

**FAVO Capital Inc.
A Nevada Corporation**

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SUPPLEMENTAL INFORMATION

DATE: September 25, 2024

MATERIAL EVENTS: Corporate Presentation

Favo Capital, Inc. (the “Company”) is furnishing presentation materials (the “Corporate Presentation”) that management intends to use, possibly with modifications, in one or more meetings from time to time with current and potential investors. The Corporate Presentation includes an update on the Company’s current operations and major projects, as well as information relating to the Company’s strategic plans, goals, growth initiatives and outlook, and forecasts for future performance and industry development.

The information contained in the Corporate Presentation is summary information that should be considered in the context of the Company’s filings with the OTC Markets and other public announcements the Company may make by press release or otherwise from time to time. The Corporate Presentation speaks as of the date of this Supplemental Information. While the Company may elect to update the Corporate Presentation in the future to reflect events and circumstances occurring or existing after the date of this Supplemental Information, the Company specifically disclaims any obligation to do so.

By furnishing this Corporate Presentation, the Company makes no admission as to the materiality of any information in this Supplemental Information, including without limitation the Corporate Presentation. The Corporate Presentation contains forward-looking statements, and the risks and uncertainties related thereto.

CORPORATE PRESENTATION

CERTIFICATION

I, Vincent Napolitano, hereby certify the following.

1. I have reviewed this Supplemental Information Disclosure Statement of FAVO Capital Corporation;
2. Based on my knowledge, this Supplemental Information Disclosure Statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the information covered by this Supplement Information Disclosure Statement.
3. Based on my knowledge, the financial information included or incorporated by reference in this Supplemental Information Disclosure Statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this Supplemental Disclosure Statement.

Date: September 25, 2024

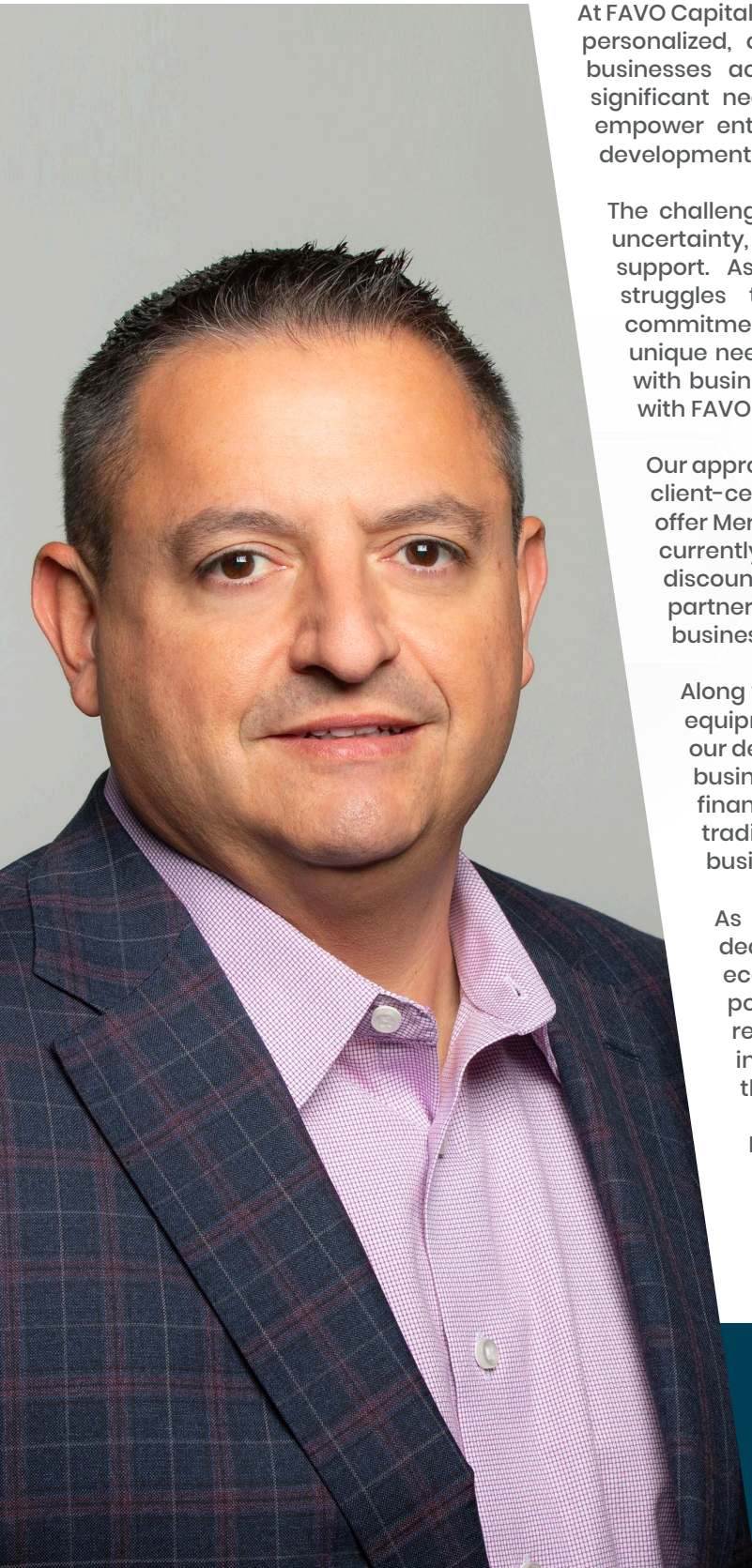
/s/ VINCENT NAPOLITANO
VINCENT NAPOLITANO
Chief Executive Officer



FAVO CAPITAL

COMPANY PROFILE 2024

EMPOWERING SMALL BUSINESS



At FAVO Capital, we were founded with a clear vision and purpose: to provide personalized, quick, and efficient funding to small and medium-sized businesses across America. From the beginning, we recognized the significant need for accessible and innovative financial solutions that empower entrepreneurs to grow their businesses, promote economic development, and drive forward the communities they serve.

The challenges that businesses face, especially in times of economic uncertainty, have only strengthened our resolve to provide vital financial support. As business owners ourselves, we understand the daily struggles that companies endure. This perspective drives our commitment to offering tailored, flexible funding solutions that meet the unique needs of each client. We don't just provide capital; we partner with businesses to help them achieve their goals, which in turn helps with FAVO Capital's long-term goals.

Our approach is differentiated by our focus on innovative and genuine client-centered solutions. We don't simply offer loans; instead, we offer Merchant Cash Advances (MCAs), which is our core offering and currently at the forefront, where we purchase future revenues at a discount, sharing in the risks and rewards with our clients. This partnership model is designed to align our interests with those of the businesses we support, promoting long-term growth and stability.

Along with MCAs, our suite of funding options—including SBA loans, equipment financing, invoice factoring, and lines of credit—reflects our deep understanding of the diverse needs of small to mid-sized businesses. We pride ourselves on providing fast, accessible financing without the rigid requirements that often accompany traditional loans. Our process is streamlined to ensure that businesses can quickly secure the capital they need to thrive.

As we continue to grow and evolve, FAVO Capital remains dedicated to supporting the backbone of the American economy—small and mid-sized businesses. We believe in their potential to drive innovation, create jobs, and build strong, resilient communities. Our commitment is to be a true partner in their journey, providing the financial tools and expertise they need to navigate challenges and seize opportunities.

Looking ahead, we are excited about the future. We remain focused on expanding our impact, refining our offerings, and continuing to empower the entrepreneurs who are shaping tomorrow's economy. At FAVO Capital, we are not just financing businesses—we are building futures.

Vincent Napolitano

Vincent Napolitano
Chief Executive Officer



IMPORTANT CAUTIONS REGARDING FORWARD-LOOKING STATEMENTS

This presentation has been prepared by FAVO Capital, Inc. ("we," "us," "our," "FAVO Capital" or the "Company"). This presentation is made for informational purposes only and does not constitute an offer of any securities for sale. Any securities offered privately will not be or have not been registered under the Securities Act and may not be offered or sold in the United States absent registration or an applicable exemption from registration requirements, nor shall there be any offer or sale of any securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction.

The information set forth herein does not purport to be complete or to contain all of the information you may desire. Statements contained herein are made as of the date of this presentation unless stated otherwise, and neither this presentation, nor any sale of securities, shall under any circumstances create an implication that the information contained herein is correct as of any time after such date or that information will be updated or revised to reflect information that subsequently becomes available or changes occurring after the date hereof. This presentation contains forward-looking statements. These forward-looking statements should not be used to make an investment decision. The words 'believe,' 'expect,' 'may,' 'strategy,' 'future,' 'likely,' 'goal,' 'plan,' 'estimate,' 'possible' and 'seeking' and similar expressions identify forward-looking statements, which speak only as to the date the statement was made. All statements other than statements of historical facts included in this presentation regarding our strategies, prospects, financial condition, operations, costs, plans and objectives are forward-looking statements.

Examples of forward-looking statements include, among others, statements we make regarding our recent acquisitions and projects, the plans and objectives of management for future operations, including plans relating to the development of new financial products or services, and our future financial performance. Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based only on our current beliefs, expectations and assumptions regarding the future of our business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions.

Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are outside of our control. Our actual results and financial condition may differ materially from those indicated in the forward-looking statements. Therefore, you should not rely on any of these forward-looking statements. Important factors that could cause our actual results and financial condition to differ materially from those indicated in the forward-looking statements include, among others, competition within the industries in which we operate, the timing, cost and success or failure of new financial product and service introductions and developments, our ability to attract and retain qualified personnel, maintaining our intellectual property rights and litigation involving intellectual property rights, legislative, regulatory and economic developments, and the other risks and uncertainties.

Any forward-looking statement made by us in this presentation is based only on information currently available to us and speaks only as of the date on which it is made. We undertake no obligation to publicly update any forward-looking statement, whether written or oral, that may be made from time to time, whether as a result of new information, future developments or otherwise.

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WHO WE ARE

FAVO Capital Inc (FAVO: OTC Markets) is a rapidly growing direct funding company. With extensive expertise in business, entrepreneurship and finance, our professionals offer a range of personalized funding solutions to emerging, small, and medium-sized businesses. Our goal is to facilitate swift and efficient funding without imposing rigid requirements, enabling businesses to grow in a seamless manner.

Dedicated to empowering society, FAVO Capital is providing innovative financial solutions tailored to the needs of small and mid-sized businesses, which are the backbone of the economy. Through its cutting-edge technology and fast-track lending processes, FAVO Capital enables entrepreneurs to access the capital they need for growth, job creation, and economic development.

To know more about our OTC market details, please visit: <https://www.otcmarkets.com/stock/FAVO/overview>



FAVO Capital employs over 130 people in 5 offices globally.

- 1 HQ: Fort Lauderdale, FL
- 2 Sales Office: Westbury, NY
- 3 Sales Office: Hollywood, FL
- 4 Call Centre: Bonao, Dominican Republic.
- 5 Call Centre: La Vega, Dominican Republic



FAVO Capital has directly funded or syndicated in the funding of over 10,000 different small businesses nationwide, accounting for over \$25 Million in direct financing and \$118 Million in syndicate funding.



OUR VISION

Our vision is to empower small and medium businesses.

OUR PURPOSE

We provide personalized, quick and efficient funding to small and medium-sized businesses across America.



Market Capitalization (Statistics)

OTC Markets

FAVO

Market Cap (09/20/2024)

\$28,230,856

Authorized Shares

500,000,000

Outstanding Shares

89,479,734

Restricted

89,044,607

Unrestricted

435,127

Held at DTC

434,720

Float

435,127

Par Value

0.0001

Market Makers

- Citadel Securities
- CANACCORD GENUITY LLC
- G1 Execution Services LLC
- GTS Securities LLC
- StoneX Financials Inc.
- VIRTU Americans.

Accounting Firm

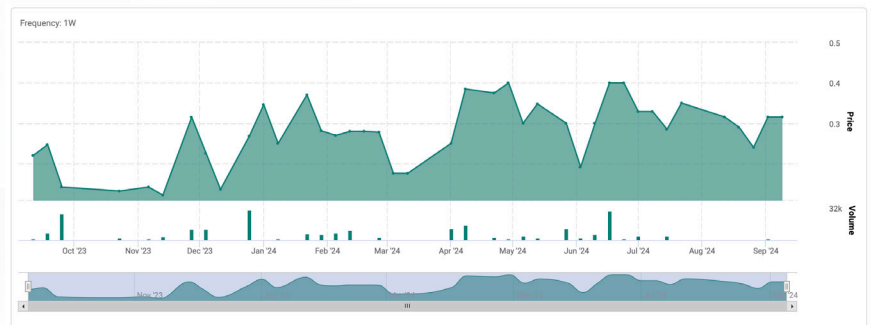
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Hollywood, FL 33020

Legal Counsel

The Doney Law Firm
4955 Durango Drive, Las Vegas,
NV 89113

Stock Transfer Agent

ClearTrust LLC
16540 Pointe Village Dr. Ste 210
Lutz, FL 33558



OUR SERVICES



Merchant
Cash Advance
(MCA)



Equipment
financing



Invoice
financing



Business
lines of
credit



Small Business
Administration
(SBA) loans



Business
term loans



MERCHANT CASH ADVANCE (MCA): OUR CORE PRODUCT

MCAs have evolved as an alternative capital source primarily for small businesses and we generate multiple revenue streams within the MCA industry. In a typical MCA, a merchant sells an amount of its future receivables, expected to be generated from future sales to an MCA originator (also referred to as a "funder") at a discount in exchange for a lump sum payment from the funder. The merchant then remits a portion of its sales receipts, or an amount equal to this portion, often daily, via automated clearing house ("ACH") transfer, until the funder has received the full amount of the future receipts it has purchased. MCA funders often offer a streamlined application and approval process in connection with the provision of MCAs, making them a widely used alternative financing source for small businesses.

MCAs are not structured as loans or sales of securities; instead, they are structured as sales and purchases of assets, specifically future receivables, and the assignment of rights related to such assets. SMBs typically seek these advances for working capital

purposes to finance purchases of inventory or equipment, or to address other immediate business needs.

We operate a direct and syndication funding platform to serve SMBs in need of liquidity to fulfill their financial responsibilities. Through our direct sales, marketing, underwriting and operational platform and with our syndication partners, we provide funding solutions for customers. We originate and provide financing to businesses primarily through MCAs. We provide convenient, fully automated financial solutions to our customers. An SMB customer who enters into an MCA commits to delivering a percentage of its receivables through ACH or wire debits or by splitting credit card receipts until all purchased receivables are remitted to us.

We believe traditional lenders face a number of challenges and limitations that make it difficult to address the capital needs of SMBs, such as:

Organizational and Structural Challenges

The costly combination of physical branches and manually intensive underwriting procedures makes it difficult for traditional lenders to efficiently serve SMBs. They also serve a broad set of customers, including both consumers and enterprises, and are not solely focused on addressing the needs of SMBs.

Technology Limitations

Many traditional lenders use legacy or third-party systems that are difficult to integrate or adapt to the shifting needs of small businesses. These technology limitations make it challenging for traditional lenders to aggregate new data sources, leverage advanced analytics and streamline and automate credit decisions and funding.

Products not Designed for SMBs

SMBs are not well served by traditional loan products. We believe that traditional lenders often offer products characterized by larger loan sizes, longer durations and rigid collateral requirements. By contrast, SMBs often seek small loans for short-term investments.

As a result, we believe that SMBs feel underserved by traditional lenders. Our solution was built specifically to address SMBs' capital needs. We offer products to SMBs to enable them to access capital. We facilitate eligible merchants to secure cash advances and accelerate the growth of their business by providing access to simple, fast, and convenient working capital under MCAs. This structure has some advantages over the structure of a conventional loan. Most importantly, payments to an MCA can be modified for hardships suffered by a business, giving the merchant greater flexibility with which to manage their cash flow, particularly during an unforeseen event. MCAs are processed much faster than a typical loan, giving borrowers quicker access to capital.

SMBs are a diverse group spanning many different industries, stages in development, geographies, financial profiles and operating histories, making it difficult to assess creditworthiness in a uniform manner, and there is no widely accepted credit score for SMBs. Credit assessment is inherently difficult because small business data is constantly changing as the business evolves and is scattered across a myriad of online and offline sources, unlike consumer credit assessment where a lender can generally look to scores provided by consumer credit bureaus. This data

includes financial data, credit data, government and public records, transactional data, online social data, accounting data and behavioral data. While much of this data is rapidly moving online, certain data remains predominantly offline. In addition, SMBs are not consistently covered by traditional credit bureaus. Once obtained, the data needs to be cleansed, normalized, weighted and analyzed to be useful in the credit scoring decision.

We give more weight to the underlying performance of a business than the owner's or businesses' credit scores. Our MCAs offer an alternative to businesses who may not qualify for a conventional loan.

A frequent issue experienced within the MCA industry is finding enough capital to meet the strong merchant demand for alternative financing sources. We provide direct funding and connect syndicate participants that have available capital with funders that have established high-quality MCA processes and procedures and need capital to meet merchant demands. We have MCA expertise to vet and select funders with underwriting, servicing, and collection processes necessary to provide syndicate participants with the best opportunities to provide capital in the MCA space.

THE GROWING PRIVATE CREDIT INDUSTRY

\$138.5 Billion

Is the expected MCA market size by 2032.
Expected to grow at 6.6% CAGR*

\$143 Million

FAVO Capital has participated, directly or by
syndicate, in over \$143 Million in funding since 2020

INDUSTRY PLAYERS



33 Million Small
Businesses across the USA.

39% of businesses had more
than 100k of debt outstanding.

5% of businesses used an
MCA product and 53% of
businesses used a loan.

40% of businesses relied on
outside capital to cope with
financial challenges.

32% of businesses had
outstanding debt of 25k -
100k.

41% of businesses needed
less than \$50k.

3 in 4 Businesses have some
amount of debt outstanding.

8% of businesses used
alternative sources of financial
services.

65% of businesses chose
their lender due to quick
decision making.

35% of businesses were
denied a business loan.

BENEFITS TO THE BUSINESS OF FINANCING VIA A MERCHANT CASH ADVANCE.

Simple payback
options.

Faster approvals
(few hours) and
higher approval
rates.

Easy to renew.

Less red
tape and
paperwork than
a commercial
business loan
from a bank.

Immediate
revenue stream
as payments
are often
collected daily.

Growing need
for Capital for
small to medium
businesses as
banks tighten
up lending.

High loan
renewal rates.
Typically, 50% to
60% of MCA loans
renew multiple
times.

BENEFITS TO THE FUNDER OF PROVIDING MERCHANT CASH ADVANCES.

Attractive returns.

FAVO
CAPITAL

OUR JOURNEY



KEY HIGHLIGHTS OF OUR JOURNEY THUS FAR

Incorporated July 12, 1999

Originally under the name Beeston Enterprises LTD.

July 12, 1999

Acquisition of Shell Company

Vincent Napolitano acquires controlling interest of Beeston Enterprises Ltd. (BESE: OTC Markets)

Q4 2018

Name and Symbol Change

FAVO Realty, Inc. (FAVO OTC Markets)

Q1 2019

Name changed
from Favo Realty to
FAVO Capital Inc

First **Direct Deal**
Funded.

Q1 2021

**MCA Funding
division formed**
with the first deal
funded in Q4.

Q4 2020

Partnership
Shaun Quin joins
FAVO as President

Q2 2019

FAVO Roll Up
\$37Mil Acquisition
of the FAVO
Group of
Companies

Q2 2023

**FAVO
Capital roll up.**
Acquisition of the
main fund, sales
office and
management
group.

Q2 2023

**New
Advisory
Board Formation**
with 4 strategic
business leaders
from various
industries and
backgrounds.

Q3 2023

**\$30 Million
capital** raise
targeted via debt
and equity.

2024

Call Center Acquisition.
Completed the acquisition of a 50 person call centre in Dominican Republic as well as an Independent Sales Office in Florida along with Lendtech Solutions, a propriety CRM software. Opened a second call centre in the Dominican Republic.

Q1 2024

DELIVERING ON OUR GROWTH STRATEGY

FAVO
CAPITAL



COMPANIES IN OUR PORTFOLIO



Call Center based in Dominican Republic focused on MCA, LOC & Equipment Financing deal generation.



ISO based in Florida, focused on closing deals and business development.



Proprietary CRM software developed to manage MCA call center operations.



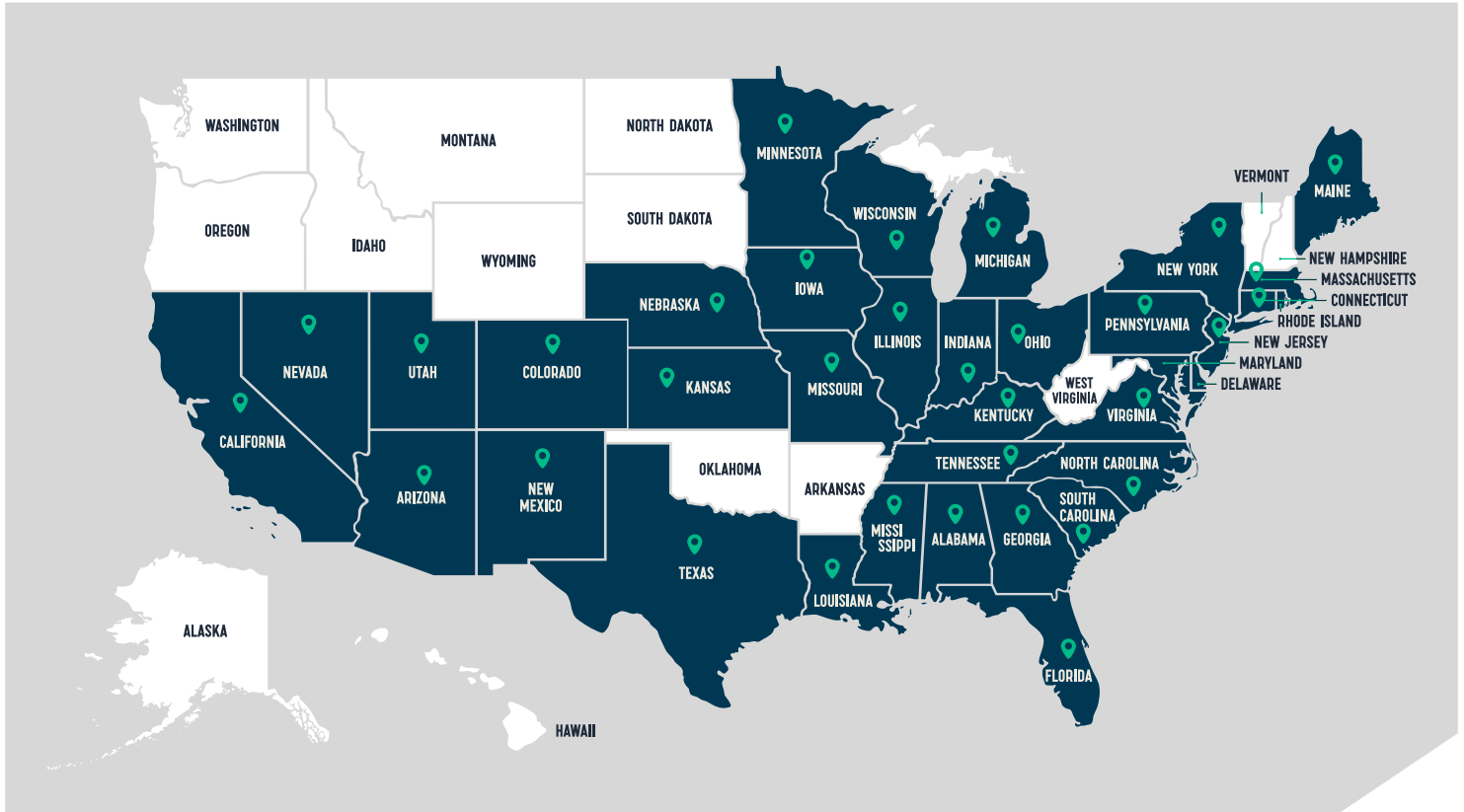
The lead funding company for FAVO Capital Inc



Independent Sales Organization focused on MCA lead generation.

OUR NATIONWIDE REACH

FAVO
CAPITAL



FAVO Capital has invested directly in businesses across **38** of the **50** states in the United States

PARTNERS & SYSTEMS IMPLEMENTED

Accounting &
Controlling



Underwriting, Risk Management
& Debt Collection



CURE PAYMENT
RECOVERY SOLUTIONS, LLC



DECISIONLOGIC



Deal Tracking



Receipts Tracking & Execution



EXECUTIVE TEAM



Vincent Napolitano: Chief Executive Officer (CEO)

Vincent is the Founder & CEO of FAVO Capital (FAVO – OTC Markets), with over 25 years in business. He also serves as Executive VP at Richmond Honan Development. Vincent specializes in REITs and private stock in Pre-IPOs like Facebook & Twitter. He led teams raising over \$250 million in REIT products. He was the former CEO of Garden City Capital Management and Portfolio Manager at a major NYC hedge fund. Vincent holds an AAS in Hotel & Restaurant Management and Series 24, 62 & 63 designations.



Shaun Quin: President

Shaun is President of FAVO Capital (FAVO – OTC Markets). He was the former CEO of RLT Atwood International, the first listed blockchain investment company. With 20 years of business experience, he is a Director, Partner & Investor in various sectors. Notably, he received the Microsoft Worldwide Innovation Award in 2010 and other accolades for business excellence.



Glen Steward: Chief Strategy Officer (CSO)

Glen is an experienced entrepreneur with over 28 years in investment and trading. He holds directorships and board memberships in companies across Mauritius, South Africa, and the USA. Glen is a board member of two asset management companies registered by the FSCA in South Africa and FSC in Mauritius, showcasing his leadership in the financial sector.

As the Chief Strategy Officer and Board member of publicly traded FAVO Capital, Glen played a key role in integrating the FAVO Group into FAVO Capital, joining the Advisory Board in June 2023. He founded Stewards International Funds PCC in 2000 after gaining experience at Merrill Lynch and DMG Deutsche Morgan Grenfell in London. Glen is also the Founder and Director of several financial firms, including Foundation Fund Managers, Secure Clear Trade Finance, and Stewards Financial Custodians.



Vaughan Korte: Chief Financial Officer (CFO)

Vaughan is our CFO with 17 years in finance, holding a Bachelor of Commerce in Financial Management and a Level 1 CIMA qualification. He spent 10 years in Dubai managing finance for a global sporting retailer across 60 countries. An expert in strategy development, process improvements, and high-level business management, Vaughan has experience in evaluating multi-million dollar investments.

ADVISORY BOARD

**Rocco Trotta:** Chairman – Liro Group

Rocco is the Founder and Chairman of the Board of the LiRo Group. He has molded the LiRo Group from a small group specializing in construction administration to one of the top construction management & engineering firms in the United States. Rocco has been recognized repeatedly by numerous organizations, most notably, being named Engineer of the Year by the New York State Society of Professional Engineers. He has over 40 years of business experience and has an entrepreneurial spirit. He owns or has owned several prominent NYC restaurants and real estate projects and has provided seed capital for dozens of companies over his long, storied career. Rocco also serves on several business and non-profit boards.

**Bilal Adam :** CEO – Stewards Investment Capital

With over 20 years in the financial sector, Bilal began his career as a Chartered Accountant at Deloitte and Investec before becoming CEO of AfrAsia Capital Management. Since 2019, he has led Stewards Investment Capital, driving its growth with innovative investment solutions for institutional and high-net-worth investors.

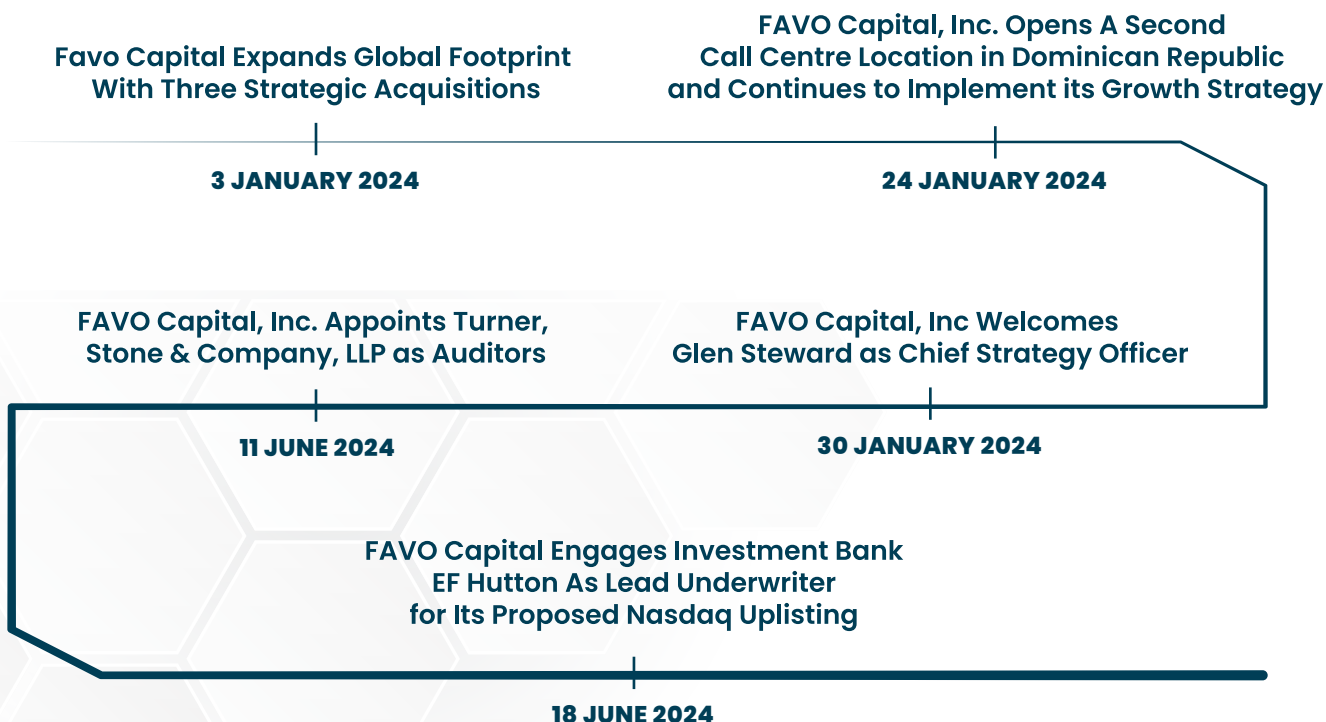
Bilal is passionate about niche investments, offering bespoke strategies in fixed income, equity, and digital assets. He is the Founder Chairman of Arrel Technology Ltd, a blockchain fintech in Mauritius, and has been President of the South African Chamber of Commerce in Mauritius since 2020. Bilal also serves on the Advisory Board of US-listed Favo Capital and is a Director at VALR, a leading African crypto exchange, and Enhanced Investment Products Limited, an Asian investment manager.

**Honorable Ernest F. Hart:** Chair – Martin de Porres Group

The Honorable Ernest F. Hart brings decades of legal expertise to FAVO Capital's Corporate Advisory Board. With a distinguished career as an attorney, including roles as Deputy Commissioner for Legal Matters at the NYPD, Senior Special Counsel to the NYSE, and a Justice of the New York State Supreme Court, Ernest's reputation for fairness and commitment to justice are well established.

His experience also extends to academia, serving as an adjunct professor at Manhattan College and Queensborough Community College. A native of Queens, New York, and father of three, Ernest holds a Juris Doctor from Villanova University School of Law, a Master of Arts in Theology from St. Joseph Seminary, and a Bachelor of Arts from Fordham University. His role at FAVO Capital will focus on providing legal guidance and ensuring regulatory compliance, reinforcing the company's dedication to ethical governance and long-term value creation.

MEDIA HIGHLIGHTS



GLOBAL ACCOLADES

FAVO Capital & Stewards Investment Capital wins Structured Finance Deal of the Year at Global Private Banking Innovation Awards 2024.



At FAVO Capital, our goal is to provide financial assistance to small and mid-sized businesses – the backbone of our economy. With our flexible, personalized funding solutions, we make it easier for you to access the capital required by business to grow, innovate, and thrive. At



www.favocapital.com