Everyday People Financial Executive Chairman Gordon Reykdal Leverages Ethical, AI-Driven Finance Model to Deliver \$57 Million in 2024 Revenue

written by InvestorNews | May 15, 2025 May 15, 2025 – Everyday People Financial Corp. (TSXV: EPF | OTCQB: EPFCF) is demonstrating that "ethical access to financing" can drive both social impact and shareholder returns, with its share price up almost 80 percent year-to-date and FY 2024 revenue surging 51 percent to \$57 million. Interviewed by InvestorNews.com's Tracy Hughes, Executive Chairman Gordon Reykdal underscored the company's dual-pillar model-Revenue Cycle Management (RCM) and technology-enabled Financial Services-built on a workforce of 550 employees across the United Kingdom and Canada. Reykdal emphasized, "We don't make a penny from the customer," explaining that the firm earns success-based fees from blue-chip clients such as HMRC, TD Bank, and Lloyds, and that "our revenue has moved so nicely and sharply over the past year" through strong organic growth and targeted acquisitions.

At the heart of that performance is a data-driven RCM platform that replaces traditional collection tactics with affordability assessments powered by open banking and AI. "Everything is based on affordability, what customers can afford to pay," Reykdal said, adding that the program's "92 percent success rates on payments" translate into a £150 million arrangement book in the UK-about 30 percent of which represents fees to Everyday People. Technology also underpins the firm's Financial Services offerings, where a Mastercard-based healthcare-spending solution enables Canadians living paycheque-to-paycheque to "tap and go," while giving governments real-time visibility over program spending.

Looking ahead, Reykdal projects an \$80 million annualized run rate from the RCM segment alone by year-end, with EBITDA margins improving from 15 percent toward 20 percent. "The company is cash-flow positive, has been for some time, and we're going to continue with our organic growth… and some acquisitions," he said, noting that newly signed contracts add roughly \$22.5 million in annual revenue over five years and that forthcoming card programs require "no capital… it's all bottom line for us." Investors can therefore track accelerating top- and bottom-line metrics as Everyday People expands its AI-driven platforms and scales its mission of helping "everyday people rebuild their financial health for generational wealth."

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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 550 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.

Revenue Cycle Management (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, all without lending money.

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 lowcost and effective manner.

To learn more about Everyday People Financial Corp., click here

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