



STEWARDSTM

A DIVERSIFIED FINANCIAL PLATFORM

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

Presented by
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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.

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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:

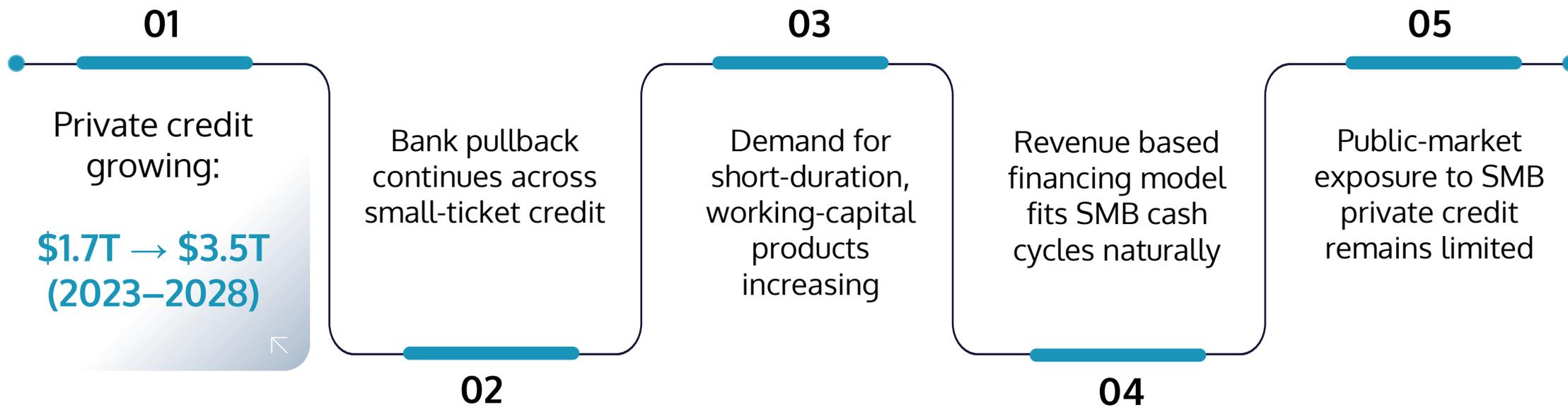
- slow processes
- rigid underwriting
- low approval rates
- limited appetite for sub-\$50K tickets

Results

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

Source: U.S. Census Bureau / Federal Reserve

The Opportunity



Stewards sits at the intersection of structural 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.



STEWARDSTM

Three interconnected pillars

STEWARDSTM

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 (Operating Foundation)

Core operating infrastructure designed to improve efficiency and control



Digitize → Move → Settle
→ Optimize → Recycle



USD-denominated digital
instruments



Blockchain-based
settlement tools



Multi-sig custodial
infrastructure



Enhanced liquidity
mobility



Improved auditability +
transparency

Digital Infrastructure Advantage

Operational efficiency is a risk and return advantage

- Real-time financial data improves underwriting accuracy
- Adaptive risk frameworks enhance pricing and renewal outcomes
- Faster settlement reduces operational friction
- Treasury efficiency improves capital utilization

A Platform That Strengthens With Scale

Data, discipline, and efficiency compound over time

- Scale reinforces underwriting discipline and risk controls
- Data-driven underwriting improves decision quality
- Renewal intelligence enhances portfolio predictability
- Treasury efficiency improves yield and capital utilization

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 (2025)

- Strengthen underwriting discipline
- Scale RBF originations
- Improve credit quality
- 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

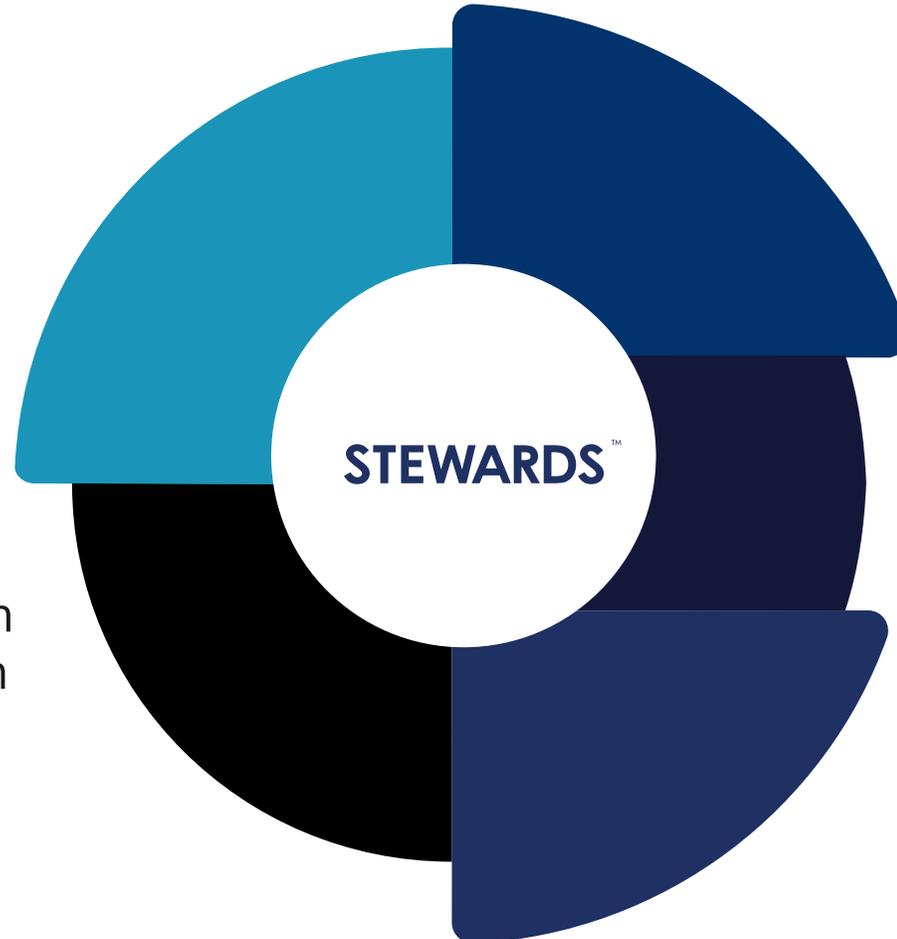
- A scaled private credit platform integrated with real assets and next-gen financial infrastructure.

Financial Overview

High-level themes aligned with S-1 disclosures

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
Chief Financial Officer



Scott McGowan
Chief Marketing Officer

Corporate Governance



Glen Steward
Chair of the Board
Chief Strategy Officer



Zachary Graeve
Independent Director
Chair, Nominating & Corporate
Governance Committee



Dr. Wael Barsoum
Independent Director
Chair of Audit Committee



John Bode
Independent Director
Chair of Audit Committee

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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