



STEWARDS™

A DIVERSIFIED FINANCIAL PLATFORM

Integrating private credit, real assets,
and modern digital infrastructure.

Date
December 2025

Stewardship That Creates Shared Value.

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements include statements regarding Stewards Inc.'s strategy, business model, market opportunity, financial outlook, growth plans, digital infrastructure initiatives, real asset strategy, and plans to pursue an uplisting to the Nasdaq Capital Market, as well as other statements that are not historical facts.

Forward-looking statements are based on management's current expectations, assumptions, and beliefs and involve risks, uncertainties, and other factors that may cause actual results to differ materially from those expressed or implied. These risks and uncertainties include, but are not limited to, general economic conditions, changes in market demand, credit performance, access to capital, regulatory developments, execution risks, competition, the timing and outcome of strategic initiatives, and the company's ability to meet applicable listing and regulatory requirements.

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Additional information regarding risks and uncertainties is included in Stewards Inc.'s filings with the U.S. Securities and Exchange Commission, including its registration statement on Form S-1 and other public filings.

Our Vision

To build a trusted, technology-driven financial platform that unites private credit, real assets, and digital infrastructure to create lasting value and transparency.

Our Purpose

To empower growth through disciplined capital allocation, innovation, and responsible stewardship of investor trust.

Problem

Small businesses face a structural financing gap.



33.2M SMBs in the U.S.



Nearly half request **< \$50,000** in working capital



Traditional banks underserve this segment due to:

- slow processes
- rigid underwriting
- low approval rates
- limited appetite for sub-\$50K tickets

Results

Millions of small businesses lack fast, flexible, reliable capital for daily operations.

Solution



Private credit growing:
\$1.7T → \$3.5T (2023–2028)



Bank pullback continues
across small-ticket credit



Demand for short-duration,
working-capital products increasing



RBF model fits SMB cash
cycles naturally



Public-market exposure to SMB
private credit remains limited



Stewards sits directly at
the intersection of these
tailwinds.

Our Value Proposition

For small businesses:

- Fast access to working capital
- Flexible, receipts-based repayment
- Renewal-friendly lifecycle
- No long applications or collateral requirements

For investors:

- Short-duration private credit exposure
- Attractive yields relative to other credit segments
- Diversification across industries and geographies
- Real-asset stabilizer
- Emerging digital infrastructure advantage
- Path toward scaled efficiency and transparency

The Stewards Platform

Real Assets (Stabilizer)

Selective income-producing properties that strengthen balance-sheet quality and support liquidity.

Private Credit (Core Engine)

Short-duration RBF advances driving revenue and reinvestment velocity.

Digital Infrastructure (Developing Capability)

Systems that improve liquidity movement, settlement efficiency, and underwriting accuracy.



STEWARDS™

Three interconnected pillars

STEWARDS™

How the Model Works

Revenue-Based Financing (RBF)

- Upfront advance to SMB
- Daily/weekly receipts collected until obligation satisfied
- Duration: 9–12 months
- Renewals: 40%+
- Lowest Gross defaults: <10%

Example:

Advance: \$50,000

Repayment: \$70,000

Gross yield: \$20,000 (before losses and cost of capital)

Proof & Traction

Strong foundation with room to scale.

 \$153M+ originated since 2020

 10,000+ SMBs funded

 High-volume underwriting engine

 Credit quality improving through discipline

 Renewal-driven recurring originations

 Technology improving throughput

 Real asset base strengthening underlying stability

 Digital treasury infrastructure underway

Competitive Positioning

Stewards is a distinctive platform in a crowded credit landscape

Segment	Focus	Ticket Size	Duration	Yield	Liquidity
Stewards	SMB private credit + real assets + digital infrastructure	< \$50K	Short	High	High
Banks	Traditional loans	\$250K+	Long	Low	High
Alt Lenders	Consumer/SMB	Varied	Varied	High	Low–Medium
BDCs	Mid-market debt	\$5M+	Medium	Medium	Medium

Few public-market vehicles offer direct exposure to SMB private credit with a stabilizing asset base.

Digital Infrastructure (Emerging Advantage)

Modernizing liquidity & settlement across the platform.



Digitize → Move → Settle
→ Optimize → Recycle



USD-denominated digital
instruments



Blockchain-based
settlement tools



Multi-sig custodial
infrastructure



Enhanced liquidity
mobility



Improved auditability +
transparency

Real Assets (Stability Engine)

Selective real estate investments strengthen the platform.



Income-producing properties



Long-term asset value



Liquidity & balance-sheet support



Lower blended cost of capital



Complements short-duration RBF cycles

A stabilizer that enhances resilience across environments.

Execution Strategy & Roadmap

Today (2024–2025)

- Strengthen underwriting discipline
- Scale RBF originations
- Improve credit quality
- Continue deleveraging
- Advance digital treasury infrastructure
- Prepare for Nasdaq uplisting

Next (2025–2027)

- Reduce cost of capital
- Expand real-asset base
- Institutional funding partnerships
- Deeper automation + AI integration

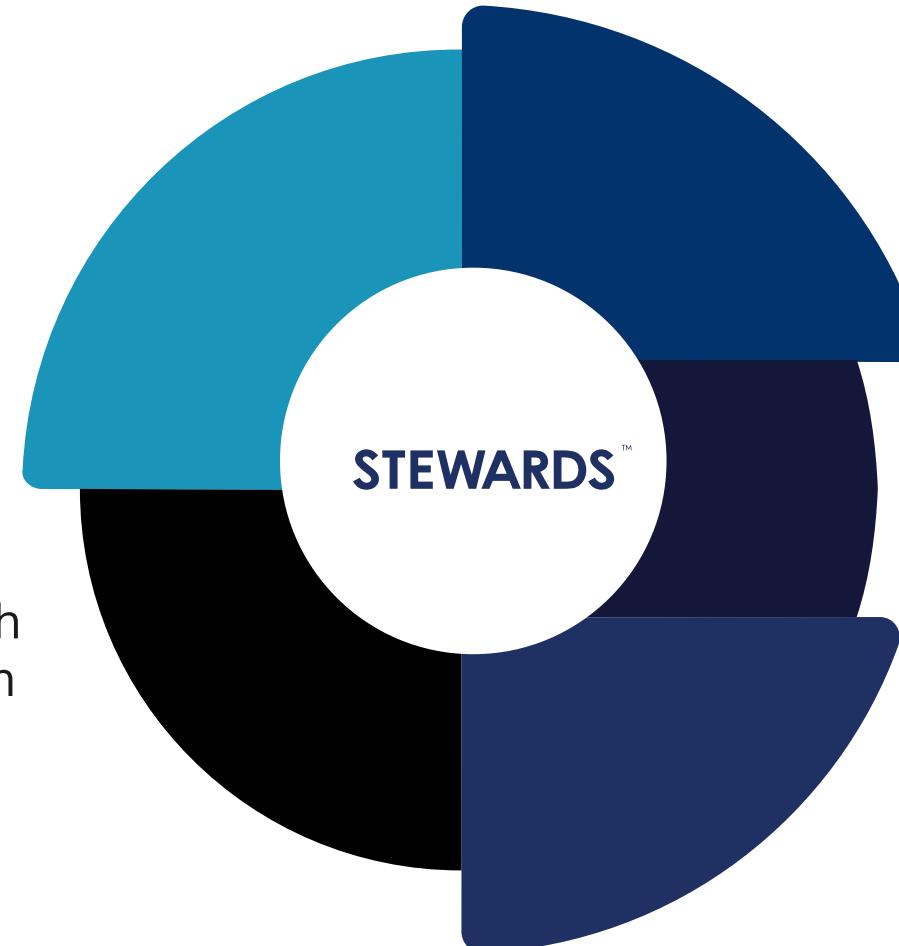
Long Term

- A scaled private credit platform integrated with real assets and next-gen financial infrastructure.

Financial Overview

Key financial themes (as disclosed in S-1):

Revenue growth driven by
originations and renewals



Operating leverage through
technology and automation

Gross margin improving
with credit discipline

Strong cash-recurring
model via daily collections

Deleveraging roadmap to
reduce interest expense

Leadership

Stewards of Innovation



Shaun Quin
President



Vaughan Korte
Chief Operating Officer



Katy Murless, CFA
Chief Financial Officer



Scott McGowan
Chief Marketing Officer

Corporate Governance



Glen Steward

Chairman of the Board / Chief Strategy Officer



Zachary Graeve

Independent Director / Chair, Nominating & Corporate Governance Committee



Dr. Wael Barsoum

Independent Director / Chair of the Remuneration Committee



Vincent Napolitano

Chief Executive Officer

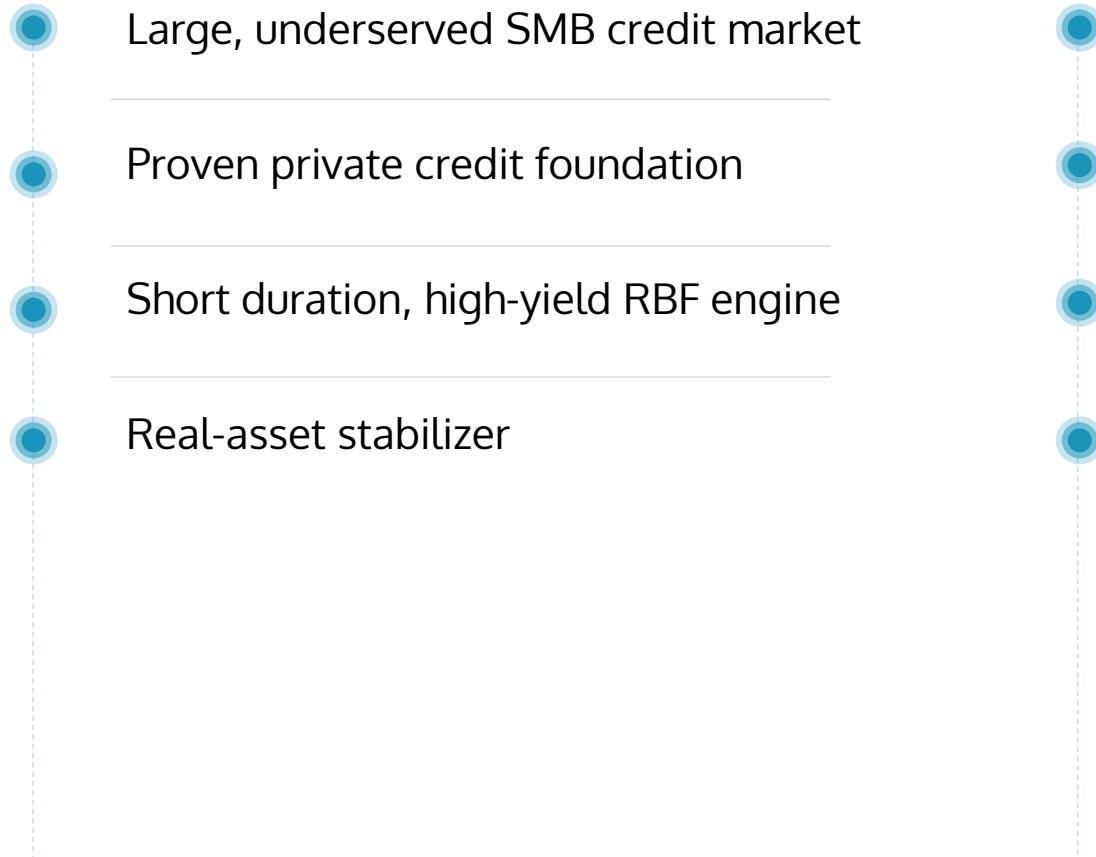
Team & Governance

● Public-company governance standards

● Audit, compensation, and nominating committees

● Strong controls & compliance

Investment Highlights



- Large, underserved SMB credit market
- Proven private credit foundation
- Short duration, high-yield RBF engine
- Real-asset stabilizer
- Emerging digital/AI infrastructure advantage
- Strengthening balance sheet
- Path toward Nasdaq uplisting
- Aligned, experienced leadership



Thank you

Stewardship that
creates shared values.



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