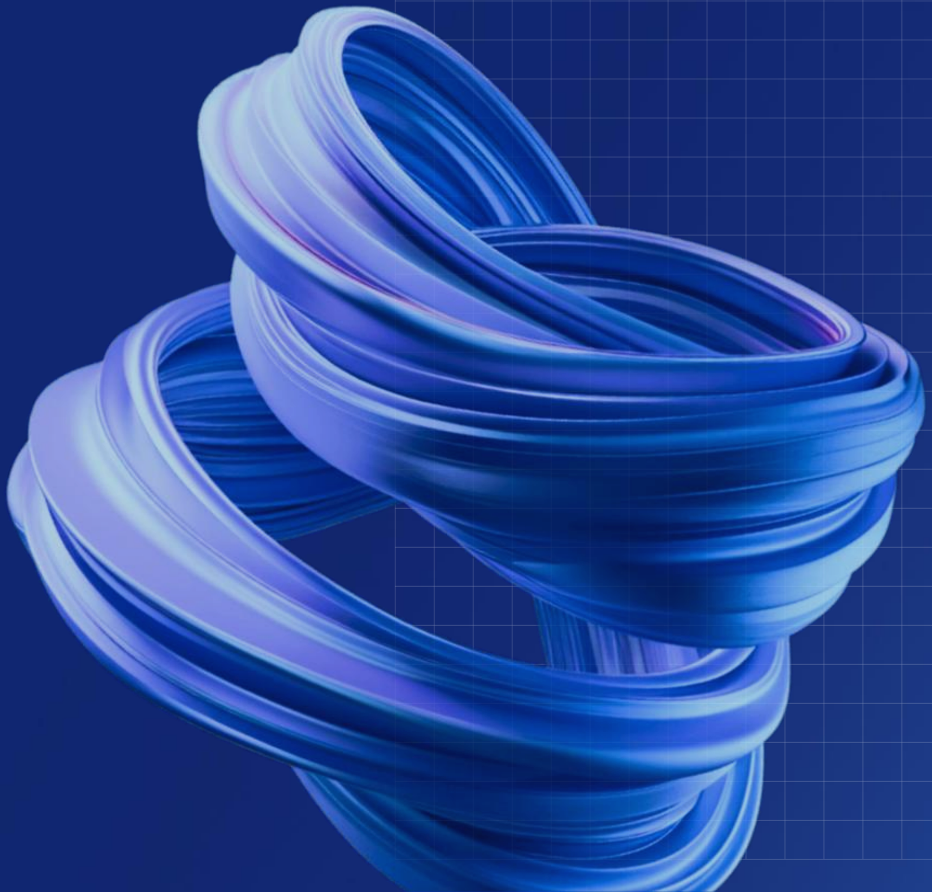
MIIVO HOLDINGS

Building AI solutions that
redefine small business success

INVESTOR PRESENTATION

Q1 2026



www.miivo.ai

TSXV:MIVO | OTCQB:MIVOF

FORWARD LOOKING STATEMENTS

This presentation includes “forward-looking statements” and “forward-looking information” (collectively, “**forward-looking statements**”) within the meaning of Canadian securities legislation, which reflect the Miivo Holding Corp.’s (“**Miivo**” or the “**Company**”) current expectations regarding the future results of operations, performance, and achievements. All statements included in this presentation, other than statements of historical fact, are forward-looking statements including, without limitation, statements with regarding the Company’s business and operations as well as statements regarding the Company’s anticipated or future products, business solutions or investment acquisitions. Forward-looking statements include predictions, projections and forecasts and are often, but not always, identified by the use of words such as “anticipate”, “believe”, “plan”, “estimate”, “expect”, “potential”, “target”, “budget” and “intend” and statements that an event or result “may”, “will”, “should”, “could” or “might” occur or be achieved and other similar expressions and includes the negatives thereof.

Forward-looking statements are based on the reasonable assumptions, estimates, analysis and opinions of the management of the Company made in light of its experience and its perception of trends, current conditions and expected developments, as well as other factors that management of the Company believes to be relevant and reasonable in the circumstances at the date that such statements are made. Forward-looking information is based on reasonable assumptions that have been made by the Company as at the date of such information and is subject to known and unknown risks, uncertainties and other factors that may have caused actual results, level of activity, performance or achievements of the Company to be materially different from those expressed or implied by such forward-looking information, including but not limited to: risks associated with general economic conditions, including risks related to macroeconomic and global financial conditions; inflation; availability of capital; accuracy of the Company’s projections and estimates; the adoption by businesses of artificial intelligence (“**AI**”) or AI related software and services; interest and exchange rates; competition; financing and share price fluctuations; capital expenditures; changes in national and local government regulation of AI; regulatory risks; conflicts of interest; the ability to retain key personnel; operating or technical difficulties; personnel relations; information technology; potential business disruptions stemming from the conflicts in Ukraine and Palestine and surrounding regions, or other ongoing and future global conflicts; and any other risk outside the direct control or influence of the Company. Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking information, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that forward-looking statements will prove to be accurate and actual results, and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward looking information contained herein, except in accordance with applicable securities laws. The forward-looking information contained herein is presented for the purpose of assisting investors in understanding the Company’s business and the Company’s plans and objectives and may not be appropriate for other purposes. The Company does not undertake to update any forward-looking information, except in accordance with applicable securities laws.

COMPANY OVERVIEW

Miivo is an AI technology company delivering real-time financial and operational intelligence to small and mid-sized enterprises (SMEs).

By combining advanced AI with seasoned executive expertise, Miivo enables better, faster business decisions at a fraction of the cost of traditional advisory models.

With a proven leadership team and a scalable platform, Miivo is building the AI operating system for a highly underserved business segment.

AI Solutions Redefining Small Business Success

MANAGEMENT TEAM

Miivo's management team brings a wealth of experience from diverse industries, combining strategic insight with innovative technology to drive impactful results.

ALEXANDER DAMOUNI
CEO

Turnaround & Growth CEO. Built and developed SMEs, leading them to profitability, MBA

RABIH BRAIR
CFO

SME Advisory & Turnaround. Finance executive and former CFO at Mars (UAE), CPA

PRASANTH PARAMESWARAN
CTO

AI Expert & Tech Startup Founder. Former CTO of a tech startup that grew to $45mn in sales

SOHRAB JAHANBANI
DIRECTOR

Venture Capital Partner, 5x Entrepreneur, who now mentors 60+VC-backed SMEs

BRADY RAK
DIRECTOR

Vice President of Business Development at Skyharbour Resources Ltd. (TSX-V: SYH)

GREG KUENZEL
DIRECTOR

Director & CFO at Empire Metals (LSE: EEE) market cap $1 bn

Proven Track Record in Build and Sell Strategy

CAPITAL STRUCTURE

As of Feb 12, 2026

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OTC Markets

TSX venture EXCHANGE TSX

C$0.80 Share Price	**C$ 30.9 M** Market Cap
38.7M Issued & Outstanding	**45.8M** Fully Diluted
2.2M Stock Options & RSUs	**4.8 M** Warrants

TSXV: MIVO | OTCQB: MIVOF

Listings

Debt-free, TSXV & OTC Listed

MARKET ANALYSIS

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MARKET GROWTH

4.7 million SMEs are started each year in the US alone

99.9% of business in the US are small business

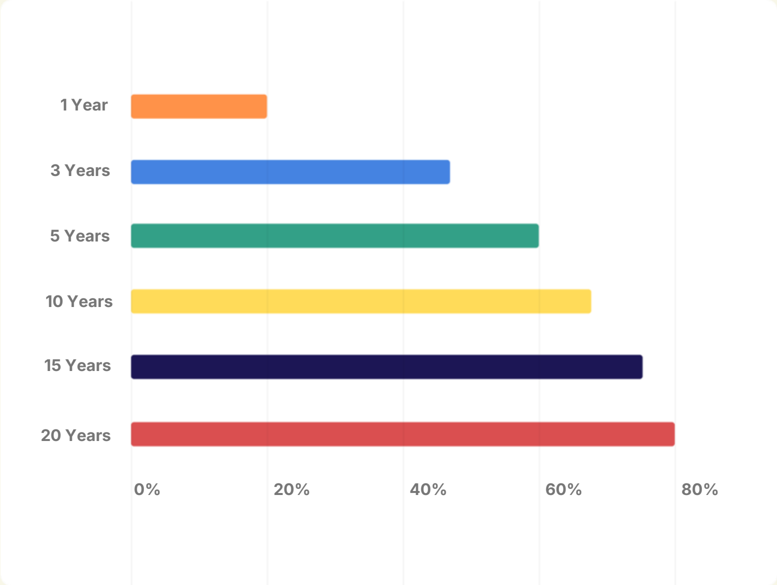
58.9% people employed small businesses

33.2% total SME's in the US

Source : US Census Bureau

FAILURE RATE

2.3 million of these SMEs will fail in five years



Source : Zippia

OUR SOLUTION

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Most entrepreneurs can't afford a CFO. Miivo makes it possible.

We have built a product that integrates with other software and advises businesses on what to do.

Our goal is to improve the success rate of SME's

- Stay ahead of customer sentiment
- Turn business insights into action
- Opportunities that drive growth
- Business performance, at a glance

SELF SERVICE PLAN

Features

- **Product-led onboarding:** Users get value instantly via automated scans, insights, and AI actions
- **Plug-and-play integrations**: Connect financial, customer, and digital tools (Xero, QuickBooks, web, reviews) in minutes
- **AI-powered intelligence at scale**: Financial, customer, and competitive insights without human dependency
- **Sticky weekly engagement**: Continuous insights delivered via inbox drive retention
- **Low-touch, high-margin model**: Self-serve support and automation keep CAC and ops cost low

MANAGED SERVICES

Features

- **End-to-end integration ownership:** We connect and manage ERP, CRM, POS, and accounting systems
- **Custom dashboards across systems:** A single source of truth spanning finance, ops, and growth
- **Execution-driven value**: Insights translated into implemented actions, not just recommendations
- **Long-term customer lock-in:** Deep system integrations + quarterly reviews drive durable LTV
- **Strong LTV and upsell leverage:** Combines SaaS intelligence with services-driven value

CASE STUDIES

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Multi-Location Retail Store

- Miivo provided insights into working capital, inventory levels, supplier costs, and promotional strategies while migrating to a modern e-commerce platform.
- The business turned profitable after a decade of struggle.

Fitness Studio & Merchandise Retailer

- Miivo modernized the entire tech stack, integrating fitness operations with a robust e-commerce platform.
- Within a few months, they expanded from a single-location studio into a competitive regional online retailer.

Specialized Manufacturer

- Miivo implemented SKU-level costing analysis and detailed inventory tracking throughout each production phase.
- The business made more informed pricing decisions and realized cost savings in manufacturing.

Food & Beverage Business

- Miivo brought ingredient costing, marketing insights, and customer feedback together into one clear, actionable dashboard.
- Accurate pricing, better margins, stronger customer experience, and higher profitability.

Salon & Beauty Studio

- Miivo integrated with POS systems to deliver automatic, daily dashboards showing staff, service, product, and customer performance.
- Faster decisions, higher repeat bookings, improved revenue, and zero manual reporting.

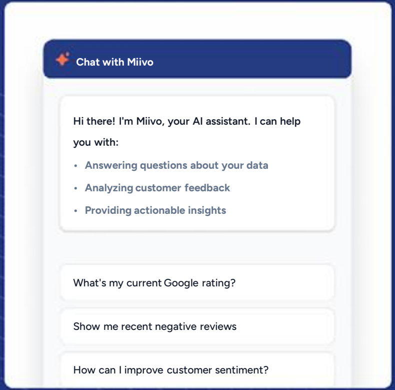
Multi-Location Sports Facility

- Miivo developed a customized integration and dashboard that provided real-time insights into facility usage and staff performance.
- Management gained an essential reporting tool to track KPIs internally and present growth metrics to investors.

FUTURE BUILD: EVERYTHING YOU NEED TO RUN A BUSINESS

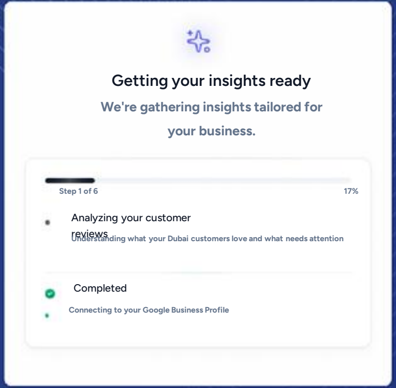
Social Media Workflow

Automatically notify and recommend engagement actions by embedding social media content into your dashboard.



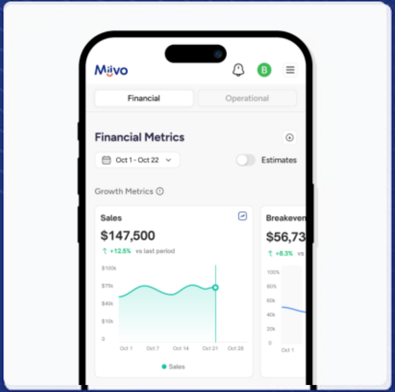
AI Agent

AI agents execute commands and automate manual tasks to reduce manual effort and simplify daily activities.



Operational Automation

Automate operational workflows with built-in triggers to keep operations running smoothly.

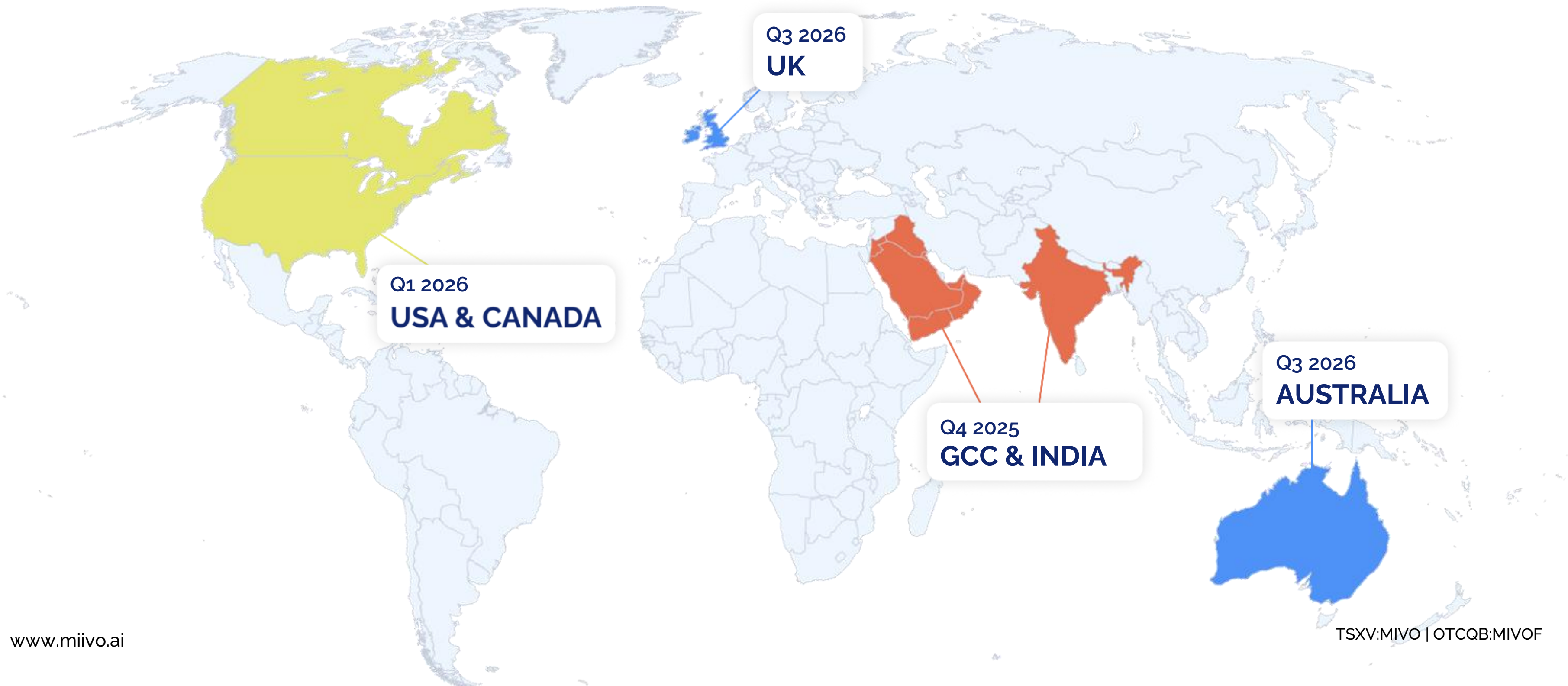


Mobile App

AI agent-led mobile app that puts Miivo conveniently in your hands, allowing you to give commands and engage with the platform.

GO TO MARKET PLAN: DIGITAL MARKETING

Our growth marketing plans expands as 3 phases in 7 countries



GO TO MARKET PLAN: PARTNERSHIPS

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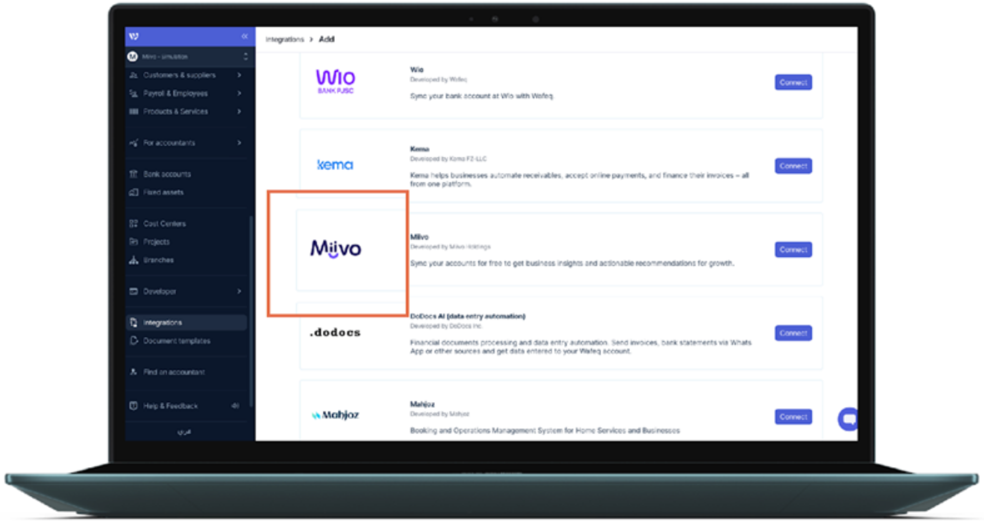

Embedded Distribution Through Strategic SaaS Integrations

Embedded Distribution

Miivo operates as an extension within partner platforms, enabling one-click access for their entire user base

Live Partner Validation

Integration finalized with a regional accounting SaaS provider serving over 14,000 SMEs

Scalable Growth Engine

Each new integration adds a recurring, low-CAC distribution channel for customer acquisition

DATA PRIVACY

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Enterprise-Grade Security From Day One

DATA SECURITY

SOC 2 Compliant

Security framework benchmarked against market leaders

CYBER SECURITY

External U.S.-based compliance auditor (SCRUT)

Cybersecurity Committee established to oversee platform security at scale.

SOC 2–aligned infrastructure and security controls

External cybersecurity audits conducted by a US-based compliance firm

Dedicated Cybersecurity Committee overseeing governance and risk

Encrypted data transmission and secure cloud architecture

Designed to meet global privacy standards as the platform scales

The current wave of AI will significantly alter how we work, but companies are lagging in terms of AI adoption, especially among SME's who are highly underserved

MARKET TREND

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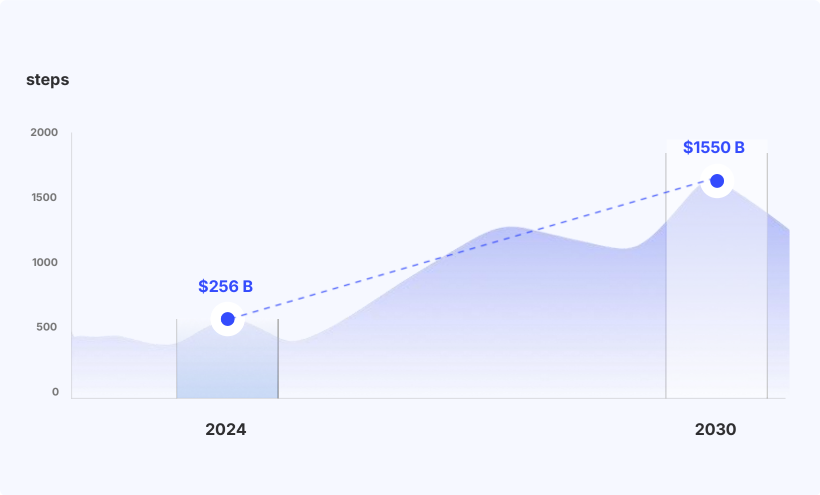
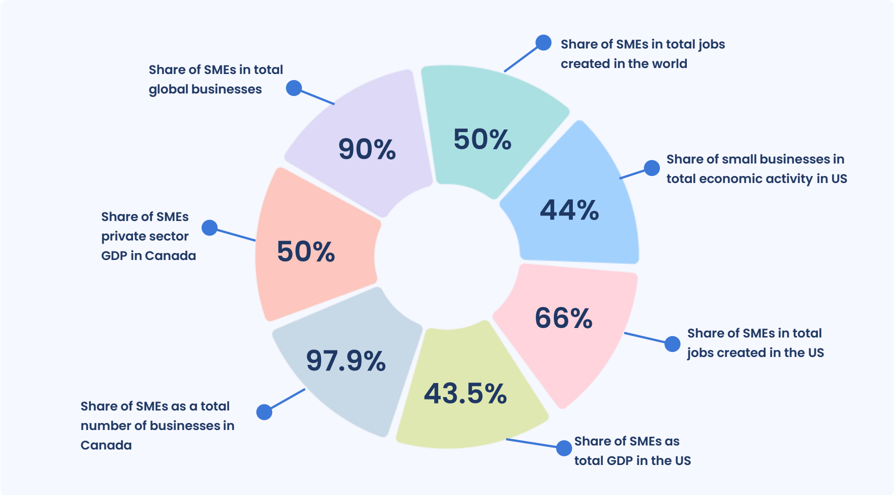
The growing AI SaaS market, fueled by demand for automation and analytics, creates a major opportunity to serve the underserved SME segment

AI GLOBAL SAAS MARKET



Source : Business Research Company, Miivo Holdings

SME'S ECONOMIC CONTRIBUTIONS



Source: LinkedIn

INVESTMENT HIGHLIGHTS

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Solving a Critical Problem

Small businesses fail not from lack of effort — but from lack of real-time financial and operational intelligence

Tight Capital Structure

Low share count, no debt, and strong insider alignment

Massive Underserved Market

SMEs represent the backbone of the global economy, yet remain largely ignored by advanced AI solutions

Attractive Upside

Positioned at a significant valuation gap relative to AI SaaS peers as the platform scales

Proven Leadership

Seasoned management team with deep expertise across AI, finance, turnarounds, and high-growth operations

Clear Market Focus

Singular execution on becoming the AI operating system for small and midmarket companies

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THANK YOU

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