

Building The Next Generation Financial Platform

Corporate Presentation | 2026

Forward-Looking Statements

This presentation has been prepared by Stewards, Inc. (the “Company”) for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities, digital assets, tokens or tokenized interests, nor does it constitute a prospectus.

This presentation contains forward-looking statements within the meaning of applicable federal securities laws. These statements include, among other things, statements regarding the Company’s strategy, growth plans, market opportunities, private credit and real asset businesses, technology and digital infrastructure initiatives, access to capital, and plans to pursue an uplisting to the Nasdaq Capital Market. Forward-looking statements are based on current expectations and assumptions and involve risks and uncertainties that could cause actual results to differ materially from those expressed or implied.

Such risks include, among others, the Company’s history of losses and accumulated deficit; negative working capital and need for additional financing; credit performance and capital availability affecting merchant cash advance originations; leverage, debt-service and covenant requirements associated with the Company’s real estate assets; execution and regulatory risks; limited trading liquidity; and the Company’s ability to satisfy applicable listing requirements. The Company’s digital-asset, tokenization and on-chain initiatives described herein are exploratory, are not currently operational and may never be implemented. There can be no assurance that the Company will obtain a listing on Nasdaq or any other national securities exchange.

The information presented herein is summary information and should be read together with the Company’s filings with the U.S. Securities and Exchange Commission, including its Quarterly Report on Form 10-Q for the quarter ended June 30, 2026, which contain additional information regarding the Company and the risks associated with an investment in its securities. Forward-looking statements speak only as of the date of this presentation, and the Company undertakes no obligation to update them except as required by law. The Company’s common stock is currently quoted on the OTCID Market under the symbol “SWRD,” is thinly traded, and an active, liquid trading market does not currently exist.

A Philosophy Built Over 27+ Years

For more than 27 years, Glen Steward has built financial businesses around a simple belief: capital should create lasting value for everyone it touches.

That philosophy became the foundation for Stewards. Rather than building around individual products or transactions, Glen's approach has been to create businesses designed for long-term alignment, disciplined growth and shared value.

Today, that philosophy is evolving into something larger: an integrated financial platform bringing together private credit, real assets and technology under one operating ecosystem.

Glen Steward

Founder, Stewards Global | Chairman, Stewards Inc.
27+ years building financial businesses

Digital and on-chain capabilities described in this presentation are exploratory and are not currently deployed in live operations.



The Stewards Ecosystem

Distinct capabilities working together to strengthen the Stewards ecosystem and support long-term value creation.



Private Credit (Core Engine)

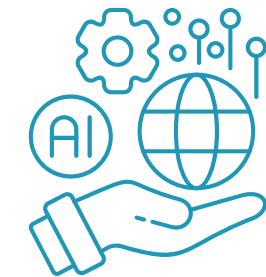
Short-duration financing primarily in the form of merchant cash advances / revenue-based purchases of future receipts, designed to generate recurring originations and cash flow.



Real Assets (Diversifier)

Income-producing real assets designed to provide diversification and potential long-term value.

These assets are subject to substantial mortgage and mezzanine indebtedness.



Digital Infrastructure (Developing Capability)

Technology and infrastructure being developed to improve efficiency, connectivity and future capital mobility. Not operational today and not a current source of revenue.



Strategic Evolution of Stewards

How the Company Has Progressed Since the 1818 Park Acquisition

Stewards did not become a diversified financial platform overnight. Our evolution has been deliberate, with each milestone building on the one before it. What began with disciplined private credit has expanded through strategic acquisitions, strengthened governance, brand alignment and continued investment in technology and real assets. Each decision has served a single purpose: to build a more resilient platform capable of creating long-term shared value.

PHASE 1



Platform Expansion **1818 Park Acquisition | July 2025**

Acquired Block 40 / 1818 Park in a stock-for-liabilities transaction, adding a significant income-producing real asset to the Stewards platform.

PHASE 2



Leadership & Governance **Buildout | Aug – Oct 2025**

- Executive leadership restructuring
- Independent directors appointed
- Governance committees strengthened
- Shaun Quin joins Forbes Business Council

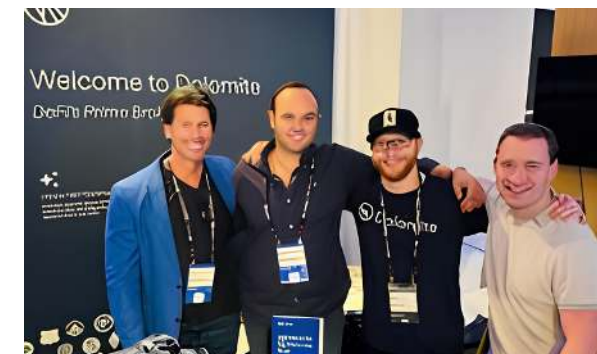
PHASE 3



Corporate Identity Alignment **Oct – Nov 2025**

- FAVO Capital transitions to Stewards Inc.
 - Official ticker change to SWRD
 - Appointment of Chief Marketing Officer
- Outcome: Unified brand aligned with the global Stewards platform

PHASE 4



Strategic Capital & Digital Infrastructure | Nov – Dec 2025

- Dolomite strategic partnership and digital-asset framework
 - Development of digital financial infrastructure
 - Expansion of technology initiatives
- Outcome: Potential platform expansion beyond private credit

PHASE 5



Public Market Preparation 2026

- Lucosky Brookman engaged for Nasdaq Uplisting
 - South Florida headquarters acquisition
 - AI infrastructure partnership
 - Investor conference participation (ROTH / Sequire)
- Outcome: Steps toward institutional capital market readiness

STEWARDSTM

BUSINESS CAPITAL

Stewards Business Capital

The operating engine behind our private credit platform.

Stewards Business Capital is an established origination and underwriting platform serving U.S. small businesses. Its digital acquisition, underwriting and servicing infrastructure provides the operating foundation for Stewards' private credit strategy.



Principal product: merchant cash advances, structured as purchases of a specified amount of future receipts, originated directly and through syndication partners.

Live Operating Platform

Serving U.S. small businesses through an active digital funding platform.

Diversified Origination

Multiple acquisition channels supported by streamlined digital applications.

Technology-Enabled Underwriting

Digital workflows supporting disciplined credit assessment and decision-making. *Funding decisions remain subject to human review.*

Built To Scale

An established operating foundation designed to support continued national growth.

From origination → underwriting → funding → servicing → renewal

The Market Opportunity

A structural gap in small business financing

Across the United States, 34.8 million small businesses drive employment, innovation and economic activity.

Yet access to capital has not kept pace.

Nearly half of small-business funding requests fall below \$50,000, a segment where traditional lending processes can be slower and less suited to smaller-ticket financing.

That gap creates an opportunity for disciplined, technology-enabled private credit.

Key Market Facts

- **34.8 Million**
Small businesses operate across the United States.
- **~40%**
of small-business financing applicants sought less than \$50K
- **Banks ↓**
Reduced appetite for smaller, more operationally intensive credit
- **Private Credit ↑**
Alternative lenders positioned to address the gap

The opportunity is not simply more lending. It is better infrastructure for originating, underwriting and managing private credit at scale.

Sources: U.S. Small Business Administration, Office of Advocacy, 2024 Small Business Profile; Federal Reserve Banks, 2025 Report on Employer Firms.

Proof & Traction

An established origination platform with demonstrated operating scale.

- **\$153M+** originated since 2020
- **10,000+** SMBs funded
- **High-volume** underwriting engine
- **National reach** established operating footprint
- **Recurring Originations:** Renewal-driven repeat business
- **Disciplined Credit:** Focused on disciplined underwriting
- **Technology-Enabled:** Increasing operating efficiency
- **Built to Scale:** Supporting continued growth, subject to available capital

A proven origination engine providing the foundation for Stewards' next phase of growth.

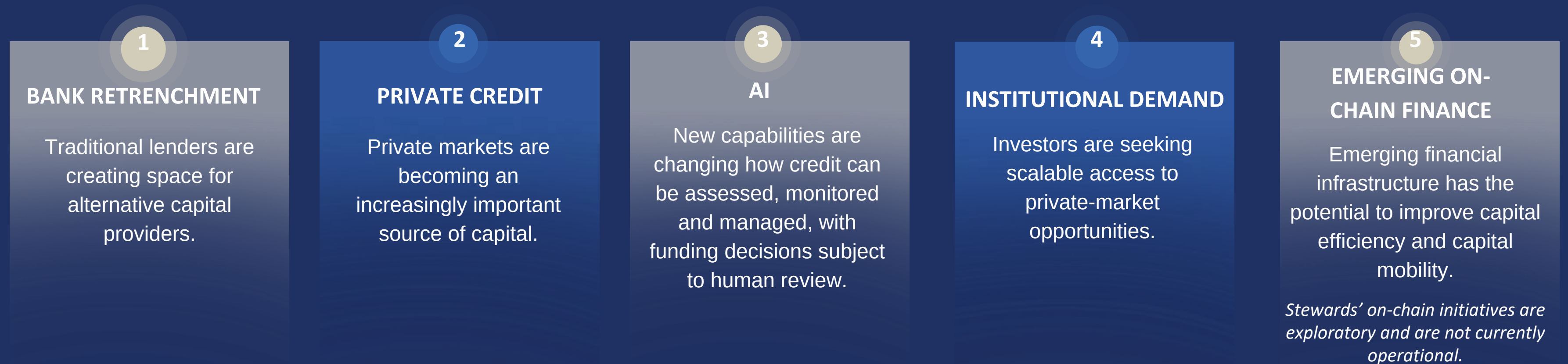
\$153M+ represents cumulative direct and syndicated funding volume since 2020 and does not represent advances currently outstanding.
10,000+ includes businesses funded directly and through syndication since 2020.

Why now?

A structural shift in private markets is creating a rare convergence of opportunity.

Capital markets are changing. Traditional lending is retrenching, private credit continues to expand, technology is transforming underwriting and institutional capital is seeking new ways to access and manage private-market opportunities.

Stewards is being built at the intersection of these shifts.



Five structural shifts. One platform positioned at their intersection.

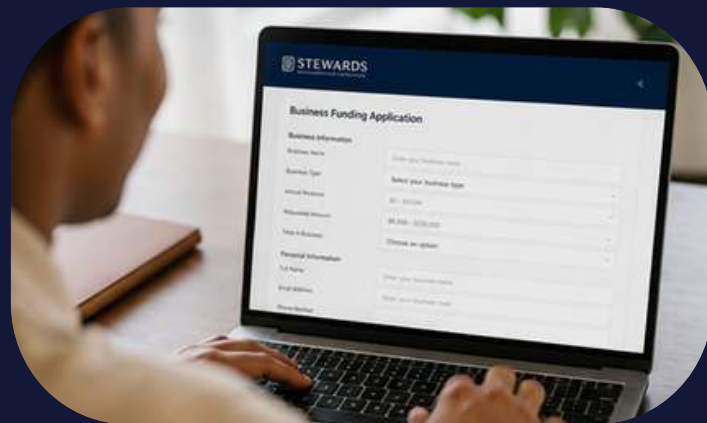
The Core Engine of the Stewards Platform

Private Credit is the foundation of the Stewards platform.

Through Stewards Business Capital, we provide fast, flexible revenue-based financing, primarily merchant cash advances, to established small businesses, creating recurring origination opportunities through a disciplined, technology-enabled model.

APPLY

1



Simple digital application designed for speed.

ASSESS

2



Technology-enabled, disciplined underwriting.

FUND

3



Fast access to working capital.

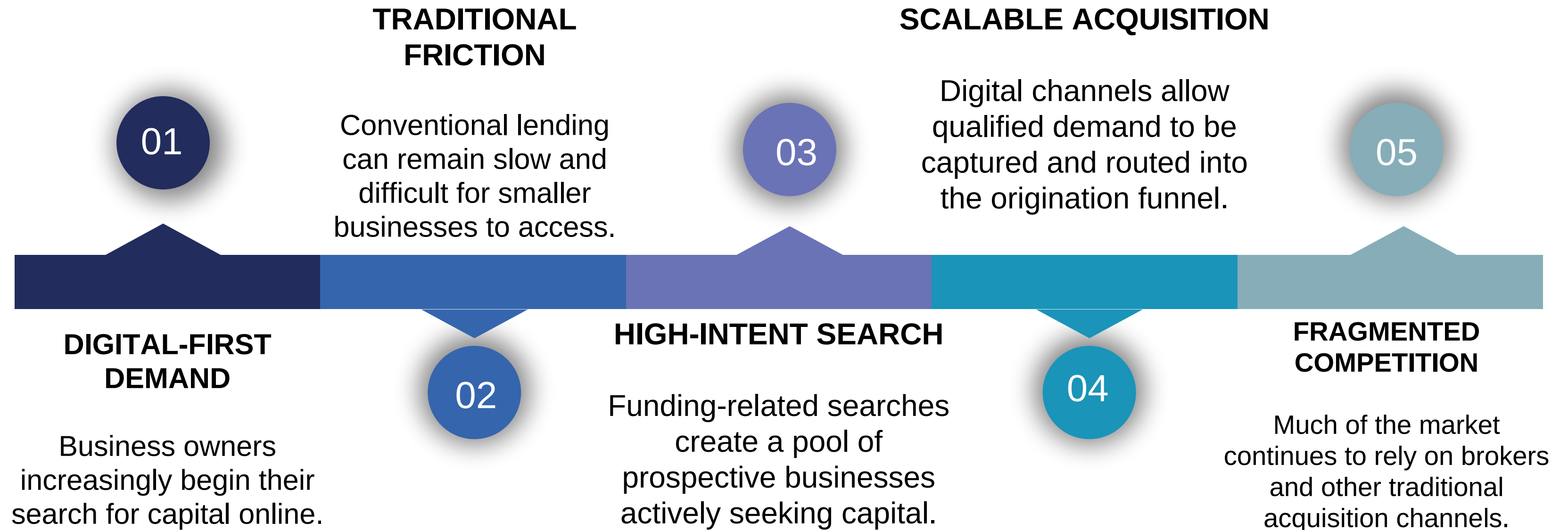
RENEW

4



Repeat funding for qualifying businesses.

Digital Origination Opportunity



Stewards is building a digital origination engine designed to scale.

From Search to Funding

Traffic Generation

Capture high-intent business owners actively searching for funding.

- Google Search advertising
- LinkedIn and social targeting of business owners
- SEO and educational content around business funding

Lead Capture

Convert traffic into qualified funding applicants.

- Dedicated landing pages
- Pre-qualification forms
- Direct integration into Custom CRM

Funding Conversion

Move qualified applicants through underwriting and funding.

- Call centre outreach and qualification
- AI-assisted credit and underwriting with human review
- Capital deployment through revenue-based financing, primarily merchant cash advances



Digital origination creates a scalable pipeline of qualified funding opportunities for Stewards Business Capital

Why Stewards Wins

Creating shared value for businesses and investors.

For small businesses:

- **Fast Access**
Working capital when businesses need it
- **Flexible Structure**
Revenue-based repayments aligned with cash flow
- **Simple Process**
Streamlined digital application
- **Relationship Driven**
Repeat funding for qualifying businesses

For investors:

- **Private Credit Exposure**
Exposure to a business that originates short-duration private credit, primarily merchant cash advances
- **Diversified Origination History**
Historical originations across thousands of SMBs
- **Real Asset Diversification**
Income-producing real assets broaden the platform
- **Scalable Infrastructure**
Technology supporting long-term growth

An investment in SWRD common stock is not an investment in a private-credit fund, BDC or pass-through interest in a receivables pool.



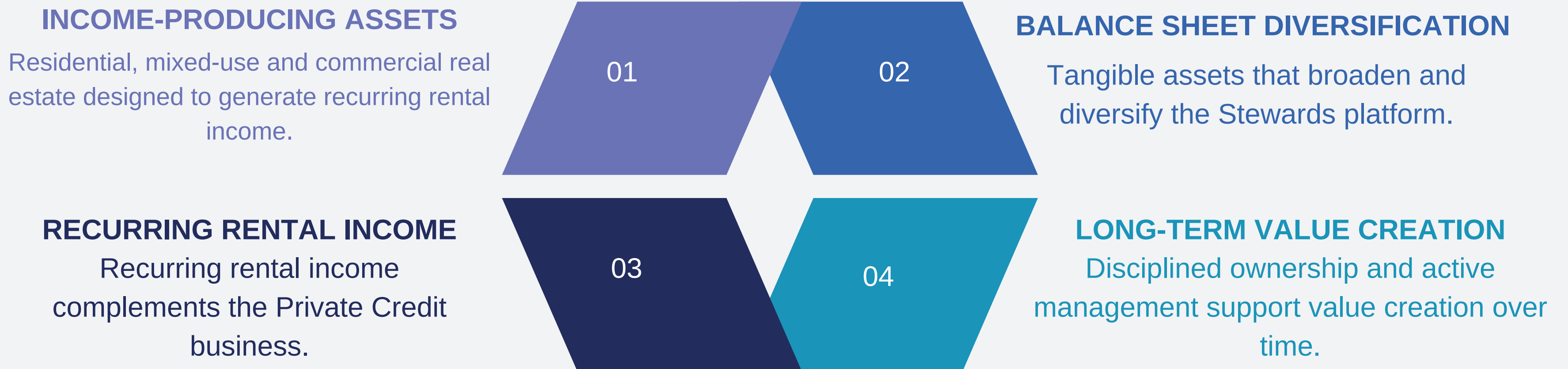
Real Assets (Diversifier)

Income-producing assets supporting
resilient, long-term value.

Real Assets

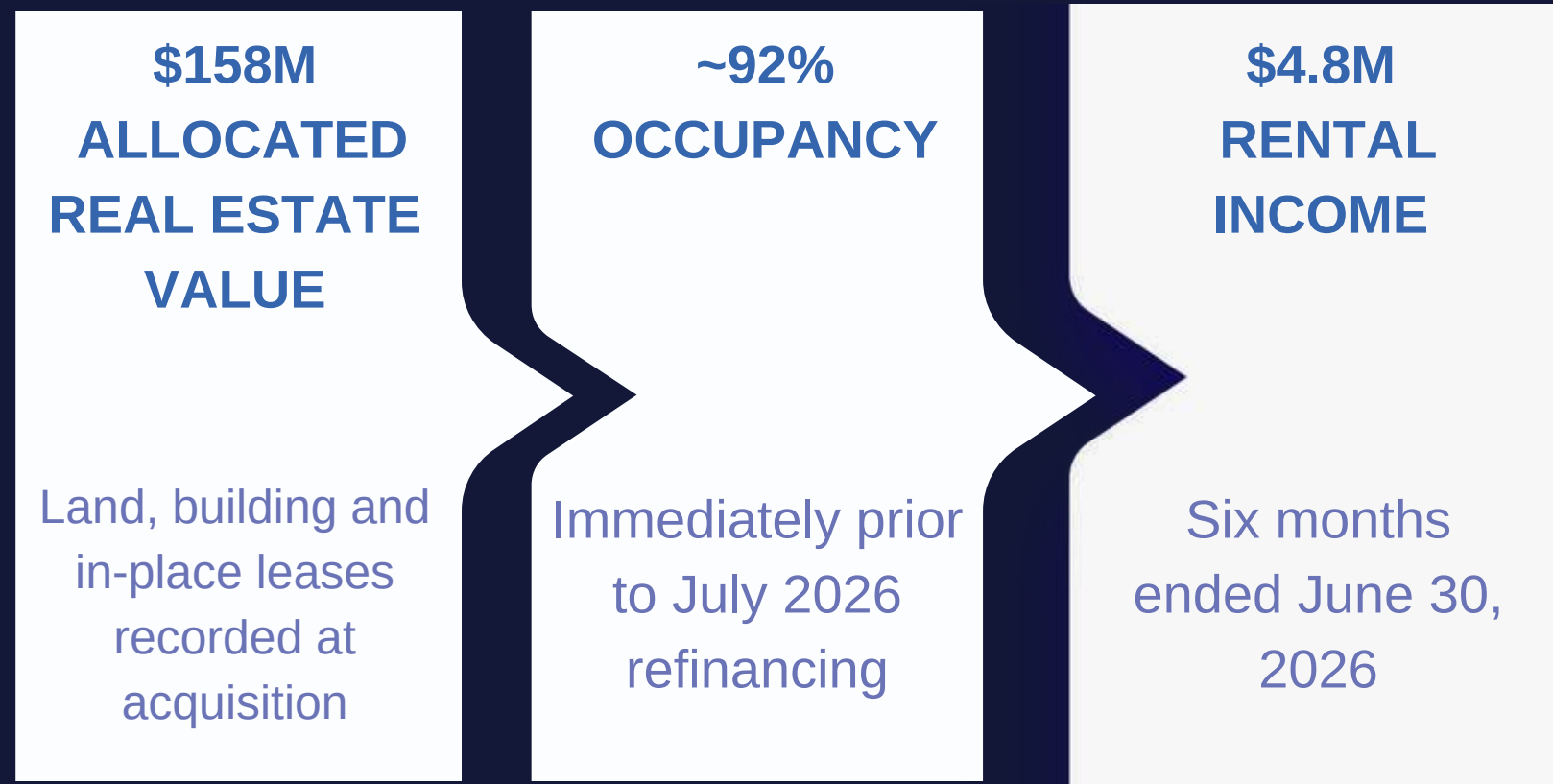
Income-producing assets providing diversification and potential long-term value

Real Assets complement the Stewards platform through income-producing commercial real estate, providing recurring rental income, balance sheet diversification and potential long-term value creation.



1818 Park | Real Assets Economics

A significant income-producing real asset that adds diversification and long-term asset value to the Stewards platform



THE ROLE WITHIN STEWARDS

Adds long-duration, income-producing assets alongside the private credit business, strengthening diversification and the asset base.

Real Estate Operations reported a \$6.4M operating loss for the six months ended June 30, 2026. In July 2026, 1818 Park was refinanced with a \$69M senior mortgage and \$10M mezzanine financing.



1818 Park

A transformational real asset within the Stewards ecosystem

- **1818 Park Acquisition**
Acquired in July 2025, marking Stewards' expansion into income-producing real assets.
- **Income-Producing Asset**
Adds a long-duration real estate component alongside the company's short-duration private credit business.
- **Balance Sheet Diversification**
Introduces a substantial real asset base designed to strengthen and diversify the broader platform.
- **Strategic Platform Expansion**
1818 Park established the foundation for Stewards' Real Assets strategy and expanded the company beyond its original private credit business.

Short-duration private credit + long-duration real assets = a more diversified financial platform.



~92%

Occupancy

273

Residential Apartments

\$158M

Allocated Real Estate Value



1818 Park demonstrates the scale of Stewards' Real Assets strategy, combining recurring rental income with active asset management and potential long-term value creation.

Envy Pompano Beach \$90M Acquisition

Defined path to NOI growth through active asset management

- 214 Class A residential units
- \$90M contractual purchase price
- 93.0% leased at acquisition
- \$5.3M trailing 12-month revenue
- \$1.7M → \$4.2M+ current NOI to stabilized NOI target



Envy Pompano Beach | \$90M Acquisition

Property highlights:

- Two 11-story buildings completed in 2020
- 26-slip marina
- 5,575 SF of retail
- Three-story community center
- Target occupancy of approximately 95%

Transaction structure:

- \$47.7M property-level financing
- Approximately \$42.7M seller rollover equity
- 14.2M restricted SWRD shares issued at a contractual \$3.00 per-share value

Operating strategy:

Increase occupancy and collections, reduce concessions, improve operating efficiencies and grow retail and marina revenue.

Investment Thesis:

Acquire a high-quality South Florida asset with identifiable operating levers and execute a defined stabilization plan designed to grow NOI from approximately \$1.7 million to more than \$4.2 million.

Stewards Campus

Building the operational foundation for the next stage of growth.

The Stewards Campus is a 130,000-square-foot office campus in Plantation, Florida, being developed as the Company's long-term headquarters and operational hub, bringing leadership, technology and client-facing teams together in one purpose-built environment.



CORPORATE HEADQUARTERS

- A long-term home for executive leadership and enterprise operations.

OPERATIONS & TECHNOLOGY HUB

- Supporting underwriting, technology and the infrastructure behind the Stewards platform.

CLIENT & INVESTOR EXPERIENCE

- A professional environment designed for meetings, collaboration and engagement.

BUILT FOR SCALE

- Infrastructure designed to support the continued expansion of the Stewards platform.

Acquired March 2026 for approximately \$5.9 million; financed in part with a \$4.0 million mortgage at 12.00% maturing March 2029.

Exploring Real Estate Liquidity

Stewards is exploring how on-chain infrastructure could create new pathways to access value embedded within income-producing real estate, while maintaining long-term ownership of the underlying assets.

DIGITAL REPRESENTATION

On-chain infrastructure could potentially enable interests in real-world assets to be represented digitally, subject to applicable legal and regulatory requirements.

CAPITAL REDEPLOYMENT

Unlocked capital could potentially be redeployed across the Stewards ecosystem.

REAL ESTATE EQUITY

Value embedded within income-producing real assets.

POTENTIAL LIQUIDITY

Digital structures could create additional pathways to access underlying asset value.

Potential to maintain asset ownership while increasing capital utility and improving capital efficiency.

Exploratory concept only. Stewards has not implemented or offered tokenized interests in 1818 Park or any other real estate asset, and there can be no assurance that any such structure will be implemented.

The background of the slide is a high-angle, night-time photograph of a city skyline, likely New York City, with numerous skyscrapers illuminated by warm yellow and orange lights. Overlaid on this image are several glowing blue digital elements: concentric circles on the left side, and several intersecting arcs and lines that span across the upper half of the image, suggesting a global network or data flow. The overall color palette is dominated by deep blues and bright yellows/oranges from the city lights.

Digital Infrastructure

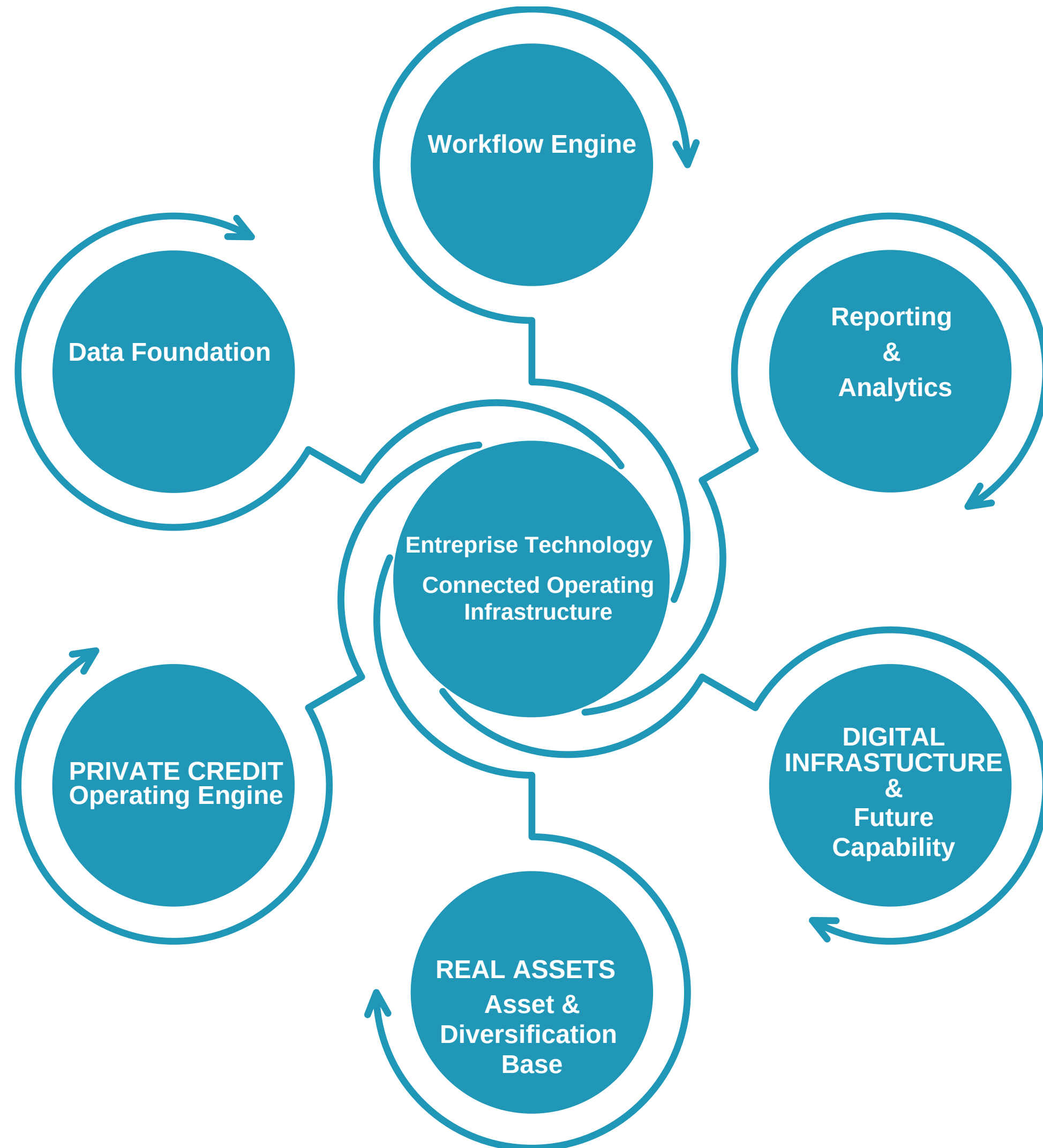
Exploring technology and on-chain infrastructure
for a more scalable financial ecosystem.

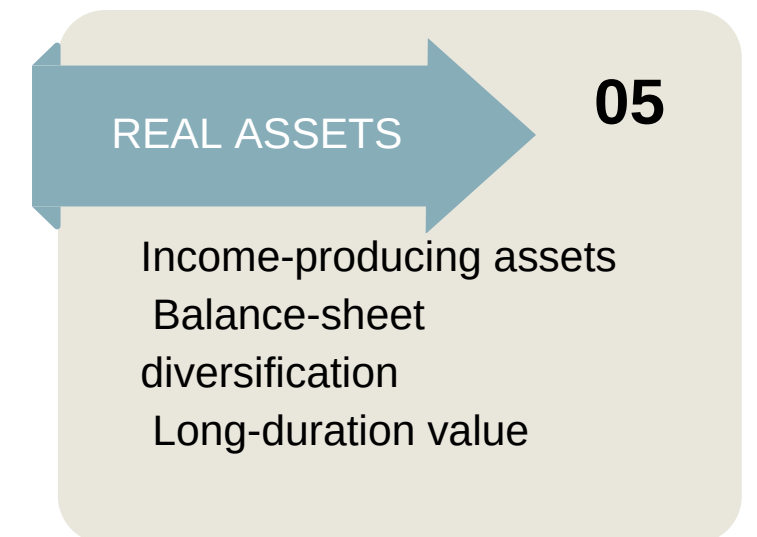
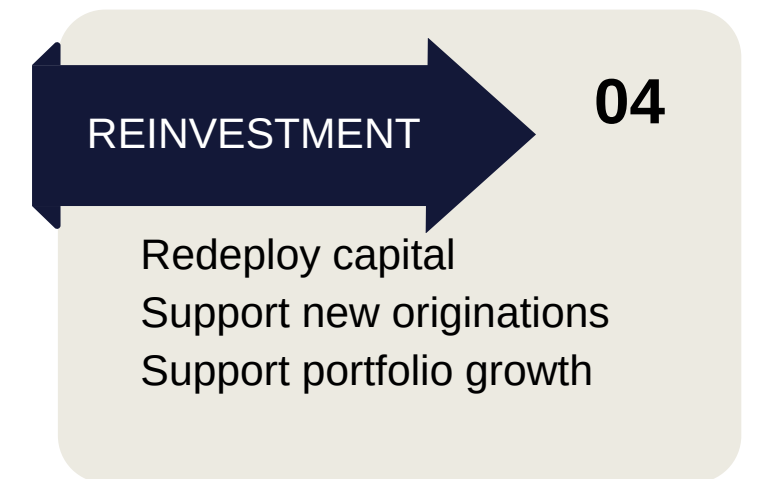
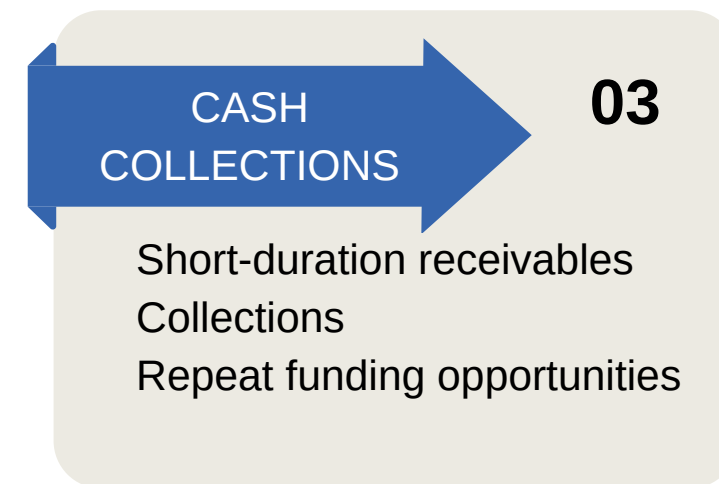
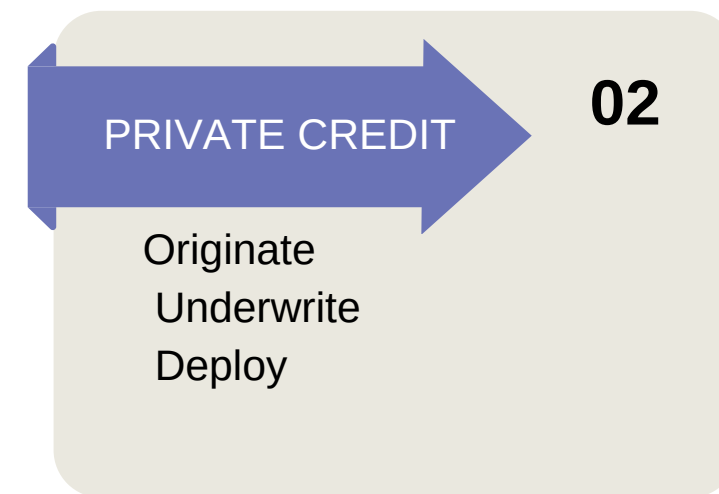
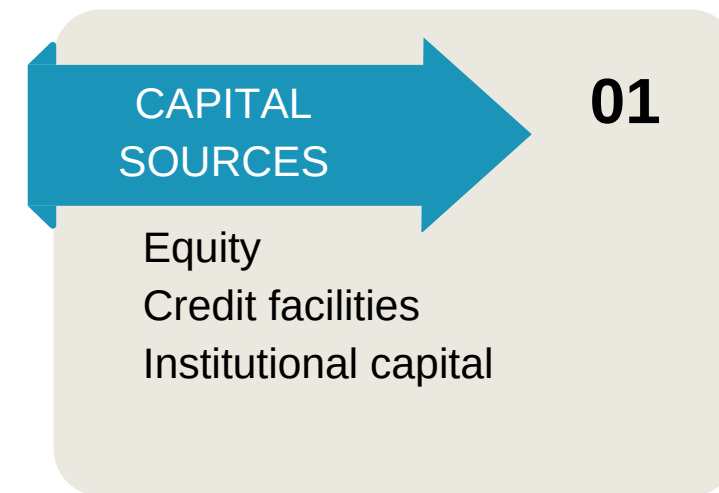
Enterprise Technology Ecosystem

The operating infrastructure connecting the Stewards ecosystem.

Stewards is building an integrated technology foundation that connects data, workflows and operational intelligence across the business.

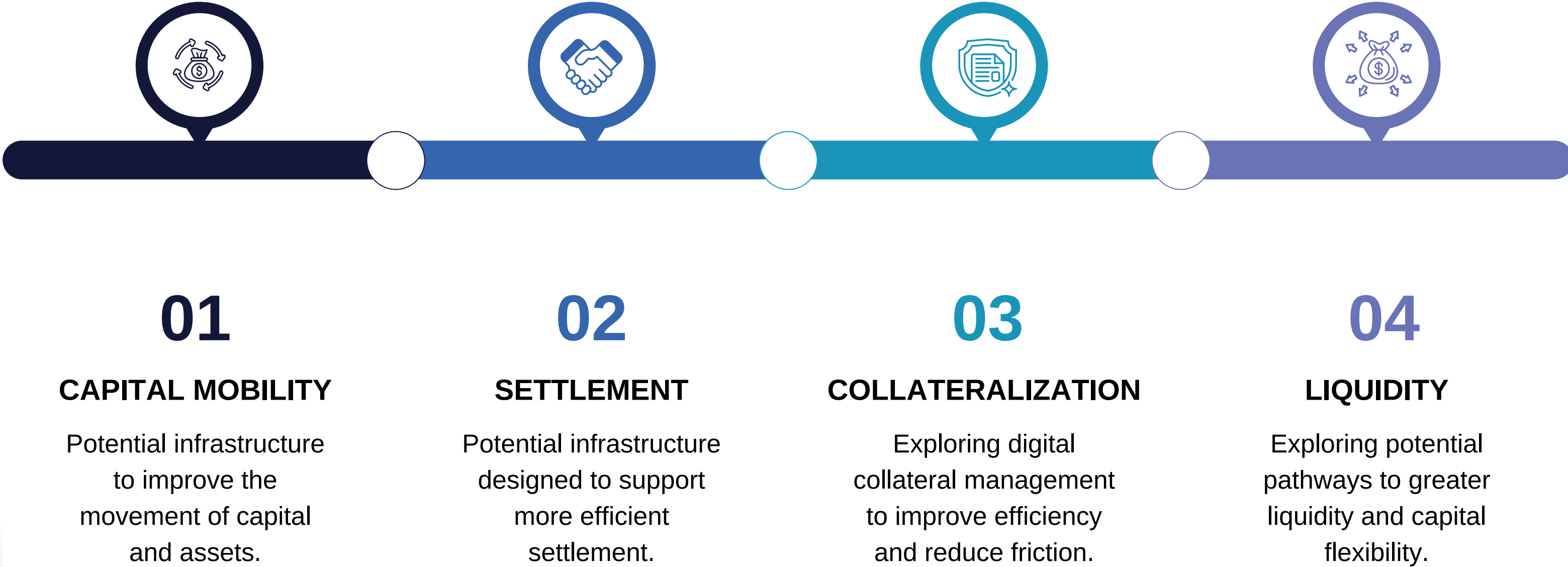
Designed to support disciplined growth, the infrastructure improves visibility, strengthens operational efficiency and creates a scalable foundation across Private Credit, Real Assets and future digital capabilities.





Digital Infrastructure

Exploring infrastructure that could improve how capital, assets and liquidity move across the Stewards ecosystem.



These capabilities are exploratory and are not currently deployed in live operations.

AI-Enabled Credit Operations

Combining intelligent automation with experienced underwriting.

Stewards uses automation and data-driven tools to support speed, consistency and credit discipline throughout the underwriting process. Technology assists experienced professionals; while underwriting and funding decisions remain subject to human review and oversight.



Automation improves speed and consistency. Human expertise maintains credit discipline.

Why On-Chain Matters

The opportunity is not tokenization itself. It is what on-chain infrastructure could make possible.

Unlock Asset Utility

Create new potential pathways for utilizing equity embedded within real-world assets.

Improve Capital Efficiency

Increase the potential utility of existing assets without relying solely on traditional financing structures.

Expand Capital Access

Create infrastructure capable of supporting broader and more flexible sources of capital over time.

Connect the Ecosystem

Build a potential bridge between real assets, private credit and future digital financial infrastructure.

The opportunity: make existing capital work more efficiently across the Stewards ecosystem.

Exploratory concept. On-chain capabilities are not currently operational, and there can be no assurance they will be developed or implemented.

Stewards Business Card Powered by Rain

Recurring access to capital for qualified small businesses.

- **Strategic Partnership**

Stewards has partnered with Rain to develop the Stewards business card.

- **Recurring Capital Access**

Qualified small businesses will be able to draw on approved capital as needed.

- **Everyday Business Spending**

Designed to pay vendors, buy inventory and cover everyday operating expenses.

- **Complementary Capabilities**

Stewards brings the customer relationships and financing. Rain brings the card and payments infrastructure.

Expected Rollout: Early Q1 2027, subject to approvals.



The Stewards business card is under development and not yet available. Availability is subject to regulatory and other approvals.

Combining capabilities typically found across separate financial models.

	STEWARDS	BANKS	ALT. LENDERS	BDCs
SMB Credit Focus	✓	Limited	✓	Limited
Short-Duration Credit	✓	Limited	✓	Varies
Recurring Origination Engine	✓	—	✓	—
Income-Producing Real Assets	✓	—	—	Limited
Technology-Enabled Operations	✓	Varies	Varies	Varies

Stewards combines a private credit operating engine, income-producing real assets and technology-enabled operations within a single platform.

Competitive positioning reflects management’s assessment of general industry business models and is provided for illustrative purposes. Individual companies may differ materially.

Leadership

Building a stronger business through experience, insight and partnership.



Executive Leadership

Experienced leadership across operations, finance and growth.



Shaun Quin
CEO & President

Founder and director with more than 20 years of global experience as a partner, investor and director. Shaun leads Stewards strategic growth and continued expansion across private credit, real assets and its broader financial platform. Appointed Chief Executive Officer in connection with the June 2026 leadership transition.



Vaughan Korte
Chief Operating Officer

Global operations executive with experience leading large-scale organisations, technology initiatives and operational transformation. Vaughan oversees Stewards operating infrastructure, technology integration and execution as the platform continues to scale.



Katuischia ("Katy") Murless, CFA
Chief Financial Officer

Experienced finance executive and CFA charterholder with a background spanning financial reporting, audit, corporate finance and investment management. Katy leads Stewards' financial strategy, reporting, controls and capital planning as the company continues to grow.



Scott McGowan
Chief Marketing Officer

Capital markets and communications executive leading Stewards' investor relations, corporate communications, financial media and market positioning. Scott oversees how the Stewards story is communicated to investors and the broader market as the company expands its U.S. public-market presence.

Corporate Governance



Glen Steward
Chairman of the Board

Founder and investor with 27+ years of investment and trading experience across international markets. Glen brings a long-term investment philosophy and extensive experience in capital allocation, financial markets and building businesses to his role as Chairman. Affiliates of Mr. Steward provide advisory services and a related-party debt facility to the Company, as disclosed in SEC filings.



Zachary Graeve
Independent Director
Chair, Nominating & Corporate
Governance Committee

Experienced executive and independent director who brings business leadership and governance experience to Stewards. Zach serves as Chair of the Nominating and Corporate Governance Committee, supporting board effectiveness, governance and long-term strategic oversight.



Dr. Wael Barsoum
Independent Director
Chair of Compensation Committee

Senior executive and organizational leader with extensive experience leading complex institutions. Dr. Barsoum serves as Chair of the Compensation Committee, bringing leadership, governance and organizational experience to the Stewards Board.



John Bode
Independent Director
Chair of Audit Committee

Experienced finance executive and SEC-qualified Audit Committee Financial Expert. John serves as Chair of the Audit Committee, providing oversight of financial reporting, internal controls, independent audits, risk management and regulatory compliance.

Vincent Napolitano serves as Chairman Emeritus, a non-Board honorary role following the June 2026 transition, and is one of the three founders party to the Series B voting arrangement. Founders Vincent Napolitano, Shaun Quin and Glen Steward collectively control approximately 87% of voting power; if listed on a national exchange, the Company could qualify as a "controlled company." Concentrated voting power limits the influence of public common stockholders.

Team & Governance

PUBLIC-COMPANY GOVERNANCE
Governance framework designed for public-company standards

INDEPENDENT OVERSIGHT
Independent directors and established board committees

CONTROLS & COMPLIANCE
Disciplined oversight, accountability and risk management

Why Stewards

01

LARGE MARKET

Underserved SMB credit demand

02

PROVEN ENGINE

\$153M+ cumulative originations since 2020 and 10,000+ SMBs funded, including direct and syndicated activity

03

RECURRING MODEL

Short-duration assets and repeat customer relationships

06

REAL ASSET FOUNDATION

Income-producing real estate provides diversification and expands the Company's tangible asset base

05

SCALABLE TECHNOLOGY

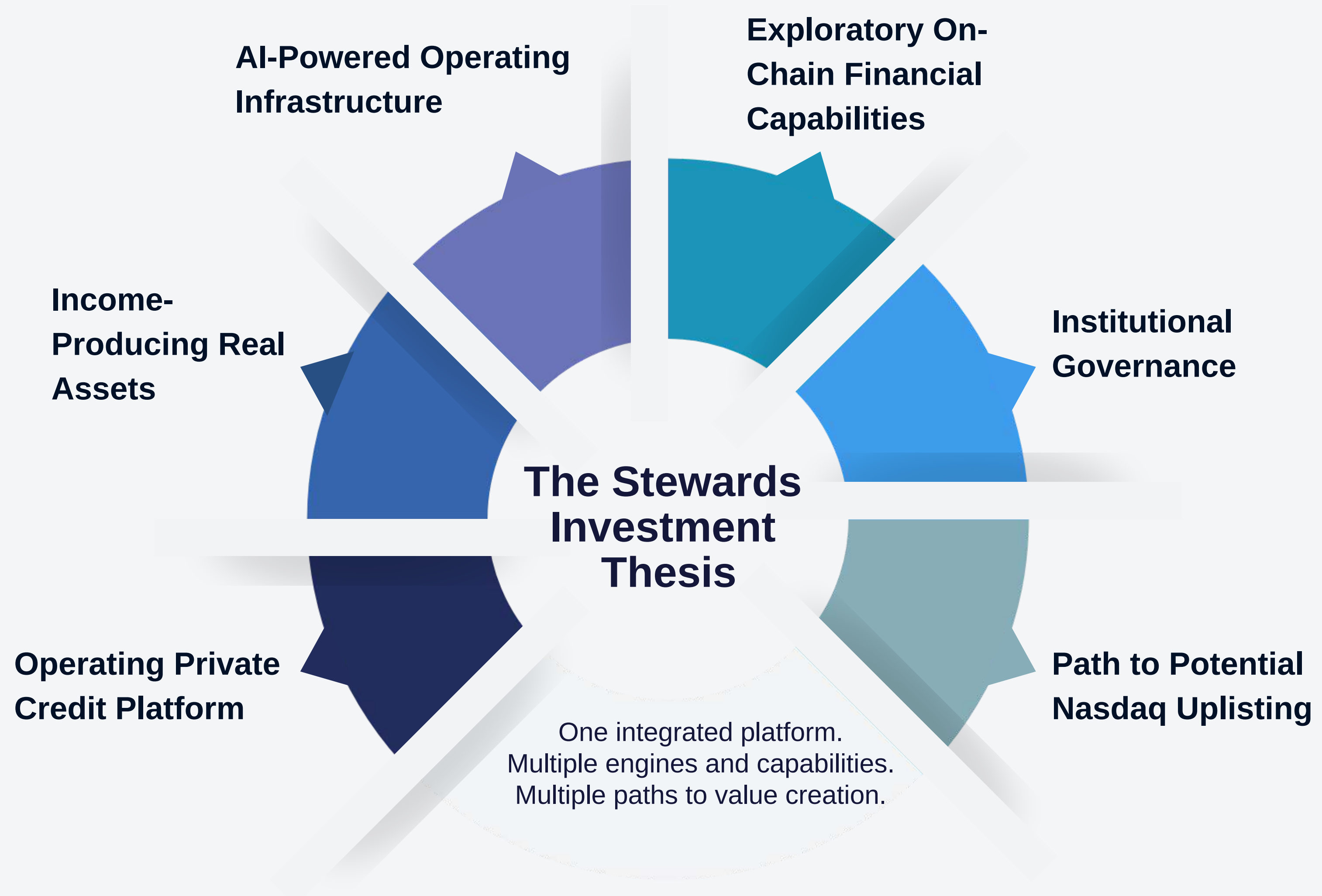
Digital acquisition, underwriting and automation designed to increase efficiency

04

MULTIPLE CATALYSTS

Credit growth | Institutional capital | Real asset expansion | Technology | Potential Nasdaq uplisting

Stewards is building an integrated financial platform at the intersection of private credit, real assets and technology.



BUILT TO STEWARD CAPITAL.
BUILT TO SCALE.

Scale depends on access to capital. The Company has a history of net losses, used \$10.1 million of cash in operations in the first half of 2026, and had \$1.1 million of unrestricted cash at June 30, 2026. Liquidity planning includes a related-party commitment to provide at least \$24.0 million of funding over twelve months. There can be no assurance that operating cash flow will be sufficient or that additional capital will be available on acceptable terms.

Thank You

Stewardship That Creates Shared Value



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