EverydayPeople FINANCIAL SOLUTIONS

Annual and Special Meeting of Shareholders

July 23, 2026

TSX-V: EPF | OTCQB: EPFCF

Appendix A: Legal Disclosure

Forward-looking Information

This presentation contains "forward-looking information" or "forward-looking statements" within the meaning of applicable securities legislation (collectively, "forward-looking statements"). Forward-looking statements are included to provide information about management's current expectations and plans that allows readers to get a better understanding of the Company's operating environment, business operations and financial performance and condition. Any statements that express or involve discussions with respect to predictions, expectations, beliefs, plans, projections, objectives, assumptions or future events or performance (often, but not always, identified by words or phrases such as "expects", "is expected", "anticipates", "believes", "plans", "projects", "estimates", "assumes", "intends", "strategy", "goals", "objectives", "potential", "possible" or variations thereof or stating that certain actions, events, conditions or results "may", "could", "would", "should", "might" or "will" be taken, occur or be achieved) are not statements of fact and may be forward-looking statements.

Forward-looking statements include, but are not limited to, statements regarding: the Company's goals, objectives or plans; the Company's business operations, strategy and product advantage; the Company's expectations regarding its revenues, expenses and operations; the Company's strategic initiatives; the Company's product offerings and delivery channels, including the Company's plans for and timing of the expansion of its products and services; the Company's anticipated capital requirements and the Company's ability to secure sufficient capital; anticipated transactions and the terms and timing for completion thereof; the integration of any future acquisitions by the Company; the Company's ability to attract new partners, vendors and customers and develop and maintain relationships with existing partners, vendors and customers; and the acceptance by the Company's customers and the marketplace of new technologies and solutions.

Forward-looking statements are based upon a number of factors and assumptions that, if untrue, could cause actual results, performance or achievements to be materially different from future results, performance or achievements expressed or implied by such statements. Some of the material factors or assumptions used to develop forward-looking statements include, without limitation, expected growth, results of operations, business prospects, economic factors and the industry generally.

Forward-looking statements are subject to a variety of known and unknown risks, uncertainties and other factors that could cause actual events or results to differ from those expressed or implied. 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. Certain important factors that could cause actual results, performance or achievements to differ materially from those in the forward-looking statements include, among others: the duration and impact of the COVID-19 pandemic; the Company's ability to attract new customers; risk of customer loan defaults; reliance on strategic partnerships and third party service providers; availability and cost of capital; changes in equity markets; negative economic conditions; interest rate fluctuations and tight credit markets; regulation and compliance; competition; cybersecurity risks; dependence on key personnel; the Company's ability to complete and successfully integrate acquisitions; and other risks associated with executing the Company's objectives and strategies.

This list is not exhaustive of the factors that may affect any of the Company's forward-looking statements. Although the Company believes its expectations are based upon reasonable assumptions and have attempted to identify important factors that could cause actual actions, events or results to differ materially from those described in forward-looking statements, there may be other factors that cause actions, events or results not to be as anticipated, estimated or intended.

Readers are cautioned not to put undue reliance on forward-looking statements. The forward-looking statements contained herein are made as of the date of this presentation and, accordingly, are subject to change after such date. The Company disclaims any intent or obligation to update or otherwise revise any forward-looking statements or the foregoing list of assumptions or factors, whether as a result of new information, future events or otherwise, except in accordance with applicable laws.

No Advertisement or Solicitation

This presentation is not, and under no circumstances is to be construed as, a prospectus, an advertisement or a public offering of the securities of the Company in Canada, the United States or any other jurisdiction. No securities commission or similar authority in Canada or the United States has reviewed or in any way passed upon this document or the merits of the securities described herein, and any representation to the contrary is an offence. The securities described herein have not been and will not be registered under the United States Securities Act of 1933, as amended, or any state securities laws and may not be offered or sold within the United States absent an exemption from registration.

Where recovery meets responsibility.

We’re Everyday People.

Everyday People Financial Corp. (“Everyday People” or EPF”) was built on a simple belief: how you recover revenue says everything about how you value people.

We built our receivables management company to do it differently. We have seen too many people caught between what they owe and what they can realistically manage. Our approach closes that gap with systems that work with how people actually live, not against them.

Our platform helps organizations across government and enterprise resolve complex financial obligations with care, accuracy, and accountability.

- A pure-play global Receivables Management platform, built to scale across programs, sectors, and jurisdictions.
- Fee-for-service model. No debt purchased. No balance sheet exposure.
- Tech-enabled, compliant, and customer-first across every program and jurisdiction.
- Our platform is scalable, regulatory-aligned, and built to replace outdated legacy systems.
- Operating in the United Kingdom and Canada

Our Operating Entities

bpo collections

EP Financial Solutions

General Credit Services Inc.

Groupe Solution Collect

ccscollect

ACT Credit Management Ltd

At a Glance

TSX-V: EPF | OTCQB: EPFCF

1. 100% Fee-for-Service | No Debt, No Balance Sheet Risk

2. $76.2M 2025 Annualized Revenue | 20% Target EBITDA | High Forward Visibility

3. £175M ($324M CAD) Arrangement Book | Contracted, Recurring Cash Flow

4. 5 Acquisitions Completed | Proven M&A Consolidator

5. Blue-Chip Clients | FCA-Regulated | Regulation Is a Tailwind

Legacy recovery systems fail today's vulnerable consumer.

47% of Canadians live paycheque to paycheque[1]

49% of UK adults live in financially vulnerable circumstances[2]

- Rising default rates - government, utility, and telecom.
- Legacy collections still rely on outdated tactics and systems that fail today's digital consumer.
- Regulatory frameworks, like the FCA, demand ethical and tech-enabled recovery methods and most incumbents aren't ready.
- Cost-to-collect is rising. Labor-heavy models are eroding margins.
- Siloed systems mean consumers fall through the cracks and outcomes suffer.

1. Source: BDO Canada "How to Live Paycheque-to-Paycheque" article, citing Leger, Mar 14, 2024. 2. Source: Financial Conduct Authority, Financial Lives 2024 Survey, May 2025.

Capital Structure: Strong Insider Alignment

(TSXV: EPF | As of June 8, 2026)

Key Facts

- Founded: 2014
- Oldest Operating Subsidiary: Est. 1975
- Public Since: September of 2022
- Headquarters: Edmonton, Canada
- Team: Over 700 employees

Commitment from our Insiders

- Over $21 million invested by the founding family
- Private Funding: $5 million at $1.00 per share (2022)
- 2025 debt conversions:
  - $2 million at $0.82 per share
  - $4 million at $1.10 per share
  - $1.4 million at $0.63 per share

	SHARE CAPITAL
Issued & Outstanding Shares	130,106,636
Fully Diluted Issued & Outstanding Shares	133,787,636
Insider Ownership Percentage	31.58%
Market Capitalization as of June 8, 2026	$80.3M
Long-term Debt As of December 31, 2025	$5.6M

Proven in the UK. Scaling in Canada. Positioned for More.

EPF's model is geography-agnostic. regulatory alignment, AI infrastructure, and ethics travel well.

ESTABLISHED

United Kingdom

- £175M ($324M CAD) Arrangement Book
- 25+ Year Operating History
- FCA-Regulated & Compliant
- 4 operating entities

Anchor market. Full-cycle AI deployment. Proof of concept at scale.

SCALING

Canada

- $22.0M 2025 Annualized Revenue
- Blue-chip client base
- GCS + Groupe Solution
- Modernizing legacy RCM landscape

Replicating the UK playbook. AI framework being deployed.

OPPORTUNITY

Future Markets

- Highly fragmented globally
- Regulatory tailwinds expanding
- Technology platform is portable
- M&A pipeline in development

EPF's infrastructure scales without proportional cost increases.

Trusted by Blue-Chip Institutions Across Two Continents

EPF operates across government, utilities, financial services, and telecom in the UK and Canada.

£175M	93%	5-7yr	£130M	£369
UK total arrangement book	Payment success rate	Average Contract length with Blue Chip Clients	Total unclaimed benefits identified	Unclaimed benefits per arrangement

barclaycard

Virgin mobile

Desjardins

Direct Energy

sky

CANADIAN TIRE

Bell

TELUS

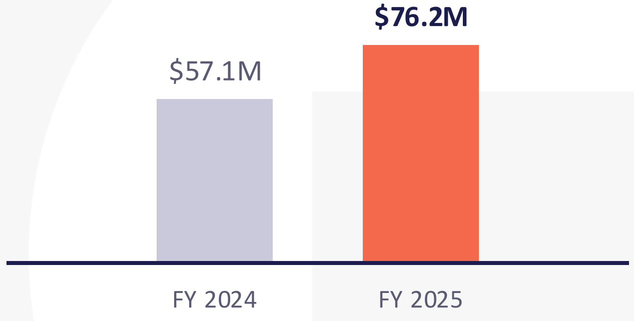
All revenue shown is either contracted or forecasted from active arrangements.

FY2025 & Q1 2026: Year-over-Year Performance

Audited FY2025 results and Q1 2026 revenue from continuing operations

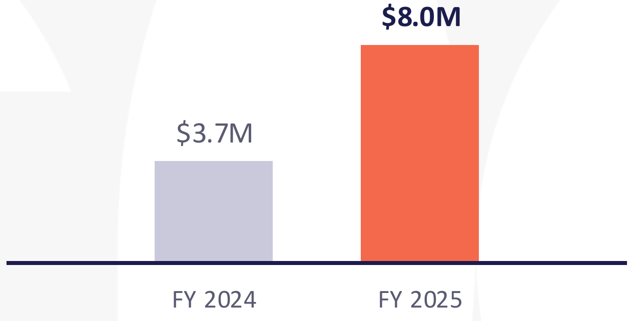
Total Revenue ($M)

+33% YoY



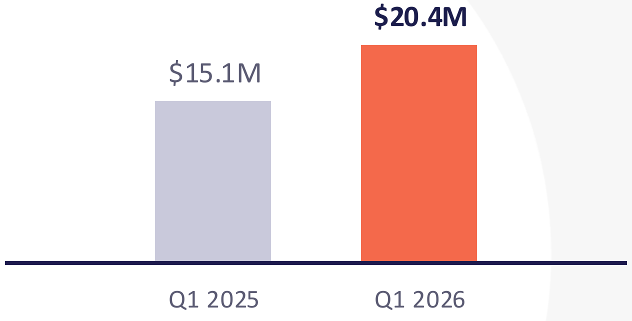
Adjusted EBITDA ($M)

+116% YoY



Q1 Revenue ($M)

+35% YoY



BALANCE SHEET HIGHLIGHTS

- Total liabilities down $10.6M to $47.0M
- Shareholders’ equity up to $13.5M from $6.3M
- Working capital improved $5.7M; EAM note settled

YEAR-END FINANCIALS (FY2025)

- Gross margin 66%, up from 59% in 2024
- RCM revenue $69.7M (+47%); RCM Adj. EBITDA $9.4M
- Net loss narrowed to $1.4M; $6.0M operating cash flow

Source: EPF news releases, April 22 and May 20, 2026. Q1 2025 revenue as previously reported.

Q1 2026: A Quarter of Deliberate Investment

Three months ended March 31, 2026 — revenue from continuing operations up 35%

REVENUE GROWTH

$20.4M

Revenue from continuing operations, up 35% from $15.1M in Q1 2025 as the RCM platform continues to scale.

SCALING FOR SIGNED CLIENTS

+116

New fee-earning positions — the largest cohort in EPF's recent history — capacity in place ahead of the revenue it will generate.

AI-ENHANCED PRODUCTIVITY

~25%

Additional headcount that would have been required to deliver Q1 output without EPF's AI-enabled efficiencies.

"That capacity is in place ahead of the revenue it will generate. We expect that gap to close progressively through the balance of 2026 and into 2027."

— Graham Rankin, Co-CEO (UK)

Source: EPF news release, May 20, 2026. Q1 Adjusted EBITDA of $0.5M reflects ~$1.5M of incremental salary investment in future growth.

Becoming Pure-Play RCM: The FinCard Divestiture and Your Shares

To be voted on at today's Annual and Special Meeting — July 23, 2026

1. **Divesting non-core segments.** EP Homes and Financial Services entities to be sold to FinCard Financial Services Inc., subject to disinterested shareholder approval and final TSXV acceptance.

2. **One FinCard share for every EPF share you hold.** FinCard shares have been set aside in trust for EPF shareholders of record as of July 23, 2026.

3. **FinCard is going public.** Binding LOI with Smartset Services Inc. (TSX-V: SMAR.P) signed June 12, 2026; FinCard shares are expected to convert into shares of the Resulting Issuer, anticipated to list as a TSXV Tier 2 Technology issuer.

4. **EPF emerges as a pure-play international RCM platform.** BPO, EPFS, CCS, ACT, GCS and Groupe Solution — over 700 professionals across Canada and the UK.

Sources: EPF news releases, March 11 and April 22, 2026; Smartset–FinCard joint news release, June 12, 2026.

A Track Record of Execution and A Roadmap for Scale

Milestones Achieved:

- Acquisition of General Credit Services Inc. - December 30, 2022
- Acquisition of Groupe Solution Collect Solu Inc. - March 31, 2023
- Acquisition of Everyday People Financial Solutions Ltd. - October 31, 2023
- Acquisition of CCS Group Holdings Limited - November 7, 2024
- Acquisition of ACT Credit Management Limited – January 7, 2026

2026 Growth Levers in Motion:

- Continued organic growth across core receivables management operations.
- Strategic acquisitions to accelerate scale and margin.

Let’s Build the Next Phase Together

We’re inviting aligned investors to participate in the next phase of EPF’s growth.

- Proven M&A execution.
- Recurring, high-margin cash flow.
- Scalable, tech-first infrastructure.
- Positioned for consolidation and market leadership.

Reach out at letsconnect@epfinancial.ca

Thank You.

Driven by people. Grounded in purpose. Built for growth.

EverydayPeople
FINANCIAL SOLUTIONS

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