



Everyday People Financial Reports Record Revenue Growth of 51% in RCM Segment and Expands AnyDay Tip Payments Program

Edmonton, Alberta – (Newsfile Corp. – November 14, 2025) – Everyday People Financial Corp. (TSX-V: EPF) (OTCQB: EPFCF) (“Everyday People” or the “Company”), a technology-driven financial services provider, today announced its financial results for the three and nine months ended September 30, 2025, highlighted by a 6% increase in Q3 revenue to \$18.9 million compared to \$17.8 million in Q3 2024. Nine-month revenues rose 21% year-over-year to \$58.7 million from \$48.3 million for the same period last year.

Revenue Cycle Management Segment (“RCM”) its financial results for the three and nine months ended September 30, 2025, highlighted by a 51% increase in Q3 revenue to \$18.8 million compared to \$12.5 million in Q3 2024. Nine-month revenue rose 40% year-over-year to \$51.6 million from \$36.9 million for the same period last year.

RCM Leadership; Poised for Over \$100 Million RCM Revenue in 2026 with continued momentum in the Company’s **RCM** segment, and disciplined execution of its capital-light business strategy.

RCM Segment Growth and Outlook

Everyday People Financial Corp. (“EPF”) continued to build momentum in its RCM operations through both organic expansion and strategic acquisitions. The Company’s RCM business operating across Canada and the United Kingdom under BPO Collections, CCS Group, and Groupe Solutions delivered another strong quarter with double-digit growth in revenue and profitability. During the quarter, EPF’s RCM segment benefited from higher volumes from existing client mandates, operational efficiencies, and cost synergies from its recent integrations.

“Our RCM platform continues to perform exceptionally well as we consolidate and scale operations,” said Graham Rankin, Co-CEO of RCM UK and Barret Reykdal, Co-CEO of RCM Canada. “With the addition of ACT Credit Management, we are now well-positioned to deliver solid results, and anticipate RCM revenues to exceed \$100 million in 2026, with a targeted 20% EBITDA margin as we continue to grow organically and through accretive acquisitions.”

Financial Services Segment: EP Payments, HSA, and Strategic Growth

The quarter also marked a major milestone with the execution of the Management Services and Program Management Agreement (“MSA”) with XTM Inc., under which Everyday People Payments Inc. (“EP Payments” jointly formed by EPF and XTM will manage all Canadian network-branded card and wallet programs. Under the MSA, EP Financial acts as the exclusive program and operations manager for EP Payments’ card and wallet programs, including BIN sponsorships and settlement through Digital Commerce Bank. EP Financial earns an equal share of net program revenues after direct costs, with the right to increase ownership in EP Payments to 49.9%.

“This partnership accelerates our strategy to deliver a unified, scalable, and compliant payments infrastructure across North America,” said Tyler Hatch, Co-CEO of EP Financial Services. “We expect EP

Payments to process between \$750 million and \$1 billion in tip and wage disbursements in 2026, generating high-margin recurring revenues aligned with our capital-light model.”

EPF also continues to expand its Everyday Health Spending Account (HSA) platform and related employer programs, with combined expected annual revenues of \$5 to \$7 million at launch, supported by strong contribution margins in the 75% to 90% range and growing adoption by corporate and government clients.

Operational Discipline and Cost Management

“We remain committed to maintaining disciplined cost controls across our corporate functions,” added Dil Boparai, CFO of Everyday People. “Our strategy focuses on operational scalability, prudent financial management, and driving sustainable shareholder value.”

Forward Strategy

Everyday People’s growth strategy continues to focus on three pillars:

1. Expanding RCM leadership through organic growth and targeted acquisitions such as ACT.
2. Scaling financial services through EP Payments, HSA program, and government and corporate expansion.
3. Delivering strong financial performance under a capital-light, high-margin model with EBITDA growth and minimal dilution.

“We’re executing with discipline and purpose,” said Reykdal. “With five acquisitions completed, growing RCM margins, and a new payments platform ready to scale, we expect meaningful revenue and EBITDA acceleration.”

Key Financial Highlights for the Three and Nine Months Ended September 30, 2025

Adjusted EBITDA:

	Three months ended	Three months ended	Nine months ended	Nine months ended
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
	\$000	\$000	\$000	\$000
Adjusted EBITDA reconciliation				
Net profit before tax	374	1,578	2,228	3,632
<i>Adjustments</i>				
Interest included in direct cost	1	—	2	7
Depreciation and amortization	911	821	2,709	2,424
Acquisition costs	—	—	—	72
Share-based compensation	189	102	476	448
Finance costs	530	738	1,687	2,425
Gain (loss) on contingent consideration	336	—	(423)	—
Gain on debt settlement	—	(154)	—	(439)
Total adjustment to net profit before tax	1,967	1,507	4,451	4,937
Adjusted EBITDA	2,341	3,085	6,679	8,569
Less: Finance costs	530	738	1,687	2,425
Adjusted EBTDA	1,811	2,347	4,992	6,144

Adjusted EBITDA – RCM:

	Three months ended	Three months ended	Nine months ended	Nine months ended
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
	\$000	\$000	\$000	\$000
Adjusted EBITDA reconciliation				
Net profit before tax	1,108	263	4,186	2,246
<i>Adjustments</i>				
Interest included in direct cost	1	—	2	7
Depreciation and amortization	855	784	2,535	2,308
Acquisition costs	—	—	—	72
Share-based compensation	—	30	—	77
Finance costs	428	317	1,274	950
Gain on contingent consideration	336	—	(423)	—
Total adjustment to net profit before tax	1,620	1,131	3,388	3,414
Adjusted EBITDA	2,728	1,394	7,574	5,660
Less: Finance costs	428	317	1,274	950
Adjusted EBTDA	2,300	1,077	6,300	4,710

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 over 600 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.

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.

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 nine months ended September 30, 2025, 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 Adjusted 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 nine months ended September 30, 2025 and September 30, 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.

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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, and key financial metrics, 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.

Neither TSX Venture Exchange nor its Regulation Services Provider (as that term is defined in policies of the TSX Venture Exchange) accepts responsibility for the adequacy or accuracy of this release.