小时候经常给粥粥吃蛋饺，后来就不爱吃了 🤔
🤔，可能吃腻了，想着变变花样给升级一下，做了这款茄汁蛋饺，没想到很给面子吃光了 🍗，别说，蛋饺泡着茄汁真的很好吃，果然西红柿鸡蛋是绝配呢，赶快跟我一起给宝宝换着花样做一次吧！ 🍗



粥粥辅食日记 | 美味茄汁蛋饺 | 蛋嫩汤鲜
小时候经常给粥粥吃蛋饺，后来就不爱吃了 🤔
🤔，可能吃腻了，想着变变花样给升级一下，做了这款茄汁蛋饺，没想到很给面子吃光了 🍗，别说，



粥粥辅食日记 | 美味茄汁蛋饺 | 蛋嫩汤鲜
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🤔，可能吃腻了，想着变变花样给升级一下，做了这款茄汁蛋饺，没想到很给面子吃光了 🍗，别说，

"So today I tried to add Murray River Organics avocado oil in the egg dumplings...**Murray River Organics is known for its organic foods, I would trust it in meals** for Zhouzhou."

Appendix 1 - Non-IFRS financial measures

The following unaudited non-IFRS financial measures are included in this report:

1. **Net Debt** - Net Debt, represents total borrowings less cash and cash equivalents.
2. **Net Bank Debt** - Net Bank Debt, represents total borrowings (excluding the Colignan property lease liability and right of use asset lease liabilities) less cash and cash equivalents.
3. **EBIT-L** - EBIT-L, represents earnings or losses before interest, tax, excluding the impact of AASB 9 *Financial Instruments*, AASB 15 *Revenue from Contracts with Customers* and AASB 16 *Leases*.
4. **Underlying EBIT-SL** - Underlying EBIT-SL, represents earnings or losses before interest, tax, and before the fair value gain or loss on Self-Generating and Regenerating Assets ("SGARA" or biological assets), excluding the impact of AASB 9 *Financial Instruments*, AASB 15 *Revenue from Contracts with Customers* and AASB 16 *Leases*, and excluding one-off items as agreed with the Company's financier.
5. **EBIT-SL** - EBIT-SL, represents earnings or losses before interest, tax, and before the fair value gain or loss on Self-Generating and Regenerating Assets ("SGARA" or biological assets), excluding the impact of AASB 9 *Financial Instruments*, AASB 15 *Revenue from Contracts with Customers* and AASB 16 *Leases*.
6. **Underlying EBITDA-SL** - Underlying EBITDA-SL, represents earnings or losses before interest, tax, depreciation, amortisation, impairment and before the fair value gain or loss on Self-Generating and Regenerating Assets ("SGARA" or biological assets), excluding the impact of AASB 9 *Financial Instruments*, AASB 15 *Revenue from Contracts with Customers* and AASB 16 *Leases*, and excluding one-off items as agreed with the Company's financier.
7. **EBITDA-SL** - EBITDA-SL represents earnings or losses before interest, tax, depreciation, amortisation, impairment and before the fair value gain or loss on Agricultural Produce (SGARA), excluding the impact of AASB 9 *Financial Instruments*, AASB 15 *Revenue from Contracts with Customers* and AASB 16 *Leases*.
8. **Net Tangible Assets (NTA)** - Net Tangible Assets represents total assets less intangible assets less total liabilities (excluding deferred tax liabilities) less deferred tax assets, excluding the impact of AASB 9 *Financial Instruments*, AASB 15 *Revenue from Contracts with Customers* and AASB 16 *Leases*.



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Murray River Organics' results are reported under International Financial Reporting Standards (IFRS). Throughout this Presentation, Murray River Organics has included certain non-IFRS financial information which has not been specifically audited in accordance with the Australian Accounting Standards, but has been extracted from the financial statements for the year ended 30 June 2020.



M | **Murray
River
Organics™**

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