EVERYDAY PEOPLE FINANCIAL REPORTS Q1 2025 RESULTS WITH 20% REVENUE GROWTH OVER Q1 2024 AND STRATEGIC ADVANCEMENTS ACROSS CORE BUSINESS LINES

Edmonton, Alberta – (Newsfile Corp. – May 14, 2025) – Everyday People Financial Corp. (**TSX-V: EPF**) (**OTCQB: EPFCF**) ("**Everyday People**" or the "**Company**"), a technology-driven financial services provider, is pleased to announce its consolidated financial results for the three months ended March 31, 2025, marking another milestone in the Company's growth strategy.

"Our Q1 performance reflects the momentum of our diversified business strategy. With strong contributions from our revenue cycle management ("**RCM**") segment and a shift toward capital-light, recurring revenue models in our Financial Services division, we are positioning the Company for sustained growth and profitability," said Gordon Reykdal, Executive Chairman of Everyday People.

Key Financial Highlights for the Three Months Ended March 31, 2025

- Revenue increased by 20% to $17.7 million, compared to $14.8 million for the same period in 2024.
- Cash flow from operations improved by $2.3 million, moving from a negative $0.7 million in Q1 2024 to a positive $1.6 million in Q1 2025.

Following the expansion of our RCM client base announced in December 2024, the Company began recognizing revenue from these new contracts in Q2 2025, with a growing financial impact throughout the remainder of the year. The Company anticipates increasing its RCM client base by an additional 40% based on its Q1 RCM revenues of $15.1 million this quarter as compared to $12.2 million for the same period in the prior year.

[1]Adjusted EBITDA

	Three months ended	**Three months ended**
	March 31, 2025 $000	**March 31, 2024 $000**
Adjusted EBITDA reconciliation		
Net profit before tax	**969**	**1,467**
Adjustments		
Depreciation and amortization	943	799
Acquisition costs	—	72
Share-based compensation	116	153
Finance costs	614	897
Gain on contingent consideration	(546)	—
Gain on debt settlement	—	(286)
Total adjustment to net profit before tax	**1,127**	**1,635**
Adjusted EBITDA	**2,096**	**3,102**
Less: Finance costs	(614)	(897)
Adjusted EBTDA	**1,482**	**2,205**

Looking Forward

"Everyday People had an exceptionally strong start to the year and remain focused on advancing its capital-light business model and executing on a disciplined acquisition strategy." said Gordon Reykdal, Executive Chairman of Everyday People. "We have a passionate and experienced team of operators delivering on the Company's vision."

About Everyday People Financial Corp.

Everyday People Financial Corp. is a technology-driven financial services company with a mission to help individuals and businesses manage money better. First established in 1988, we have a workforce of 550 people operating in the United Kingdom and Canada providing fully fee-for-service solutions across two business pillars operating in Canada and the United Kingdom.

Revenue Cycle Management (RCM), which helps organizations recover receivables and streamline billing processes without purchasing consumer debt, and Financial Services, which provides digital tools and credit access programs that support Canadians on their financial journey, all without lending money.

Founded on the belief that everyone deserves a second chance to rebuild financial health and wealth, the Company is committed to providing affordable, innovative, and responsible financial solutions that create lasting value for our clients, customers, and shareholders.

We are changing the way people manage money by enhancing our client and consumer services with our own affordability assessment programs with specialized financial products and literacy programs. We're helping everyday people rebuild their financial health for generational wealth. We stand for creativity and entrepreneurship. Our combination of companies, products and services has been established to ensure we can fulfill consumers' financial needs and service them in a low-cost and effective manner.

Financial Statements & Management's Discussion and Analysis

This news release should be read in conjunction with Everyday People's consolidated financial statements and "Management's Discussion and Analysis" report for the three months ended March 31, 2024, which have been posted under the Company's profile on SEDAR+ at www.sedarplus.ca.

Non-IFRS Financial Measures

This news release makes reference to certain non-IFRS financial measures, including Adjusted EBITDA, and Adjusted EBTDA.

"Adjusted EBITDA" is not a recognized measure under IFRS and does not have a standardized meaning prescribed by IFRS and is therefore unlikely to be comparable to similar measures presented by other companies. "EBITDA" means earnings before finance and interest costs, provision for income tax and amortization and depreciation expenses. "Adjusted EBITDA" is calculated as adding back the share-based compensation, depreciation and amortization expenses, other expenses (income) and other non-operating expenses (income) management considers not directly related to operational performance of the period presented.

"Adjusted EBTDA" is not a recognized measure under IFRS and does not have a standardized meaning prescribed by IFRS and is therefore unlikely to be comparable to similar measures presented by other companies. "EBTDA" means earnings before finance excluding interest costs, provision for income tax and amortization and depreciation expenses. "Adjusted EBTDA" is calculated as adding back the share-based compensation, depreciation and amortization expenses, other expenses (income) and other non-operating expenses (income), and excludes interest costs in the calculation, management considers not directly related to operational performance of the period presented.

Adjusted EBITDA and EBTDA, are used as non-IFRS financial measures to provide investors with a supplemental measure of the Company's operating performance and thus highlight trends in its core business that may not otherwise be apparent when relying solely on IFRS financial measures. The Company believes that securities analysts, investors, and other interested parties frequently use non-IFRS financial measures in the evaluation of issuers. The Company's management also uses non-IFRS financial measures to facilitate operating performance comparisons from period to period, prepare annual operating budgets and assess the Company's ability to meet its capital expenditure and working capital requirements.

Non-IFRS financial measures have limitations as analytical tools and should not be considered in isolation or as a substitute for an analysis of the Company's results under IFRS. There are a number of limitations related to the use of non-IFRS financial measures versus their nearest IFRS equivalents. Investors are encouraged to review the consolidated financial statements as at and for the three months ended March 31, 2025 and March 31, 2024, and disclosures in their entirety and are cautioned not to put undue reliance on any non-IFRS financial measure and view it in conjunction with the most comparable IFRS financial measures. In evaluating these non-IFRS financial measures, please be aware that in the future the Company will continue to have the adjustment similar to those adjusted in the presented period.

For more information visit: www.everydaypeoplefinancial.com.

Contact

Gordon Reykdal
Executive Chairman
letsconnect@epfinancial.ca
1 888 825 9808 (Press Option 2 for Investor and Media Relations)

Cautionary Note Regarding Forward-Looking Statements

This news release includes certain "forward-looking statements" or "forward-looking information" (collectively referred to hereafter as "forward-looking statements") under applicable Canadian securities legislation. Forward-looking statements include, but are not limited to, statements with respect to financial performance, results of operations, integration of the acquired businesses, and the business, plans, strategy, and operations of the Company. Forward-looking statements are necessarily based upon a number of estimates and assumptions that, while considered reasonable, are subject to known and unknown risks, uncertainties and other factors which may cause the actual results and future events to differ materially from those expressed or implied by such forward-looking statements. Such factors include, but are not limited to, expectations and assumptions concerning the Company and the acquired businesses as well as other risks and uncertainties, including those described in the documents filed by the Company on SEDAR+ at www.sedarplus.ca. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking statements. The Company disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.