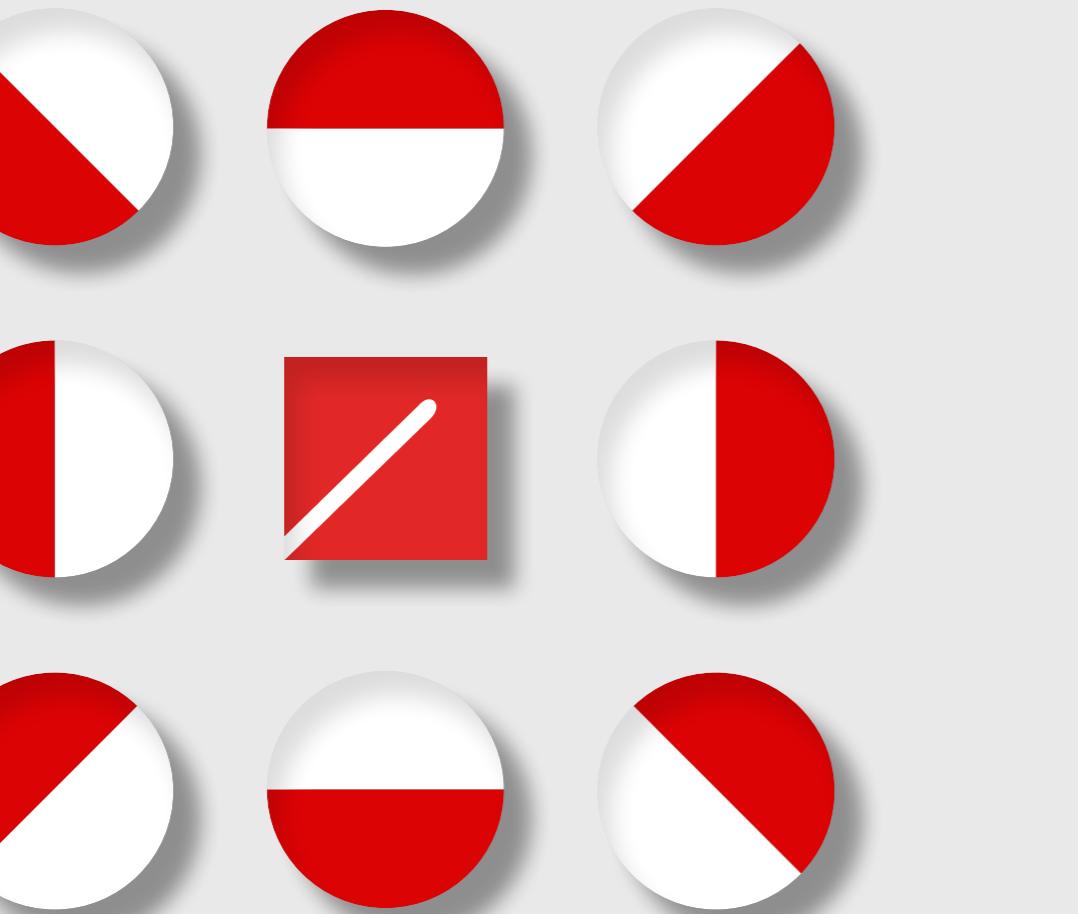




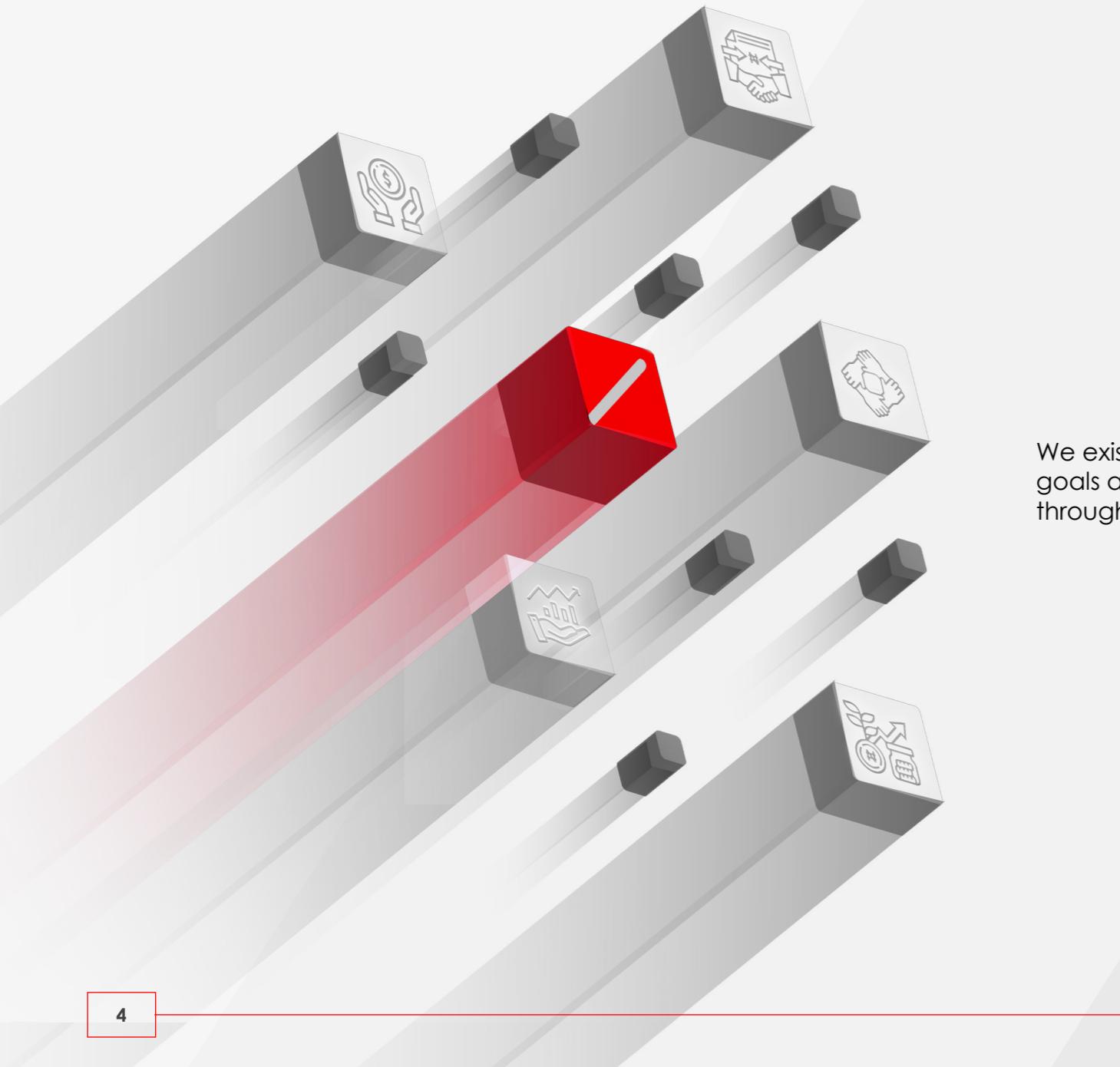
✓ United Capital

AFRICA'S  
FOREMOST  
FINANCIAL  
SERVICES  
GROUP



United Capital Plc is a leading Pan-African financial and investment services group, providing bespoke value-added services to its clients. United Capital Plc is positioned to play a strategic role in helping African governments, corporates, and individuals achieve their strategic objectives, through a robust suite of financial service offerings under its subsidiary businesses - Investment Banking, Asset Management, Securities Trading, Trusteeship, and Consumer Finance. The Group is regulated by the Securities and Exchange Commission (SEC) in Nigeria.





We exist to empower Africans in the pursuit of their goals as individuals, companies and governments through superior finance products and services.

# CONTENT

06	► About Us
26	► Investment Banking
42	► Asset Management
58	► Securities Trading
64	► Trusteeship Services
74	► Wealth Management
98	► UCEE Microfinance Bank

# 6 Decades of financial leadership



For over 6 decades, United Capital Plc has sustained a legacy of excellence in the African financial sector. Its track record of seamless transaction execution, industry leadership and client focus remain unparalleled. It has achieved this through provision of top-of-the-line financial services, consistency in service delivery and commitment to client satisfaction. The Group has demonstrated a remarkable capacity to adapt to change, innovating with each passing season and discovering ingenious methods to provide even more value to its clients, which accounts for its continued relevance till date. Its digital investing platform, InvestNow, provides a one-stop shop for retail clients to engage with various investment and financial services solutions - mutual funds, stock trading, loan creation, and so on - from the convenience of their smartphones or personal computers.

United Capital Plc is also broadening its reach into new markets. It recently obtained a license from the Central Bank of Nigeria to operate a microfinance bank subsidiary. United Capital Microfinance Bank is set to adopt a hybrid banking model, maintaining the operational framework of a traditional bank while leveraging technology to deliver seamless, customer-centric digital banking solutions.

In recent years, the group has expanded its geographical footprints across Africa. The company now has offices in Lagos, Ibadan, Abuja, Port-Harcourt, Warri, Onitsha, Kano, Kaduna, Gombe, Adamawa and Accra, Ghana, with future plans to expand into additional African nations. Its Pan-African expansion drive is borne out of the need to replicate its numerous successes in the Nigerian market to the broader African space and gradually change the narrative of financial service offerings through provision of cutting-edge financial solutions leveraging innovation, technology, and specialist skills. The company is well-positioned to be the financial and investment role model across Africa and a reference in the global business world - a long-standing mission that has begun to materialize, as evidenced by its dual recognition by the Financial Times as one of Africa's fastest growing companies.

## ■ Our Values



### Our Purpose

United Capital Plc is transforming the African continent by providing innovative investment banking solutions to governments, companies and individuals.

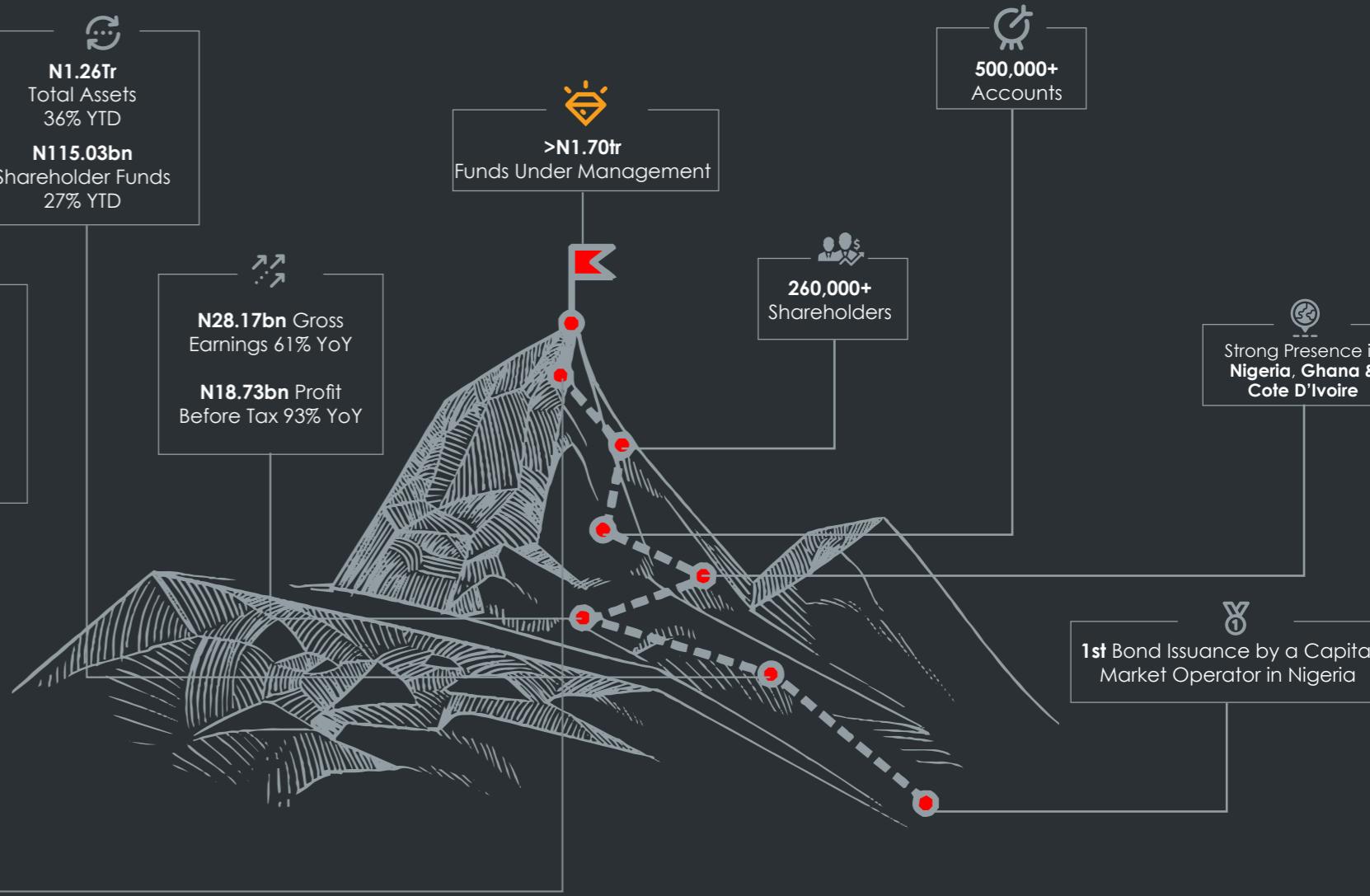
### Culture Code

We are focused on managing our clients' investments with a fundamental approach, while adhering to robust risk control processes and procedures to protect and enhance their assets.

### Our Corporate Goals

To be the financial and investment role model across Africa, deploying innovation, technology and specialist skills to exceed client expectations, whilst creating superior value for all stakeholders.

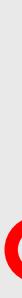
## ■ MILESTONES



## ■ Our Journey

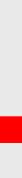
**2000-2002**

Started out as United Bank Global Markets, a division of UBA Plc. We were incorporated as UBA Capital, a subsidiary of UBA Plc in March 14, 2002.



**2012-2013**

Spun off from UBA Plc Group to become UBA Capital Plc. We were successfully listed on the Nigerian Stock Exchange (now Nigerian Exchange) on January 11, 2013, becoming the first listed Investment Bank in Nigeria. An Equity capital of N1.8 Billion was raised by way of Rights Issue.



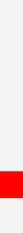
**2005-2007**

Established United Metropolitan Life, a joint venture with Metropolitan International Holdings. Served as Lead Arranger to the First Mortgage Securitization in Nigeria involving a \$130.6 Million mortgage-backed bond.



**2015-2017**

Structured the US\$250 million Tranche 1 Crude pre-payment facility for the Democratic Republic of Congo-based Orion Oil. Divested stake in United Metropolitan Life.



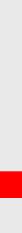
**2017-2019**

Served as Local Book runner to the US\$300 million FGN Diaspora Bond. Launched US\$10million Eurobond Fund and N2BN Wealth for Women Bond. Shareholders' Fund stood at N19.5 Billion.



**2020**

Expanded in Operations to Ghana. First issuance N20 Billion multi-tranche Commercial Papers, Issued Series 1 - five-year 10Billion bond. Full commencement of consumer finance business.



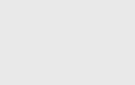
**2021-2023**

NSE's reclassification of UCA shares to Medium Price Stock Group Launched United Capital Infrastructure Fund (UCIF). Emerged as Africa's Top 10 fastest growing companies in 2021.

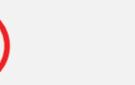
## ■ Our 2024 Highlights



We were recognized by the Financial Times and Statista as one of Africa's fastest growing Companies for 2024 for the 3rd year in a row.



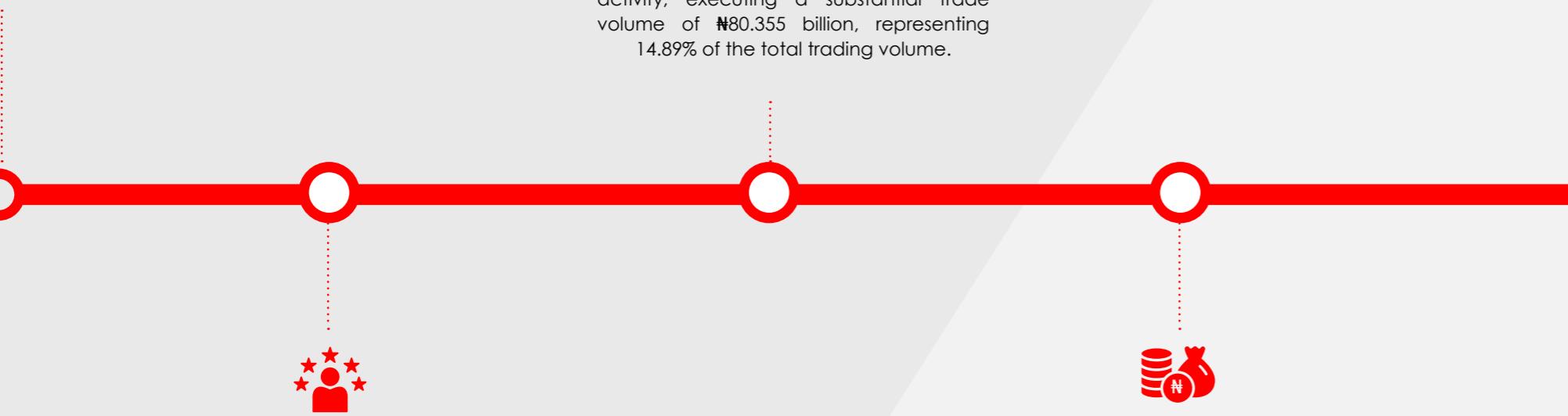
Our Securities business achieved a remarkable feat by ranking as the leading broker in Nigeria by value in the first quarter of 2024, according to the Nigerian Exchange Brokers Performance Report. The business contributed significantly to market activity, executing a substantial trade volume of ₦80.355 billion, representing 14.89% of the total trading volume.



Our Investment Banking business served as the lead issuing house for VFD group rights issue of 63,342,455 ordinary shares of 50kobo each at ₦197.33 per share.



Our HY 2024 financial performance recorded a 65% increase in Profit After Tax to ₦7.74 billion, a 63% rise in Profit Before Tax to ₦9.06 billion, a 35% year-to-date growth in Assets Under Management, and a 38% increase in Gross Earnings to ₦15.15 billion. Our Total Assets also grew by 27% to ₦1.19 trillion.



Our Investment Banking and Securities business played a pivotal role as Lead financial advisor and stockbroker in the successful ₦1.8 trillion listing of Transcorp Power on the Main Board of the Nigerian Exchange (NGX).



Our Asset management business hosted an inaugural investment forum focused on bringing together experts in the financial and investment industry with the goal of driving more retail participation in Collective Investment Schemes.



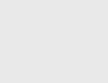
Our Asset Management business launched the Stable Income Fund, a low-risk, open-ended Naira-denominated mutual fund designed to provide investors with steady returns over the medium to long term.

Our share price increased by 68% from N24 at the start of FY 2024 to N40.55 as of July 2024, recording a 65% increase in earnings per share (EPS) year-on-year.

## ■ Our 2024 Highlights



We also declared our first-ever interim dividend of 90 kobo per unit of share and a 2 for 1 bonus issuance to shareholders.



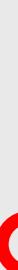
Our Securities Trading Business, United Capital Securities emerged No 1 broker by value in July 2024, Nigerian Exchange Brokers Performance Report accounting for equity deals worth over ₦128.524 billion, representing 26.04% of total stocks traded in July 2024.



United Capital Group shares recorded an 89% increase in earnings per share (EPS) year-on-year.



United Capital Investment Banking led the US\$1.4 Million Corporate Bond Issuance in Sierra Leone, completing the country's first local currency corporate bond, valued at SLE32 million.



Our Investment Banking business led the issuance of the Inaugural FGN US Dollar Bond, raising over \$900 million and achieving over 180% subscription rate in landmark fashion.



United Capital Group launched its 7th subsidiary, UCEE Microfinance Bank, a digital-first microfinance institution fully licensed by the Central Bank of Nigeria (CBN) and insured by the Nigeria Deposit Insurance Corporation (NDIC). Our Q3 2024 financial performance recorded an 89% increase in Profit After Tax to N15.98 billion, a 93% rise in Profit Before Tax to ₦18.73 billion, a 27% year-to-date growth in Assets Under Management, and a 61% increase in Gross Earnings to ₦1Trillion. Our total assets also grew by 36% to ₦1.264trillion. Investment Schemes.



Our share price increased by 68% from N24 at the start of FY 2024 to N40.55 as of July 2024, recording a 65% year on year increase.



Our Pan-African Expansion Strategy received a major boost as we secured a license to operate as an Asset Manager with coverage in the West African Economic and Monetary Union (WAEMU) regional bloc covering Republic of Benin, Burkina Faso, Côte D'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, and Togo.

## ■ Our 2024 Highlights



United Capital Plc's Group CEO, Peter Ashade, was honoured as one of Nigeria's Top CEOs at the prestigious BusinessDay Top CEOs Awards in 2024. This recognition underscores his exemplary leadership and the impressive growth achieved by United Capital under his guidance.



United Capital Asset Management was awarded the Financially Inclusive Fund Manager of the Year Award at the International Financial Inclusion Conference 2024.



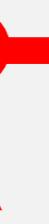
United Capital Asset Management and Securities Business partnered with organizations such as the Nigerian Exchange (NGX) leveraging various initiatives like our Investor Clinics, Breakfast Series, and Soirees to foster financial inclusion and literacy.



United Capital Investment Banking served as Joint Lead issuing house on the United Bank for Africa rights Issue of 6,839,884,274 ordinary shares of 50kobo each at ₦35.00 per share.



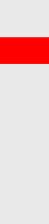
United Capital Group bagged the prestigious **Financial Services Group of the Year (Non-Banking)** award and four other awards, emerging as the biggest winner at the 2024 BusinessDay Banks and Other Financial Institutions (BAFI) Awards. Three of the Group's core subsidiaries - United Capital Asset Management, United Capital Trustees, and United Capital Securities.



Our Trustees business was awarded Best Trustee Company in Nigeria in terms of Deal Value at the Nigerian Exchange (NGX) Made of Africa Awards recognizing United Capital Trustees for executing the largest number and highest value of bond transactions on the NGX in 2024.



Our Group successfully received the MSECB Management System Certificate signifying the group's compliance with the management system requirements for **ISO/IEC 27001:2022**.



The United Capital Infrastructure Fund delivered a 23.08% gross return, with total distributions to unit holders reaching ₦1.98 billion, while total income rose by 150% YoY to ₦1.9 billion.

## ■ OUR AWARDS

2024



**Best Trustee Company in Nigeria (2024)**

NGX Made of Africa Awards

2024



**Innovative Fund Manager of the Year (2024)**

BusinessDay Banking and Financial institutions (BAFI) Awards

2024



**Stockbroking Company of the Year (2024)**

BusinessDay Banking and Financial institutions (BAFI) Awards

2024



**Investment Management Firm of the Year (2024)**

BusinessDay Banking and Financial institutions (BAFI) Awards

## ■ OUR AWARDS

2024



**Trustees Company of the Year (2024)**

BusinessDay Banking and Financial institutions (BAFI) Awards

2024



**Financial Services Group of the Year (2024) (United Capital Group)**

BusinessDay Banking and Financial institutions (BAFI) Awards

2024



**One of Africa's Fastest Growing Companies (2024)**

Financial Times & Statista Magazine Ranking

2024



**Financially Inclusive Fund Manager (2024)**

International Financial Inclusion Conference

## ■ OUR AWARDS

2023



One of Africa's Fastest Growing Companies (2023)

Financial Times & Statista Magazine Ranking

2022



Fastest Growing Investment Management Firm 2022 (Asset Management)

International Finance Magazine

2022



One of Africa's Fastest Growing Companies (2022)

Financial Times & Statista Magazine Ranking

2022



Sectorial Leadership Award – Financial Services (other Financial Institutions)

Performance Earnings and Returns Leadership (PEARL)

2022



Africa CEO Awards 2022

African Business Leadership Awards (ABLA)

2018



Highest Overall Award – Financial Services (other Financial Institutions)

Performance Earnings and Returns Leadership (PEARL)

2018



Sectorial Leadership Award: Highest Dividend Yield (Main Competitive Category)

Performance Earnings and Returns Leadership (PEARL)

2018



Sectorial Leadership Award: Financial Services Other Financial Institution (Main Competitive Award Category)

Performance Earnings and Returns Leadership (PEARL)

2018



Special Recognition Award Category: Good Corporate Governance Award

Performance Earnings and Returns Leadership (PEARL)

2018



Special Recognition Award Category: Good Corporate Governance Award

Performance Earnings and Returns Leadership (PEARL)

2021



Most Profitable Company (Financial Services: Other Financial Institutions)

BusinessDay (Nigerian Investor Value Awards 2021)

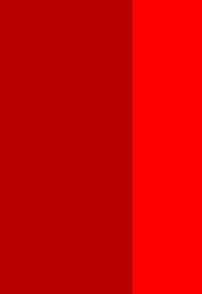
2021



Shareholder Capital Allocation Company of the Year (Dividends Payments)

BusinessDay (Nigerian Investor Value Awards 2021)

2021



Equities Fund Manager of the Year Award 2021 (United Capital Asset Management Ltd)

Business A.M. 2021 Mutual Funds Outlook and Awards

2021



Fund Manager of the Year (United Capital Asset Management Ltd)

Business A.M. 2021 Mutual Funds Outlook and Awards

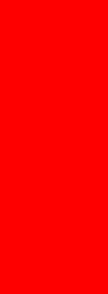
2018



Outstanding CEO of the Year Award (Honorary Award Category)

Performance Earnings and Returns Leadership (PEARL)

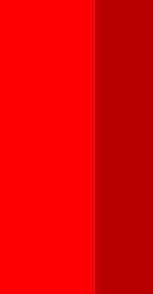
2018



Stockbroking firm of the year

Nairametrics

2018



Top high-yield Money Market Fund that beat inflation in Nigeria (United Capital Asset Management Ltd)

BusinessDay Banking and Financial Institutions (BAFI) awards

2018



Money Market Fund of the year (United Capital Asset Management Ltd)

BusinessDay Banking and Financial Institutions (BAFI) awards

## ■ Our Board of Directors



**Uche Ike**  
Chairman, Board of Directors,  
United Capital Plc.



**Peter Ashade**  
Group Chief Executive Officer,  
United Capital Plc.



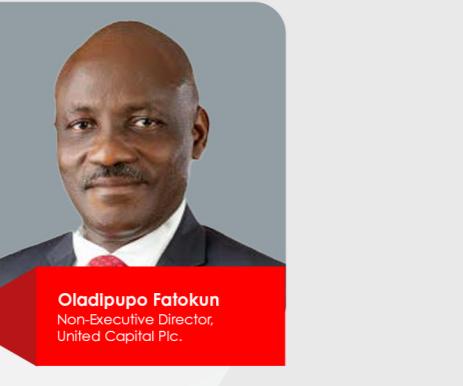
**Sunny Anene**  
Deputy Group Chief Executive  
Officer, United Capital Plc.



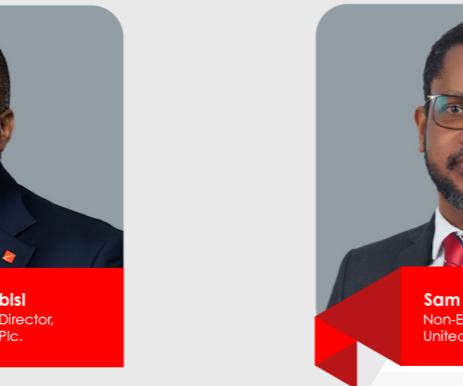
**Ayodeji Adigun**  
Executive Director/  
Chief Operating Officer,  
United Capital Plc.



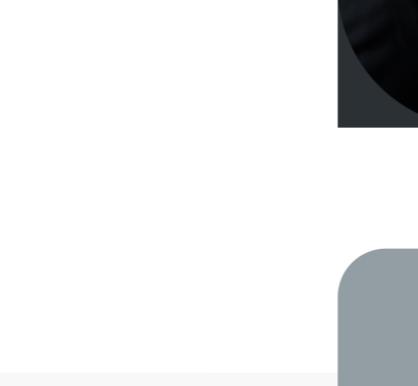
**Oluwale Ogunlewe**  
Non-Executive Director,  
United Capital Plc.



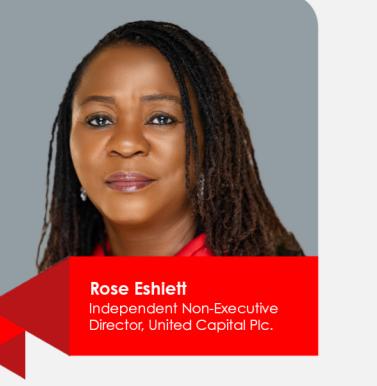
**Oladipupo Fatokun**  
Non-Executive Director,  
United Capital Plc.



**Chiugo Ndubisi**  
Non-Executive Director,  
United Capital Plc.



**Sam Nwanze**  
Non-Executive Director,  
United Capital Plc.



**Rose Eshiett**  
Independent Non-Executive  
Director, United Capital Plc.

## ■ Business Leadership Team



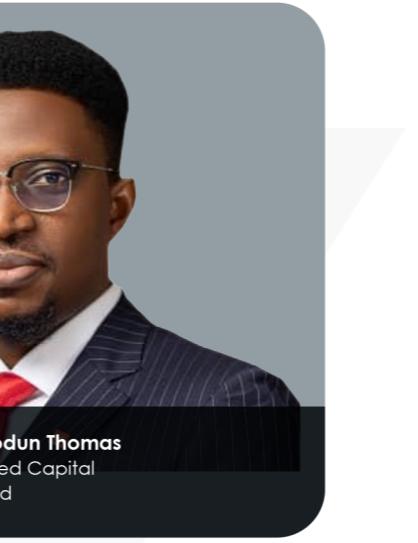
**Bawo Oritsejafor**  
MD/CEO, United Capital  
Securities Limited



**Odidi Oginni, CFA**  
MD/CEO, United Capital  
Asset Management Limited



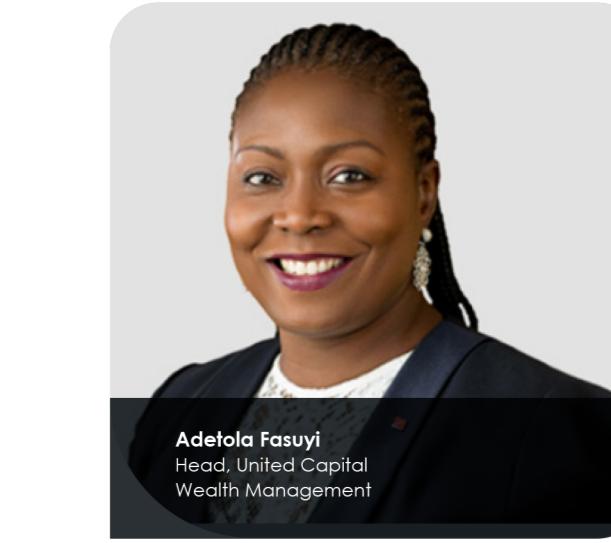
**Dr. Gbadobodo Aderemi**  
MD/CEO, United Capital  
Investment  
Banking



**Micheal Abiodun Thomas**  
MD/CEO, United Capital  
Trustees Limited



**Esther Adeola-Balogun**  
MD/CEO, Ucée  
Microfinance Bank



**Adetola Fasuyi**  
Head, United Capital  
Wealth Management

# Excellence At Your Fingertips

- Investment Banking
- Asset Management
- Securities Trading
- Trusteeship Service
- Wealth Management
- UCEE Microfinance Bank



# Investment Banking



United Capital Investment Banking business is a leading investment banking institution in Nigeria, with a proven track record of providing financial advisory solutions to corporate/institutional clients (both private and public) and sovereign entities by utilising long-standing expertise in capital markets and advisory services, structured trade finance, project finance, and infrastructure financing.

Our track record of executing specialized transactions in Nigeria and across Africa sets us apart as a leader in the industry. Consequently, we have built a reputation of excellence and a commitment to developing the African continent.



## Qualified and Experienced Team

The United Capital Investment Banking team consists of highly qualified and experienced professionals drawn from a range of disciplines with competencies in the financial services industry, executing domestic and cross-border financial transactions.



## Specialist Business Offerings

United Capital Investment Banking has dedicated business lines which include Financial Advisory, Capital Markets, Project Finance, Structured Trade Finance and United Capital Infrastructure Fund.



## End-to-End Transaction Advice

We provide the necessary support to clients at every stage of a transaction, including but not limited to financial analysis, deal structuring, execution, capital raising and distribution, closure and post-closure stages.



## Stellar Track Record

We have a proven track record of providing strategic transaction advice to national and sub-national governments as well as corporate entities looking to raise capital from domestic and international investors.



## Strong Network and Investor Engagement

We have built and actively maintain a robust network of domestic and international investor groups to access on behalf of our clients.



We are licensed by the Nigerian Securities and Exchange Commission as an Issuing House and Market Maker.

# Service Offerings

- **Financial Advisory**
- **Capital Markets**
- **Project Finance**
- **Structured Trade Finance**
- **United Capital Infrastructure Fund**



## Financial Advisory

Our Financial Advisory desk is responsible for the execution of business valuations, mergers, divestitures, acquisitions and buyouts. Our team possesses world-class execution capabilities and is responsible for executing leveraged and management buyouts in addition to providing strategic assistance to private equity investors seeking to exit their investments.

In executing these transactions, we adopt valuation methodologies based on proven technical concepts and leverage our negotiation skills to ensure that final transaction terms match the client's desired outcome.

# Capital Markets

Our Capital Markets desk provides specialist capital raising and issuing house services to clients across Nigeria and Africa, by leveraging on our competence and vast network of relationships with regulators and providers of capital. Our capabilities cut across a spectrum of sectors including financial services, power, oil & gas, hospitality, real estate, consumer goods and government parastatals. Some of our accomplishments are listed below.

United Capital Plc has the ability to deploy its balance sheet to assist corporates in meeting their funding objectives. It is important to note, the business has provided and continues to provide considerable support to clients (in terms of funding) on transactions executed in the Nigerian money and capital market.



## Achievements

United Capital continues to make waves in the Nigerian and African capital market, with some significant highlights over the years:



FMCG - Participated on the largest corporate bond issuance in the Nigerian debt capital market.



Oil & Gas - Lead Issuing House in the first bond issuance in the downstream segment of the Nigerian oil and gas sector.



Power- Financial Adviser on the first power sector merger in Nigeria



Sovereigns- Financial Adviser to the Federal Government of Nigeria on its debut **\$300m** Diaspora Bond.



Fintech - closed the first commercial paper by a Fintech company



Power- Acted as lead issuing house on the largest approved corporate bond issuance by a power generating company in Nigeria. United Capital also participated on closing the first power company issuance of a guaranteed green bond in Nigeria.

## Service Offerings

### Debt Capital Markets

Our Debt Capital Markets (DCM) focuses on raising short, medium and long-term debt. The team assists clients to issue fixed-rate capital market instruments to address their funding needs. These instruments/issuances include but are not limited to Private Notes, Commercial Paper, Local Currency Bonds, Green Bonds, Sukuk and Eurobond.

### Equity Capital Markets

Our Equity Capital Markets (ECM) team specializes in advising companies seeking to raise equity capital and quasi-equity from both the domestic and international capital markets. We provide financial advisory and issuing house services to corporations on various capital-raising transactions including: initial listings on stock exchanges, raising additional equity and private/ special placements by listed and unlisted companies. We have successfully executed mandates for the public offering as well as seasoned equity offerings of various corporations in Nigeria.

# Project Finance

Our Project Finance desk provides cross border bespoke financial advisory, structuring and arranging services to clients (developers and companies looking to undertake capital intensive projects) across Africa by leveraging on our extensive expertise, unrivalled track record and vast network of relationships with providers of capital.



## Capital Raising (Debt & Equity Arranging and Structuring)

We offer innovative debt and equity solutions to meet the project's funding requirements, drawing on our extensive relationships with providers of capital. We support our clients in structuring the financing they require to pursue project delivery, acquisitions, expansion opportunities, working capital requirements or restructurings.

### Project Finance Advisory

Our expertise enables us to provide critical guidance throughout the project finance cycle, from the initial stages of project development to financial close. We produce transaction documents (including financial models, term sheets, teases, information memoranda), monitor and coordinate due diligence and other work streams involving other transaction parties.

### Negotiation Support

We understand that negotiation is a key part of any successful financing process. We provide support to our clients by providing negotiation support backed up by the up-to-date market research and intelligence to ensure that favourable terms are secured.

### Facility Agency

Upon a successful capital raise through a loan syndication, we are well placed to act as Facility Agent, to provide loan administration and monitoring services. This role involves the coordination of information flow between the borrower and the lenders in a syndicated facility as well as monitoring of financial covenants and information undertakings in line with the financing terms.

# Structured Trade & SME Finance

Our structured finance desk provides capital solutions [funded and non-funded] outside the traditional fall back on security derived from conventional forms of collateral. We have expertise in trade finance, securitization, and commodity finance.



## Arrangement of Bank Financing

The desk engages with corporate and commercial banks to ensure credit facilities such as; import finance facilities (IFF), confirmation line facility (CLF) and import overdraft (IOD) are approved through partner banks within short timelines. CBN intervention funds are also processed for clients through our partner banks.



STF helps corporates in their growth stage to meet up with their working capital needs for the purpose of sourcing raw materials for export.

The desk remains committed to assisting Small and Medium sized businesses to raise working capital to support their import needs. The funds raised are majorly used to purchase FX for import payment.

## Trade Finance

Our Trade finance desk claims provide financing solution to aid domestic and international trade while reducing delivery and settlement risk. This type of financing creates a safety net to protect the interests of buyers and sellers in the international marketplace and help complete transaction that may involve multiple currencies. Some of these products include lending, issuance of letters of credit, bill for collection, export credit and financing.

# United Capital Infrastructure Fund

The United Capital Infrastructure Fund (UCIF) is a close-ended infrastructure fund, with a N150 billion program size, duly registered with the Securities and Exchange Commission ("SEC"). United Capital Plc ("United Capital") is the Fund Sponsor and United Capital Asset Management Limited ("UCAM") is the Fund Manager. With AUM in excess of N440 billion as of June 30, 2022, UCAM is licensed by SEC to act as Investment Advisers, Portfolio, and Asset Managers.

UCIF launched in November 2021 with the goal of bridging the infrastructure deficit in Nigeria and Sub-Saharan Africa, by providing medium to long-term (up to 15 years) senior debt facilities to infrastructure and trade-enabling infrastructure projects that have a high degree of certainty of future cash flows. The Fund is authorized to invest 80% of total assets in Nigeria and up to 20% in Sub-Saharan Africa.

## Target sectors include;

- Agribusiness
- Captive Power & Utilities
- Renewable Energy
- Social Infrastructure
- Telecommunication
- Transportation



## Service Offerings

### ■ Term Loans

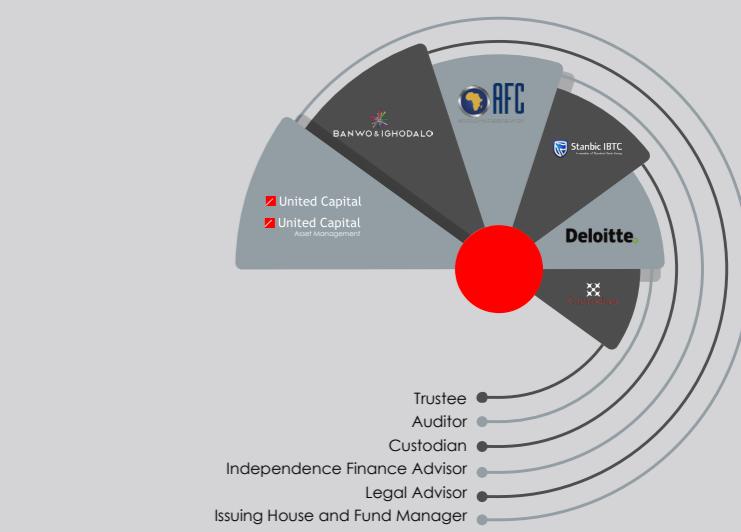
The Fund provides financing to portfolio companies and projects involved in infrastructure, infrastructure related and trade-enabling infrastructure projects through financing products in the form of senior secured term loans and structured loan products. Senior loans may be provided on a stand-alone basis or with one or more co-lenders, either through a predetermined "club" or in a "syndicated" transaction structured and negotiated by one or more lead arranger(s) and then subsequently shared with other lenders.

### ■ Other Loan Facilities

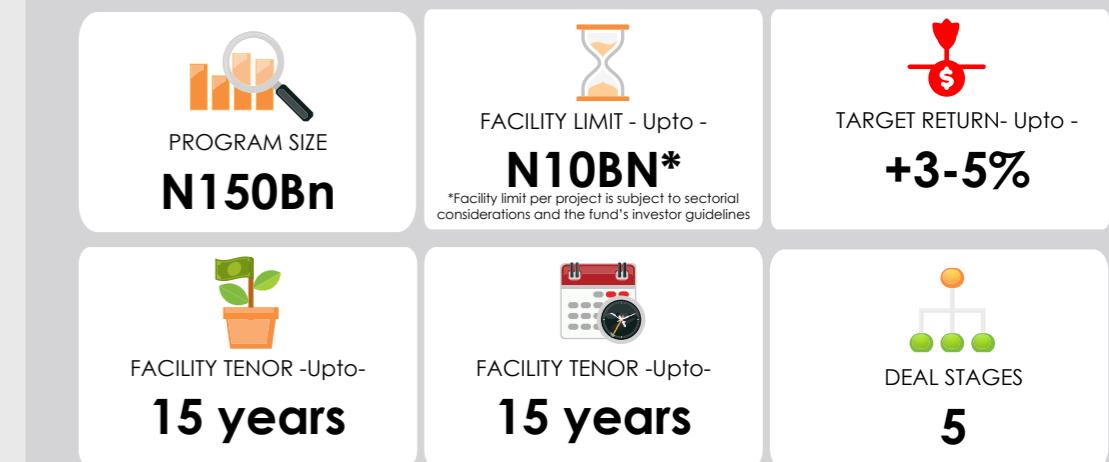
On a case-by-case basis, the Fund may also offer other products to Portfolio Companies under complementary financing arrangements, where such products could include:

- Bridge financing provided on customary terms to Portfolio Companies, on the basis that such financing will be converted to a term loan
- Revolving credit facilities provided to Portfolio Companies under a financing program involving a pipeline of assets being delivered under a phased delivery program
- Working capital facilities provided to Portfolio Companies under complementary financing terms, alongside a Term Loan

## Transaction parties



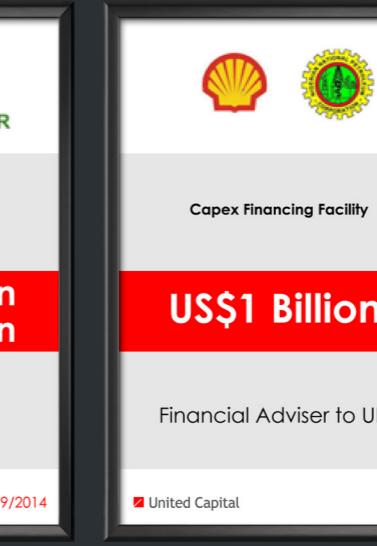
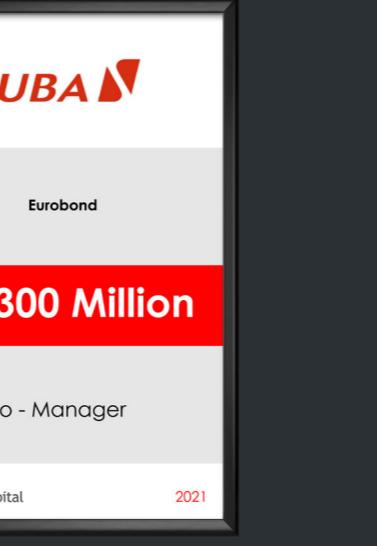
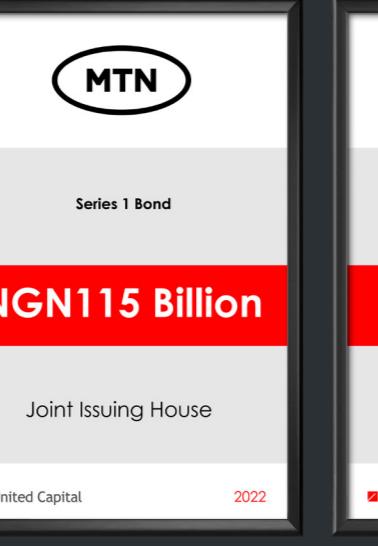
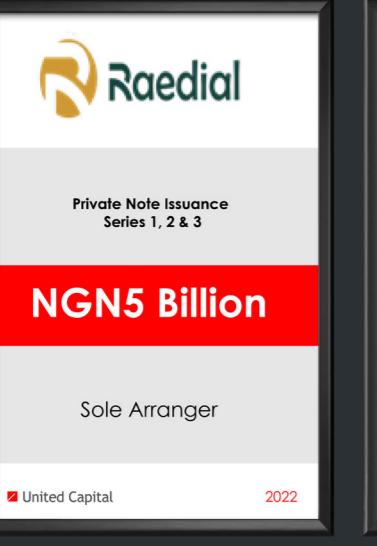
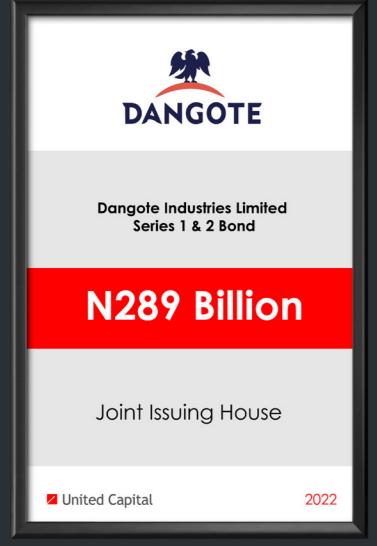
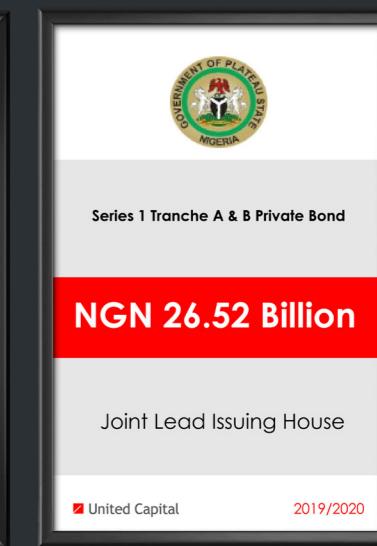
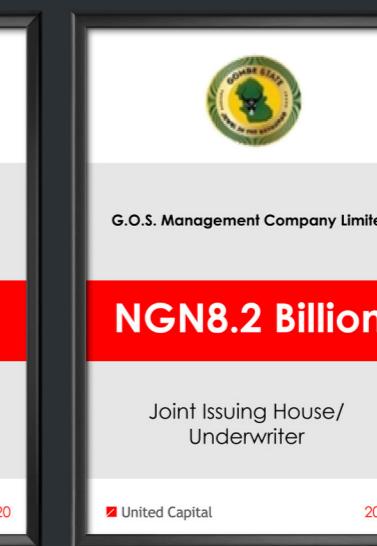
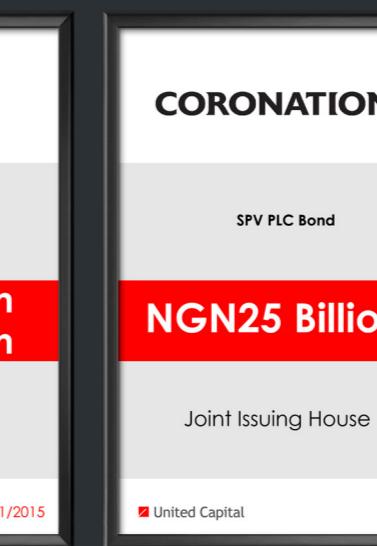
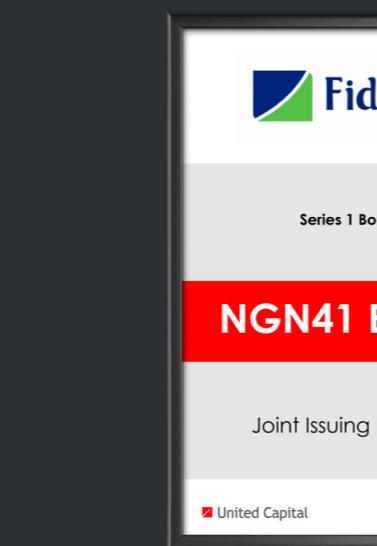
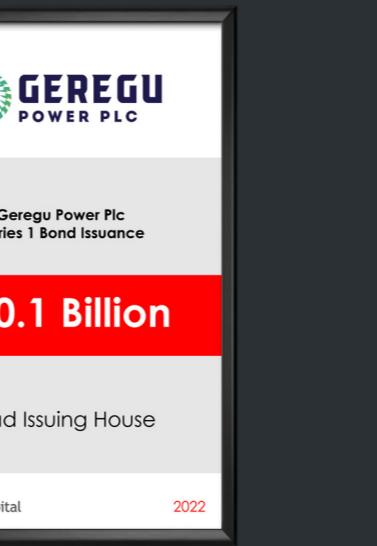
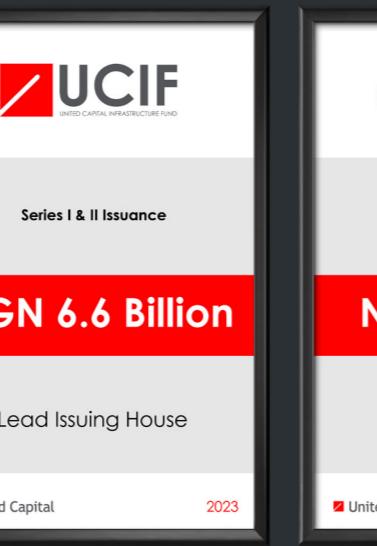
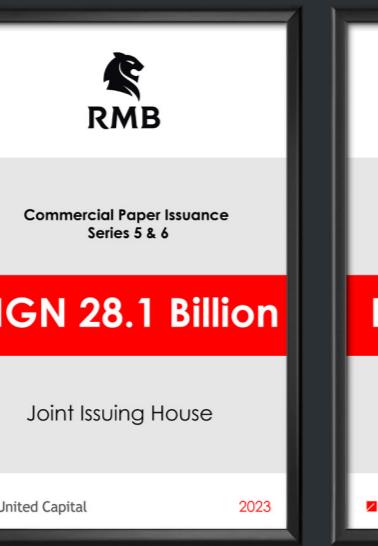
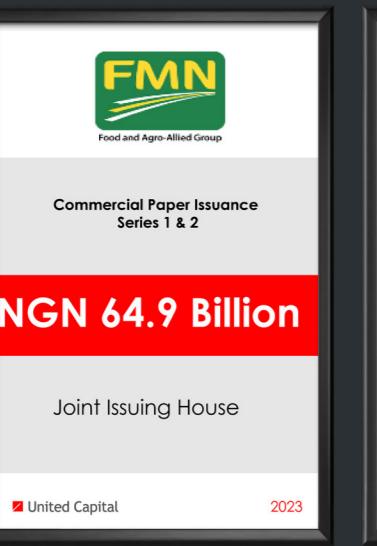
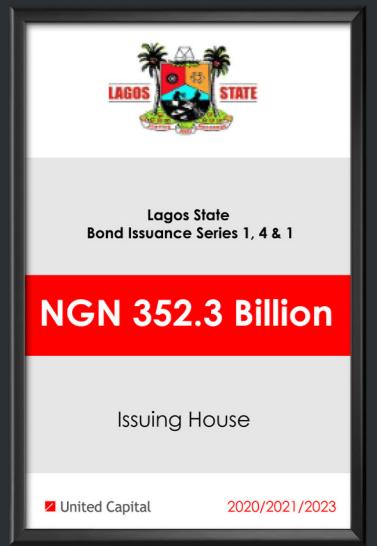
## UCIF in Numbers



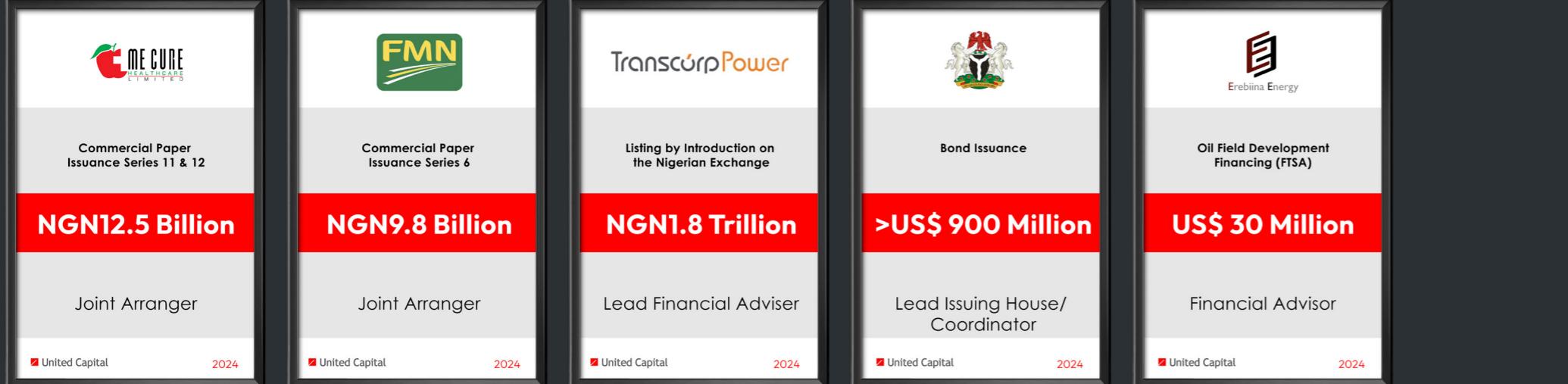
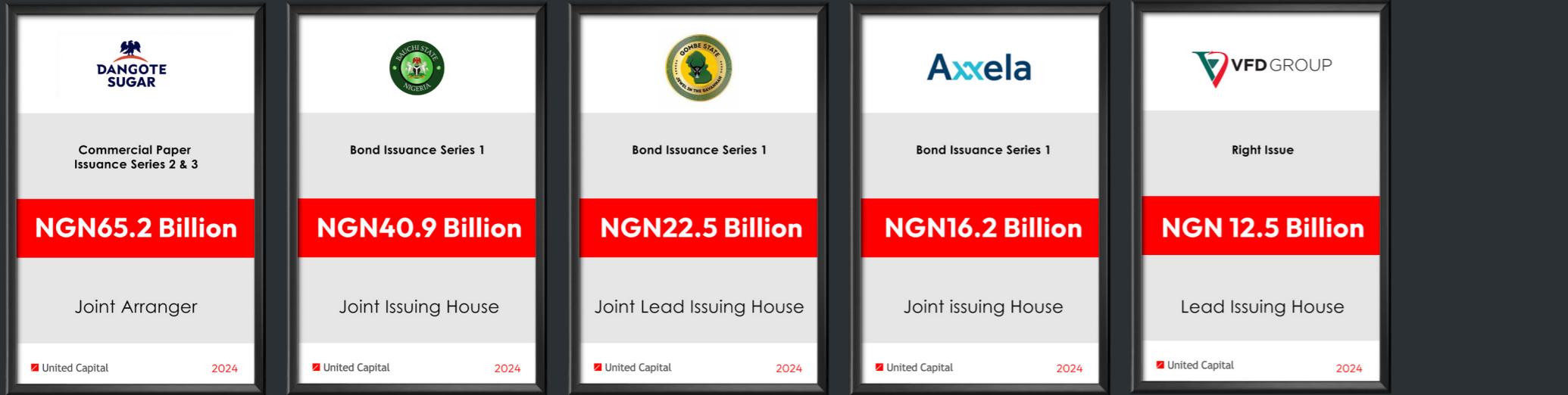
## TARGET GEOGRAPHY

The Fund is authorized to invest 80% of total assets in Nigeria and up to 20% in Sub-Saharan Africa.

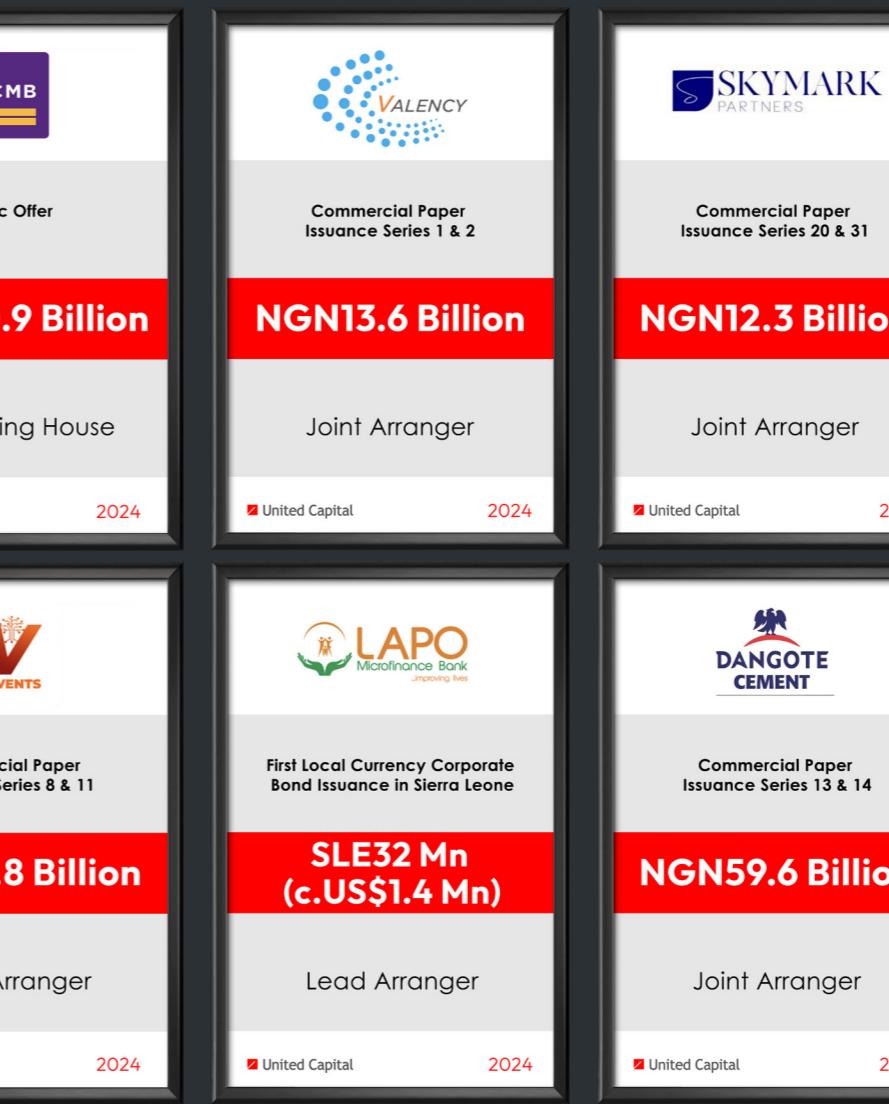
## Some of our Achievements



# Our 2024 Achievements



# Our 2024 Achievements





# Asset Management

## Our Value Proposition

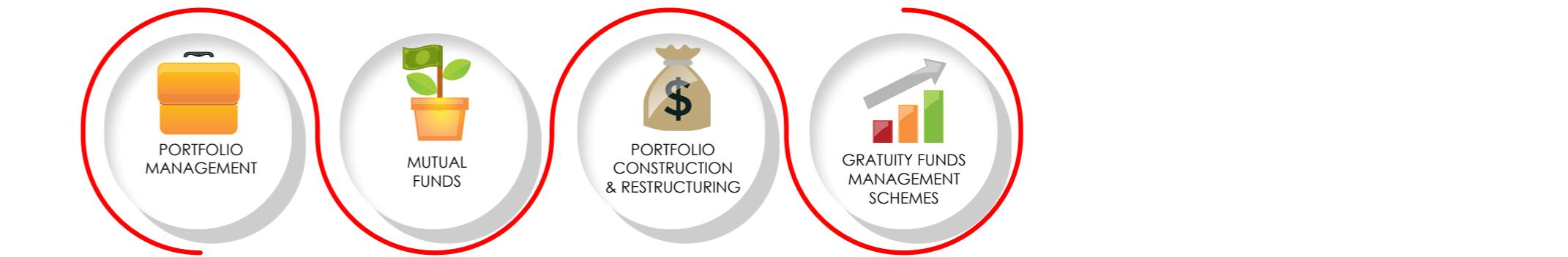
### ■ Over N1trillion Asset Under Management (AUM)

United Capital Asset Management Limited ("UCAML") is a wholly owned subsidiary of United Capital Plc. We are a leading Fund Manager providing asset management services to private and institutional investors across different sectors of the Nigerian economy and Africa at large.

We are registered and licensed by the Securities and Exchange Commission of Nigeria as Fund and Portfolio Managers with operating offices in Lagos, Abuja, Ibadan, Port Harcourt, Adamawa, Onitsha, Kano, Kaduna, Gombe, Warri, and Ghana. With total Asset Under Management of over \$1 billion+, we operate eight (8) Mutual Funds as well as several separately managed portfolios.

UCAML is willing to bring to bare a strong track record in portfolio management in managing clients' investment portfolios to generate superior returns. We currently provide fund management services to state government stabilization funds, insurance companies including a health insurer, as well as several gratuity funds for corporates across different sectors.

### ■ United Capital Asset Management Limited is a leading fund manager in Nigeria with Assets Under Management in excess of US\$1 billion+.



- First and only Asset Management firm in Nigeria to simultaneously launch four Mutual Funds
  - **Balanced Fund, Bond Fund, Equity Fund, and Money Market Fund**

We are leaders in the areas of fund and portfolio management, as well as investment advisory with particular focus on:

- ▶ Portfolio Construction and Restructuring
- ▶ Portfolio Management
- ▶ Mutual Funds
- ▶ Gratuity Fund Management



- Over \$1bn Mutual Collective Investment Scheme
- United Capital Fixed Income Fund is the Largest fixed income fund in Nigeria.
- Over \$1bn in AUM



- We are able to leverage our strong track record in portfolio management to manage investment Portfolios under our Portfolio Management Schemes on a discretionary or non-discretionary basis.

#### ■ Features of our Portfolio Management Services

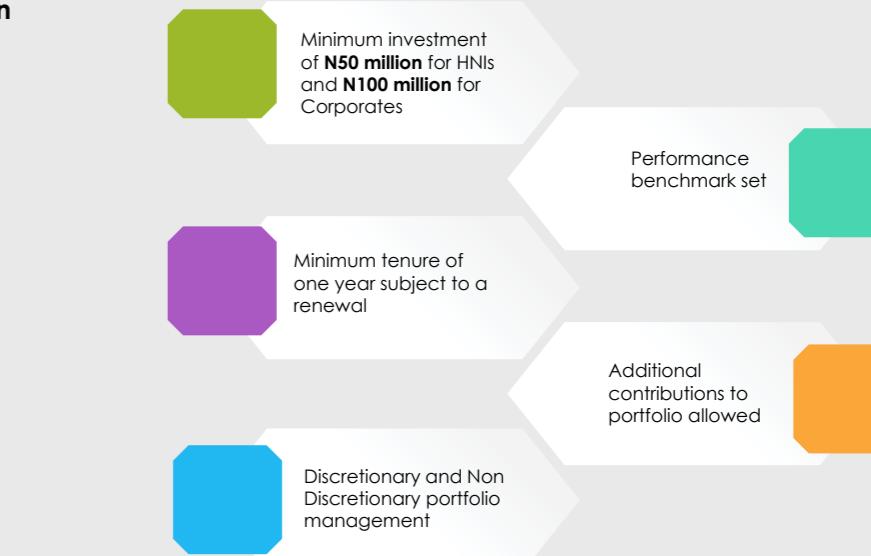
- ▶ Minimum investment of N50 million for HNIs and N100 million for Corporates
- ▶ Performance benchmark set
- ▶ Minimum tenure of one year subject to a renewal
- ▶ Additional contributions to portfolio allowed.
- ▶ Discretionary and Non-Discretionary portfolio management

#### ■ Corporate Fund Management

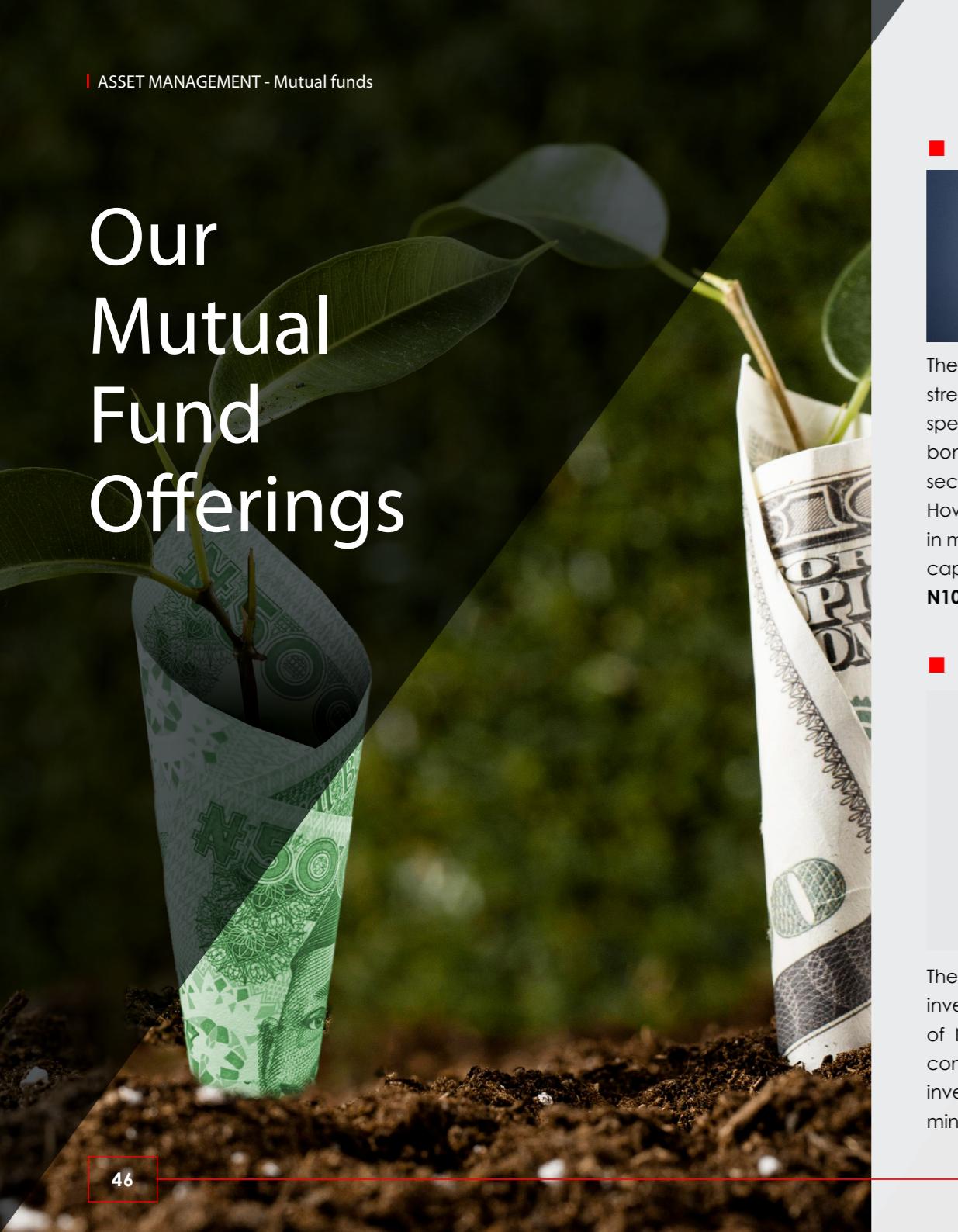
We take the responsibility of managing shareholders' funds or company's investible funds of organizations to enable them concentrate on their core businesses.

#### ■ Gratuity Fund Management

We work with multi-national corporations, organizations, foundations and/or groups to manage/establish various types of investment schemes (Gratuity/Employee Savings Plan) designed to create future wealth for the members of staff or beneficiaries.



# Our Mutual Fund Offerings



## ■ United Capital Fixed Income Fund



The main objective of the United Capital Fixed Income Fund is to achieve consistent streams through investment in select portfolio of securities and investments specified in the Trust Deed. The Fund's assets are invested in Federal Government bonds, sub national bonds, corporate bonds and high-quality money market securities. The Funds is not affected by the fluctuations in the equity markets. However, opportunities of capital appreciation are dependent on movements in market yields. Investors enjoy protection from equity market volatility, long term capital preservation and growth as well as a low minimum entry threshold of **N10,000** and multiples of **N1000** subsequently.

## ■ United Capital Nigerian Eurobond Fund



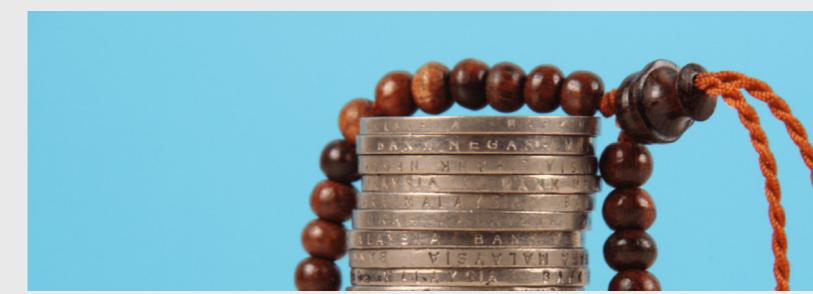
The United Capitol Nigerian Eurobond Fund is an open-ended mutual fund that is invested in US Dollar-denominated Eurobonds, floated by the Federal Government of Nigeria, as well as top-tier corporates. Subscribers can expect to receive competitive short to medium term capital appreciation on their USD holdings invested in the Fund better than they would receive on domiciliary deposits. The minimum investment is \$1,000 and multiples of \$500 thereafter.

## ■ United Capital Money Market Fund



The United Capital Money Market Fund is a Collective Investment Scheme which invests in quality money market instruments like treasury bills and certificates, commercial papers and Banker's acceptance. The Fund is an income Fund. It provides liquidity, capital preservation, as well as moderate and stable returns. The Fund is appropriate for corporate and individual investors who desire less volatility in returns using their surplus funds for short periods of time. The Money Market Fund preserves capital, offers quarterly interest payment as well as safety and liquidity. Minimum entry threshold of N10,000 and multiples of N1000 subsequently.

## ■ United Capital Sukuk Fund



The objective of the United Capital Sukuk fund is to provide investors with a low-risk investment with stable and competitive returns through investments in short, medium and long-term Sharia-Compliant securities and investment products, whilst ensuring the preservation of capital and maintaining a reasonable degree of liquidity. The Fund aims to provide its Unitholders with halal profits on the growth of their capital over the long-term in accordance with the principles of Islamic finance. Minimum entry threshold of N10,000 and multiples of N1000 subsequently.

## ■ United Capital Balanced Fund



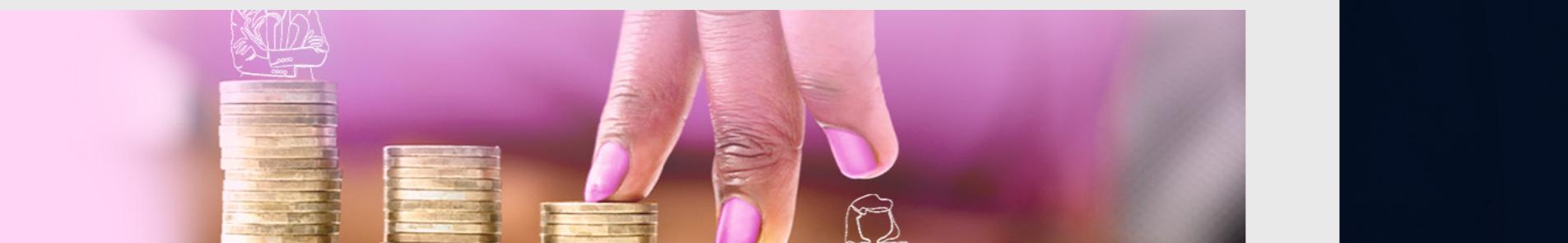
The objective of the United Capital Balanced Fund is to achieve long-term capital appreciation and income distribution through investment in a portfolio of securities and instruments as specified in the Trust Deed. The Fund is targeted at investors who seek a blend of safety, income and modest capital appreciation. The equity portion of the Fund has exposures to mid-cap and large-cap stocks with significant diversification across sectors of the Nigerian economy. Investment decisions are driven by rigorous research in line with carefully designed Enterprise Risk Management framework. Minimum entry threshold of N10,000 and multiples of N1000 subsequently.

## ■ United Capital Equity Fund



The United Capital Equity Fund invests in quoted equities that are traded on the floor of the Nigerian Stock Exchange ("NSE"). The objective of the Fund is to achieve high returns over a medium to long-term period. The Fund is suited for investors who have a long-term outlook and have funds that can be set aside for investments extending for a period of more than one year. The Fund seeks to achieve long-term capital appreciation and income distribution through investment in fundamentally strong companies. As such the Fund targets investors who seek significant capital appreciation in the long-term and can tolerate the volatility in the stock market. Minimum entry threshold of N10,000 and multiples of N1000 subsequently.

### ■ United Capital Wealth for Women Fund



The objective of the United Capital Wealth for Women Fund is to promote the financial inclusion of the female gender by increasing their access to financial investment products and addressing the current imbalance of most investment products being skewed towards the male gender. The Fund Manager seeks to maintain a balance between realized income and capital growth to ensure regular distribution payments and continuous appreciation in asset values while ensuring optimal safety of assets and adequate liquidity to meet the Fund's obligations as they fall due. The equity portfolio is tilted towards companies with significant female representation on their boards and management teams. Minimum entry threshold of N 10,000 and multiples of N1000 subsequently.

### ■ United Capital Global Fixed Income Fund



An actively managed open-ended specialized fund whose main objective is to achieve consistent income streams through investment in select dollar-denominated global Fixed income securities issued by non-Nigerian issuers, sovereign as well as top-tier corporate Eurobonds. Subscribers can expect to receive competitive short to medium-term capital appreciation on their USD holdings invested in the Fund better than they would receive on domiciliary deposits. The Fund is targeted at Qualified Institutional Investors, and High Net Worth Individuals (HNIs), Africans and Nigerians in the diaspora, and Institutional investors with USD-denominated liquidity who desire access to higher returns and have the appetite for foreign traded securities as long-term investors. The minimum investment amount is \$50,000 and subsequent investment of \$500. The fund has a holding period of 180 days.



### ■ United Capital Stable Income Fund



The Stable Income Fund is a specialized open-ended naira-denominated fund that invests in a diversified portfolio of money market and fixed income securities, including government bonds, corporate bonds, and other fixed income securities.

The main objective is to provide investors with stable returns over a medium to long-term period while preserving and protecting investors' capital.

The Fund is targeted at Qualified Institutional Investors, and High Net Worth Individuals (HNIs) as defined by the SEC Rules, who are desirous of a stable return.

The minimum investible amount is N50,000,000



# Our Services

## ■ Investment Advisory

We offer investment advisory services to our clients to enable them keep control over their investment decisions and take advantage of a wide range of investment opportunities. This service will offer your organization periodic investment strategy meetings to review and discuss portfolio strategies amidst the investment terrain.

Other features of our Investment Advisory Services include;

- ▶ Periodic evaluation of existing investment portfolios
- ▶ Expert advice on asset class and security selection
- ▶ Periodically reviewing the institution's objectives and current market realities considering existing regulations
- ▶ Creating an appropriate investment risk management framework
- ▶ Market analysis updates and reports

## ■ Alternative Investment

We also offer specialist services in the identification, analysis, advisory and management of alternative investment. These include unconventional assets held in portfolios such as strategic share acquisitions, real estate, hybrid asset structures, unquoted equities as well as private equity options and much more. We have consistently created and maintained an impressive track record of effectively managing risk to deliver performance consistent with our clients' investment objectives.

# Offshore Securities Offerings

## ■ Foreign Stock/Securities purchase

We provide execution, clearing and settlement services for the purchase and sale of foreign securities on behalf of our clients. Based on clients' instructions, we would carry out such transactions on any market to trade foreign stocks such as shares of Apple, Tesla, Google, Facebook etc.

## ■ Access to international Collective Schemes/ Mutual Funds

We provide access to subscribe and invest in mutual funds and other managed Funds operated by global Fund managers such as BlackRock, Vanguard, Fidelity, Investec etc. We aid the processing of subscriptions and redemptions from these Funds based on client request.

## ■ Access to Global Custody services

We are able to serve as custodians for foreign securities acquire from or through us or, with our agreement, deposit securities with us from time to time.

## ■ Corporate actions

We are able to provide any notices, announcements, agenda, proxies or other corporate action materials received by us as securities depository in respect of your securities. This include following up with the receipt of outstanding dividends and bonuses declared on your securities.



# Brokerage Services

## Corporate Bonds and Commercial Papers:

Purchase or sale at the primary or secondary market

## FGN Eurobonds:

Purchase or sale at the primary or secondary market.

## FGN Treasury Bills and Promissory Notes:

Purchase or sale at the primary or secondary market.

## African Sovereign Eurobonds:

Purchase or sale at the primary or secondary market.

## Corporate Eurobonds:

Purchase or sale at the primary or secondary market.

- We advise clients and provide best execution using our experienced Fund Management and Treasury teams.
- Efficient and Timely settlement using our Global Custody Relationships.
- Portfolio Monitoring, Reporting, and Research Recommendations on entry and exit points.

# Achievements



## GROWTH

The Total Net Asset value of United Capital Mutual Funds exceeded N227Billion as of 31st Dec, 2022



## TOP RANKING

UCAML is currently ranked as the 3rd largest CIS Fund manager in terms of Mutual Fund Asset Under Management.



## LAUNCHED ANOTHER DOLLAR DENOMINATED FUND

United Capital Global Fixed Income Fund with an offer of \$3m.



## UCAML WAS ASSIGNED A FUND MANAGER RATING AT A (IM)

Signifying that UCAML is considered to have good investment and risk management capabilities.

# Achievements



## 2ND LARGEST DOLLAR MUTUAL FUND



## LARGEST FIXED INCOME FUND MANAGERS



## MANAGED OVER N200BN OF INVESTORS ASSET

Through Mutual Funds, Privately Managed Funds and Portfolio Management Services.



## LAUNCHED UNITED CAPITAL SUKU FUND

In 2020 with an offer size of N1bn.

# Our 2024 Achievements



## LAUNCHED UNITED CAPITAL STABLE INCOME FUND

Successfully launched New Fund – United Capital Stable Income Fund with more than 100% oversubscription.



## IMPRESSIVE GROWTH OF OUR DOLLAR MUTUAL FUNDS

Grew the USD Mutual Funds AUM to \$200 million as at September 2024.



## TOTAL AUM CROSSES N1 TRILLION

Grew total Assets Under Management to over N1 Trillion as at September 2024.



## IMPRESSIVE GROWTH OF OUR DOLLAR MUTUAL FUNDS

Mutual Funds Assets Under Management (M-AUM) exceeds N150 Billion as at September 2024.



Our Securities Trading business is a dealing member of the Nigerian Exchange and registered by the Securities and Exchange Commission. We are also a registered dealing member of NASD OTC Plc and FMDQ OTC Plc, allowing us to deal in over-the-counter Equity and Fixed Income Securities.

## Our Services

Sales and trading of listed and unlisted securities for both private and institutional clients.

### ■ Equity Portfolio Management Services

- ▶ Non-Discretionary: We provide research-based market insight to clients to enhance the efficient management of their Equity Portfolios.
- ▶ Discretionary: We actively manage the equity portfolio of our High-Net-Worth Individuals and Institutional clients, subject to pre-agreed performance benchmarks.

### ■ Receiving Agent to New Issues

As a receiving agent to new issues, we provide in-depth market analysis on new issues to assist clients with their investment decisions, leveraging on our robust operational support to surpass remittances specified periods to the Issuing House to ensure efficiency.

### ■ Stockbroker to Primary Issues

We support companies seeking to raise capital in form of Equity or Debt on the Nigerian Exchange. We leverage on our large distribution capability, to ensure a successful completion of the offer process.

### ■ Designated Adviser to SMEs

Providing small and medium enterprises with the required knowledge and professional advice to prepare and guide them to listing on the Alternative Securities Market (ASEM).

### ■ Supplemental Market Making

We also provide Equity Supplemental Market Making to improve market liquidity for selected stocks listed on the Nigerian Stock Exchange (NGX).

## Our 2024 Achievements



### INDUSTRY RANKING

Ranked 3rd position among Brokers in market value as at September 2024 year-to-date.

Executed trades worth over N294.02 billion accounting for 7.2% of the total market value



### IMPRESSIVE FINANCIAL PERFORMANCE

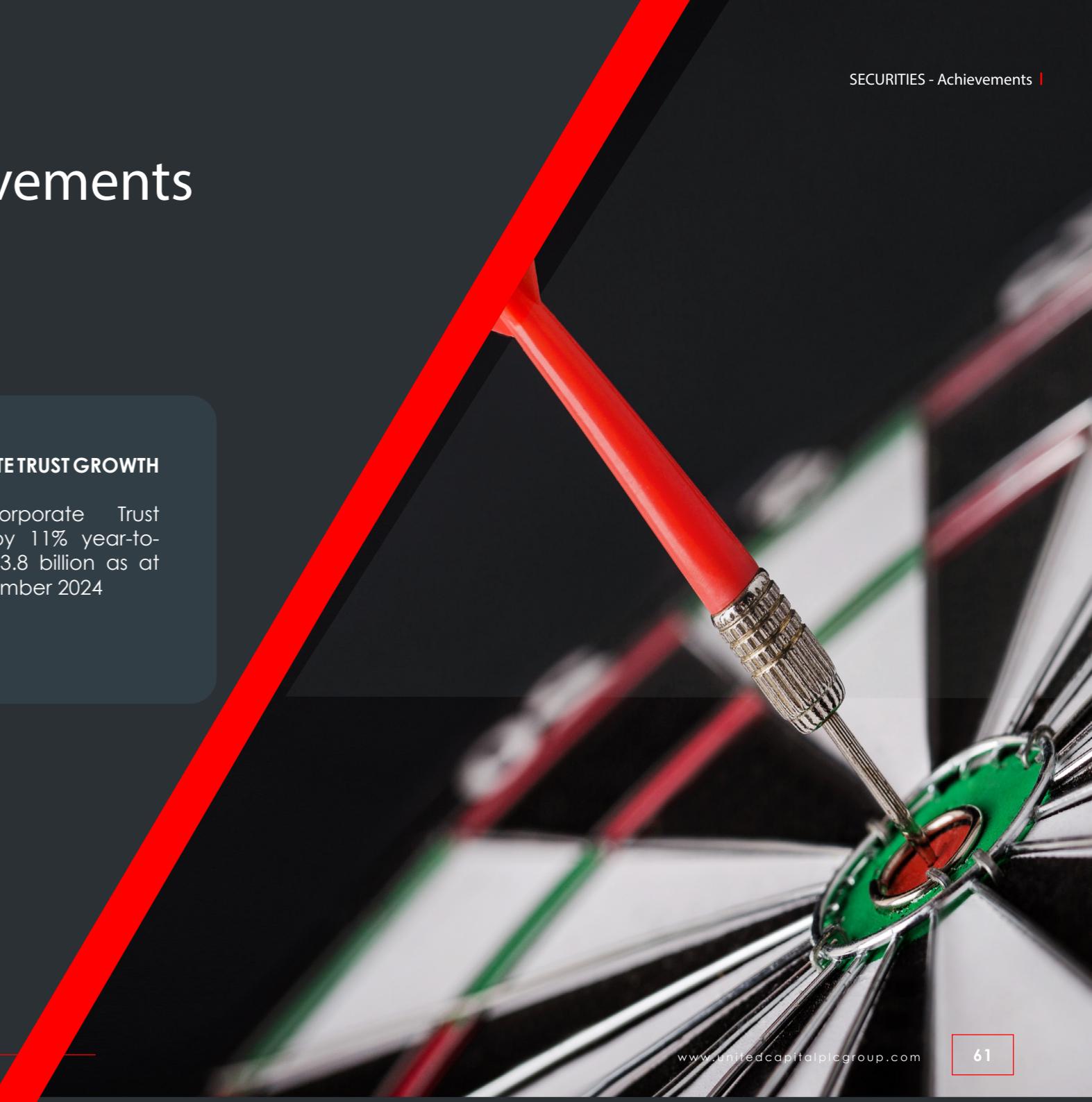
Achieved Revenue growth of 61% year-on-year

Recorded Profit Before Tax growth of 48% year-on-year



### CORPORATE TRUST GROWTH

Grew Corporate Trust portfolio by 11% year-to-date to N3.8 billion as at 30th September 2024



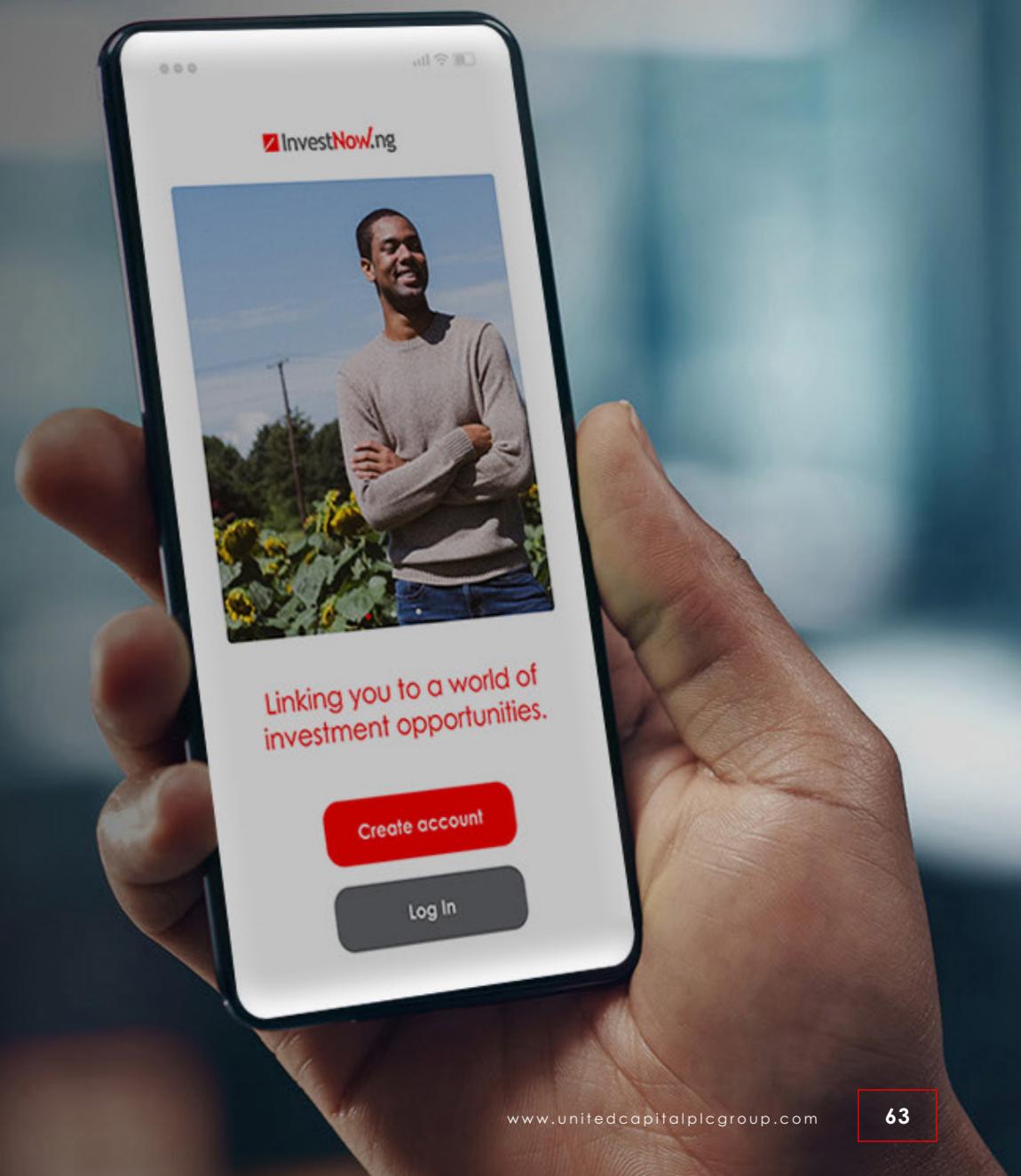
## U-TRACE

We assist you track and unlock the value of all unclaimed dividends/outstanding bonuses from quoted companies in Nigeria. The service enables you to have access to shares bought through the Stockbroking houses that are now inactive or moribund ensuring the following amongst others:

- ▶ Reconciliation of clients' investments
- ▶ Recovery and dematerialization of all shares certificates
- ▶ Recovery of all outstanding bonuses and dividend warrants
- ▶ Revalidation of stalled dividend warrants
- ▶ Consolidation of multiple shareholdings and CSCS accounts
- ▶ Transfer of shares from inactive/moribund Stockbroking houses to UCSL
- ▶ Transfer of minor accounts to beneficiaries upon attainment of age

## STOCK TRADING ON INVESTNOW

Our digital platform provides direct market access to enable clients to trade stocks real-time on the floor of the Nigeria Exchange, access advisory information and monitor their shares portfolio from the comfort of their smartphone or computer.



# Trusteeship Services



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64

Our Trusteeship business plays a key role in different fiduciary transactions, where we are charged with protecting the interests of lenders and investors. Our expertise includes extensive, in-depth experience in a wide range of Capital Market transactions, Debenture Trusts, Collective Investment Schemes and Private Trust with Trust mandates in excess of N6 Trillion.

## OUR SERVICES

We act as Trustees to Corporate Bond/Notes Issuances, State Bonds, Federal Agency Bond Issues, Collective Investment Schemes (including Real Estate Investment Trusts), Debenture Trusts (Consortium Lending and Loan Syndications) as well as Private Trust.

### ■ Public Trust

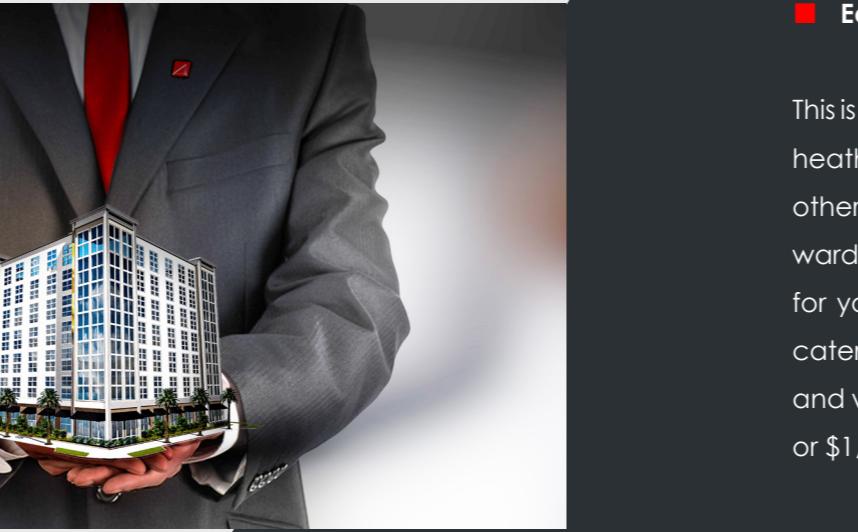
This comprises Bond/Notes Issuances, Collective Investment Schemes and Real Estate Investment Trusts wherein we secure and protect the interest of the investors and monitor Issuer activities in order to ensure compliance with the Investment and Securities Act, the Securities and Exchange Commission Rules, as well as the respective transaction documents.

We also manage Sinking Fund/Debt Service Repayment Accounts to generate returns and ensure timely payments of entitlements to investors when due.



### ■ Corporate Trust

As Trustees on Debenture and Loan Syndications, we advise on a security structure for the transaction which will support affordable costs within the ambit of the law. To achieve this, we act as an independent and impartial third party managing the charged assets, overseeing the preparation and perfection of the Trust Deeds, associated security documents, and necessary filings with the appropriate regulatory authorities. Our other duties include enforcement of the security under laid down procedures in the governing Trust Instruments, to act as an effective communication bridge between the Lenders and Borrowers, maintain custody of Title Documents of the collateral and ensure current Insurance Policies are in place, amongst other things.



### ■ Private Trust

We provide a wide range of Private Trust products and services designed to assist individuals and groups in making enduring and effective estate planning arrangements. A Private Trust allows you transfer assets to a set of beneficiaries typically named in a Will or Trust Deed. Our product offerings include Estate Planning, Living Trusts, Private Investment Trust, Private Inheritance Trust, Testamentary Trusts, Private Heritage Trust, Nominee Services, Offshore Trusts, Islamic Products and Setting up of Foundations, Charities and Endowments.



### ■ Education Trust

This is a trust account that ensures every wish of the settlor as regards education, welfare, health, leisure (travel) of their beneficiary is actualized. Education Trust is distinct from other children's products because it is specifically created for the benefit of your children/wards and designed to assist in providing an enduring legacy and uninterrupted welfare for your minors. The Trust can be created in both Naira and Dollar denomination to cater for any eventualities and provide an enduring arrangement for the education and welfare of named beneficiaries with an annual minimum subscription of N 100,000 or \$1,000.



### ■ Private Investment Trust

A trust account open to investors who want to set aside either a lump sum amount or periodic contributions over time for long-term saving and investment under a Trust towards a predefined purpose such as a future major investment, business start-up, real estate or other key acquisitions. Your named beneficiaries can access the balance on the contribution(s) in the event of any contingency without a grant of probate and letter of administration.



# Estate Planning

A written expression of how a person wants their assets to be owned, managed, preserved during their lifetime and distributed after demise. United Capital Trustees offers a range of Estate Planning products and services designed to assist you in preserving your financial legacy. Our products and services are confidential, stress-free, and cost-effective regardless of your assets.



See below our estate planning tools:

## ■ **Living Trust**

The Trust takes effect during the Lifetime of the Settlor. This type of trust often is used by individuals with large estates to reduce estate taxes and avoid probate.

## ■ **Blind Trust**

This Trust is usually used specially to avoid conflict of interest. In effect, the settlor gives up the right to information regarding the status of the asset.

## ■ **Family Trust**

We offer Family Trust which has been developed to oversee family investment management, tax planning, succession insurance, philanthropy, and a myriad of other needs particular to the family. This protects liquidity, cashflow and ensures longevity of wealth for generations to come.

## ■ **Wills and Executorship**

The clients' wishes & desires as reflected in a will are protected and executed efficiently after his or her death after processing a Grant of Probate.

## ■ **Letters of Administration**

In the event that a person dies intestate, i.e., without a Will, we as Trustees assist to apply for Letters of Administration (LA) in order to be able to administer the affairs of the Estate.

## ■ **Custodial Services**

We offer custodial services to individual and corporate clients. We act as Custodians of important legal/title documents, share certificates and other valued articles belonging to our clients. Benefits includes safe keeping of assets as well as adherence to client's wishes as stipulated in the Custody Agreement.

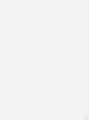
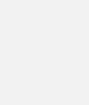
## ■ **Dollar-Denominated Trust**

Our Dollar Denominated Trust is a variant of our Private Trust products that cater to Oil Trust and Investment in US Dollars.

## ■ **Endowment/Foundations**

An arrangement/organization designed to accumulate, preserve, manage, and utilize wealth over time for public/charitable purposes over a long period of time or even in perpetuity.

## Achievements



# Our 2024 Achievements



## AUM GROWTH

Grew Assets Under Management by 48% year-to-date to N171 billion as at 30th September 2024.



## IMPRESSIVE PRIVATE TRUST GROWTH

Achieved 48% year-to-date growth on Private Trust portfolio and 20% year-to-date growth in Dollars portfolio closing the quarter at N143 billion and \$39.5 million respectively.

# Our 2024 Achievements



## CORPORATE TRUST GROWTH

Grew Corporate Trust portfolio by 11% year-to-date to N3.8 billion as at 30th September 2024



## PUBLIC TRUST GROWTH

Recorded 6.5% year-to-date growth in Public Trust portfolio as at 30th September 2024



# Wealth Management

Wealth Management is more than an investment advice; it encompasses all facets of a client's financial life. Rather than attempting to integrate pieces of advice and various products from multiple professionals, High-Net-worth Individuals (HNIs) are more likely to benefit from a holistic approach of financial health and prosperity.

Wealth management combines other financial services to address the diverse needs of the HNI clients by identifying opportunities and risk, and the steps necessary to reach their financial goals. We help clients find a balance that allows them to live for today and be at ease about a secure future.

It involves working closely with clients to build an investment portfolio to be able to withstand volatility and shocks with robust risk management and compliance mechanisms in alignment with the client's values, needs and lifestyle goals to achieve well-being on a greater scale.

The clients can benefit from our global perspective and strategic insight of top investment minds from around the world in providing personalized services.

Our Wealth Advisors provide advice about investing and financial planning (Retirement, Estate, Insurance and Education) with a view to grow, preserve and protect the client's wealth.

## Value Proposition

- We offer personalized and customized services to our clients
- We offer expertise, unbiased advice and access to the best solutions in the market
- We plan for tomorrow and pride ourselves in our dynamic advisory approach
- We provide in-depth & specific experience in managing Nigerian assets offshore
- Our partnership with German/Swiss domicile Private Banking firms and international offshore locations, provides our Clients with global access to the very best in private banking and capital markets. It ensures their assets are safe in one of the best-regulated financial jurisdiction in the world, and guarantees a higher service level at much lower fees.

### Access to International Financial institutions and service providers

- Reputable Jurisdictions
- Reputable Institutions

### Access to high-end products and services

- High Yielding Opportunities
- Leveraged Products

### Holistic view on Client relationship

- One-stop-shop
- Asset Consolidation



## WHAT WE Do

- What we offer goes far beyond Investment consulting or Asset Management
- We help leading individuals and families grow, preserve, and manage their wealth
- We take the time to understand your unique needs to develop a plan that evolves with you, while also meeting your goals
- We ensure you benefit from our global perspective and strategic insight of top investment minds from around the world
- We build your investment portfolio to be able to withstand volatility and shocks with robust risk management and compliance mechanisms
- We are experts in offshore structures that address asset protection, tax optimization, protection against political and economic instability.

# Our Services

## ■ Global Investment Management Service

Our Global Investment Management Service (GIMS) proffers access to global financial markets in collaboration with our strategic partners. With GIMS we provide our clients immediate access to local and international investment opportunities that encompasses multi-asset, multi-currency, and multi-market solutions in line with their goals and aspirations.

## ■ Goal-based Investment Management

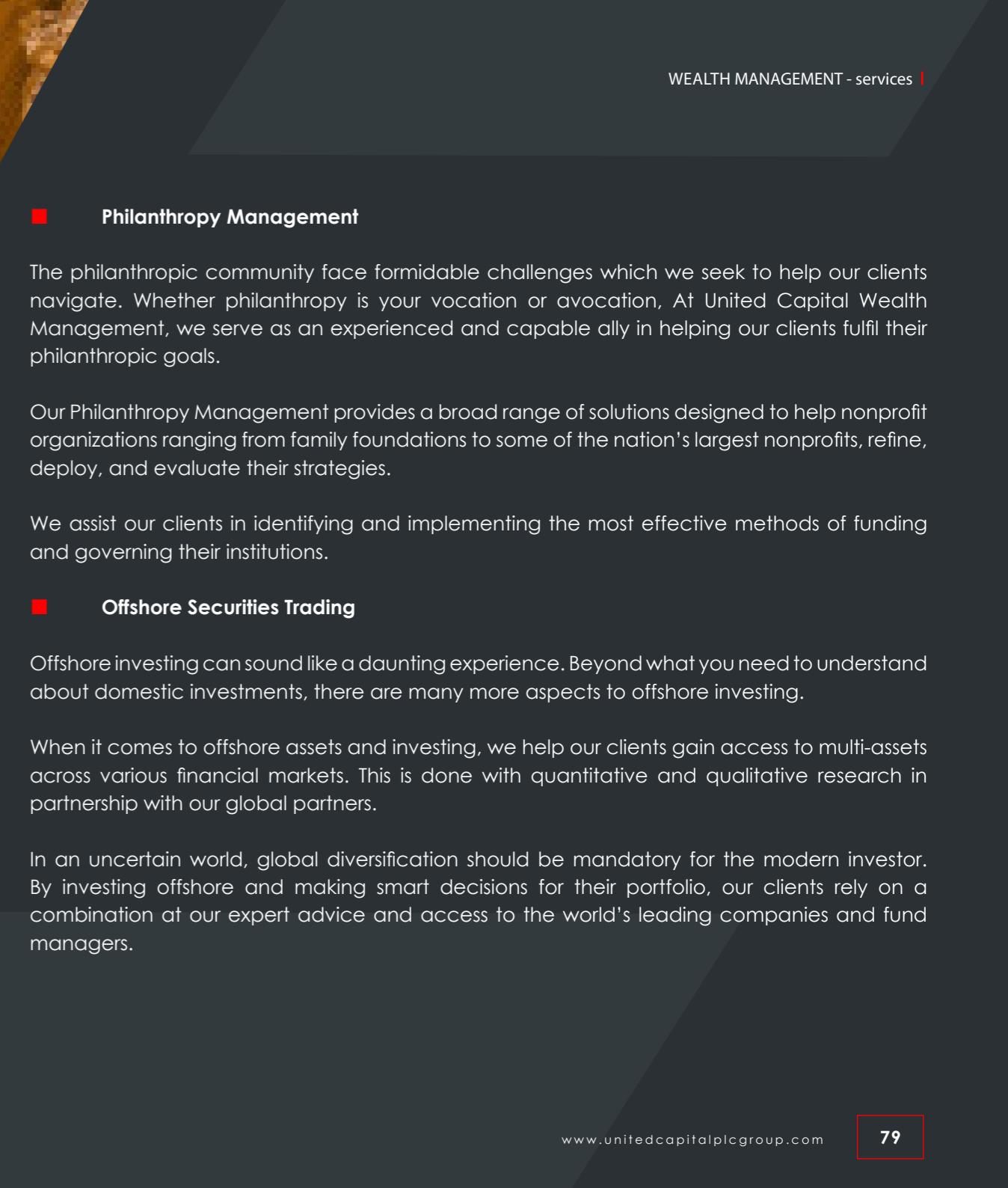
Our Goal-based Investment Management (GIM) process has a holistic, in-depth, and detailed analysis of our clients' liabilities and investment objectives. We deploy and compare the merits of different investment strategies or product that will enable the client to achieve his set out objective and fulfil his liabilities.

The focus is on the client, and not just on generating superior returns, especially in the short term. Portfolios are built from beta and alpha components by bringing together asset allocation and strategies that directly relate to the objectives of the client.

## ■ Family Office

Our clients and their family have worked hard to build their business and wealth; this defines their legacy. No family is identical to the other, we at United Capital Wealth Management recognize the uniqueness of your family, therefore, our approach to managing your family business and wealth is unique. We do not believe in a one-size-fits-all approach to family office.

Whether you are thinking about initiating a family office or transforming a long-established operation, this requires a unique approach.



## ■ Philanthropy Management

The philanthropic community face formidable challenges which we seek to help our clients navigate. Whether philanthropy is your vocation or avocation, At United Capital Wealth Management, we serve as an experienced and capable ally in helping our clients fulfil their philanthropic goals.

Our Philanthropy Management provides a broad range of solutions designed to help nonprofit organizations ranging from family foundations to some of the nation's largest nonprofits, refine, deploy, and evaluate their strategies.

We assist our clients in identifying and implementing the most effective methods of funding and governing their institutions.

## ■ Offshore Securities Trading

Offshore investing can sound like a daunting experience. Beyond what you need to understand about domestic investments, there are many more aspects to offshore investing.

When it comes to offshore assets and investing, we help our clients gain access to multi-asset across various financial markets. This is done with quantitative and qualitative research in partnership with our global partners.

In an uncertain world, global diversification should be mandatory for the modern investor. By investing offshore and making smart decisions for their portfolio, our clients rely on a combination of our expert advice and access to the world's leading companies and fund managers.

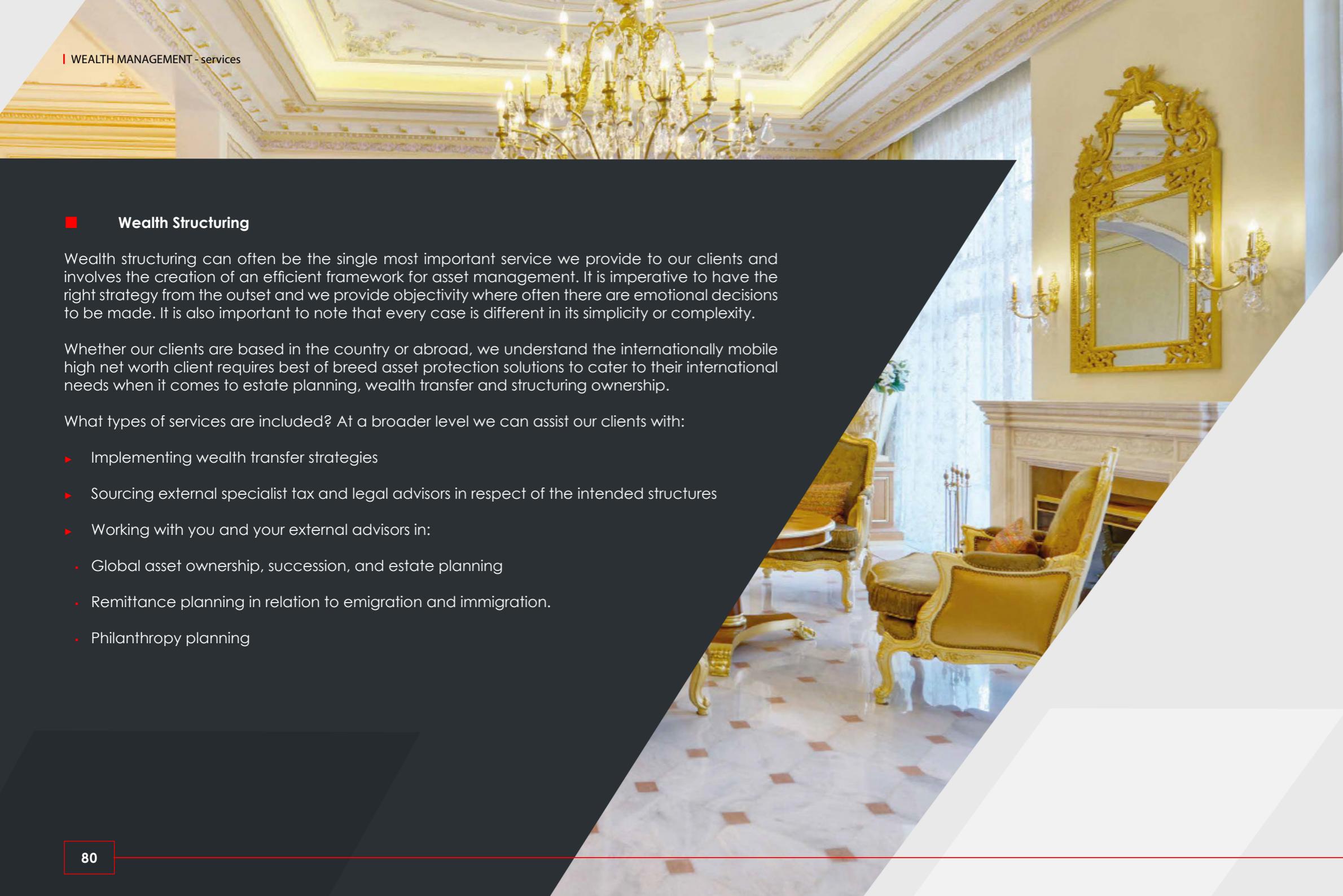
## ■ **Wealth Structuring**

Wealth structuring can often be the single most important service we provide to our clients and involves the creation of an efficient framework for asset management. It is imperative to have the right strategy from the outset and we provide objectivity where often there are emotional decisions to be made. It is also important to note that every case is different in its simplicity or complexity.

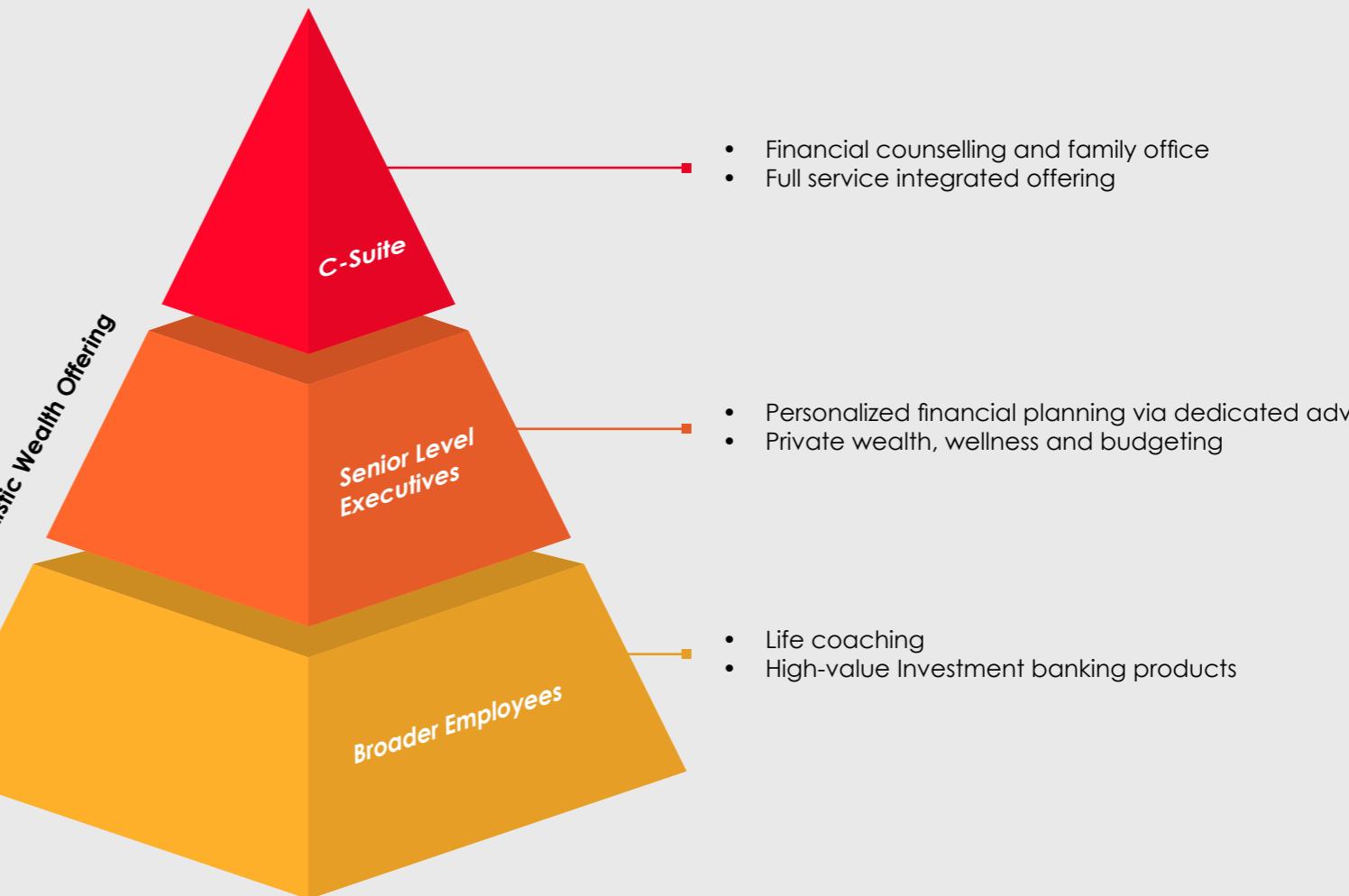
Whether our clients are based in the country or abroad, we understand the internationally mobile high net worth client requires best of breed asset protection solutions to cater to their international needs when it comes to estate planning, wealth transfer and structuring ownership.

What types of services are included? At a broader level we can assist our clients with:

- ▶ Implementing wealth transfer strategies
- ▶ Sourcing external specialist tax and legal advisors in respect of the intended structures
- ▶ Working with you and your external advisors in:
  - Global asset ownership, succession, and estate planning
  - Remittance planning in relation to emigration and immigration.
  - Philanthropy planning



# INTEGRATED CORPORATE CLIENT SERVICE



## Our 2024 Achievements



### AUM GROWTH

Grew AUM by 100.31% year-to-date to N347.97billion as of 30th September 2024



### PROFITABILITY

Recorded 99% year-on-year growth in Revenue and 79% year-on-year growth in Profit Before Tax.



### UC PRESTIGE (Offshore Fixed Income – Investment Grade: Multi Jurisdiction)

Grew UC Prestige AUM by 135% year-to-date to N338 billion as at 30th September 2024.



### UC OCTUS (Offshore Equities – Multi-Jurisdiction: Non-discretionary)

Grew UC Octus AUM by 70% year-to-date to N16.8 billion as at 30th September 2024

# WHY CONSIDER A: FAMILY OFFICE

## Can my wealth work in all the ways I want it to?

From family issues to wealth transfer, asset protection and location to business, succession planning – this is your family office – focused on helping you recognize the past, inform the present and protect the future.



Our approach has been developed to preserve and enhance your wealth while ensuring it benefits the people and the causes you care about. There are many reasons why setting up a family office could be the right route for your family. Here's a non-exhaustive list of benefits to consider:

### ► **Consolidation**

By consolidating your financial, fiduciary and family affairs, you'll gain greater control, reduce complexity and lower costs.

### ► **Alignment**

Aligning your family's values, investment strategy, philanthropic aspirations and future ambitions ensures a clear, united purpose.

### ► **Governance**

Establishing policies and procedures to deal with the complexities of your family's wealth transparently will help you avoid future conflicts.

### ► **Privacy**

A dedicated family office provides the best protection for the family's privacy and security of financial information.

### ► **Education**

Helping to nurture your family's human capital by informing the current custodians and equipping the next generation.

### ► **Customization**

A complete service – from asset allocation and impact investing, to the educational needs of your family office – developed with your family, for your family.

### ► **Access**

Benefit from a broad adviser network and pooled assets delivering economies of scale that unlock preferential access and products.

### ► **Freedom**

Take the burden of managing the day-to-day from your desk. Have your administration handled efficiently, expertly and without fuss.

## RETIREMENT PLANNING

Planning to have sufficient funds to cover your needs in retirement, is one of the most pressing issues of wealth management. Many people are uncertain as to whether their Retirement Savings Account (RSA) and other investments will provide them with sufficient income to live the way they desire, or whether they will be faced with the prospect of selling assets – such as the family home – in order to get by.

Other considerations include: Does your retirement plan allow for the possibility of early retirement as a voluntary or forced option? And should Retirement Savings capital be taken as a lump sum and reinvested, or drawn on as a regular payment?

United Capital Private Wealth has wide-ranging experience in assisting individuals and families find optimal solutions to their retirement and RSA challenges. Depending on each client's life-stage, asset-base and income, we develop a tailored plan that will assist them maximize their savings and wealth and allow them to anticipate a secure future and a fulfilling retirement.

Enjoying the rewards of your endeavors by living well in retirement



## RESIDENCE AND CITIZENSHIP BY INVESTMENT

In collaboration with our strategic partner, we specialize in advising high net worth individuals and their families, about gaining residence and/or citizenship in their country of choice by assisting them to complete qualifying investments.

As globalization has expanded, residence and citizenship have become topics of significant interest among an increasing number of internationally mobile entrepreneurs and investors. We believe every person should be able to define their future and experience the freedom and peace of mind that dual citizenship can offer.

- ▶ **Citizenship by Investment (CBI):** the options available in Europe offer the highest amount of flexibility - we can assist our clients with citizenship in **Austria, Malta, Montenegro and North Macedonia, Jordan and Turkey** options also available to our clients.
- ▶ **Caribbean CBI Options:** we provide our services in all five jurisdictions offering CBI including **Antigua & Barbuda, Dominica, Grenada, Saint Lucia and St. Kitts & Nevis** and offer a tailored, hassle-free service to assist clients to a successful outcome.
- ▶ **For Residence by Investment (RBI)** programs around the world, we can assist with RBI in **Australia, Austria, Canada, Cyprus, Greece, Italy, Korea, Malaysia, Malta, Mauritius, Monaco, New Zealand, Portugal, Singapore, Spain, Switzerland, Thailand, the UK and the US.**

## UC PRESTIGE

Gain exposure to offshore markets with Competitive Returns.

UC Prestige offers you the opportunity to diversify your investments effectively in terms of geographic regions, currencies and asset classes through a range of offshore fixed income securities. It grants access to leverage against a pledge of marketable assets in foreign currency (FCY) denominated instruments such as bonds or investment funds with predictable, stable returns, and minimal risk.

The investment is suitable for investors who desire competitive rates on their foreign denominated holdings better than returns on domiciliary bank deposits.

Trading currencies includes:

**USD** - US Dollar | **GBP** - Great Britain Pounds | **EUR** - Euro

**CHF** - Swiss Franc | **JPY** - Japanese Yen

**CAD** - Canadian Dollar | **SEK** - Swedish Krona

**NOK** - Norwegian Krone | **DKK** - Danish Krone

**AUD** - Australian Dollar | **NZD** - New Zealand Dollar

**HKD** - Hong Kong Dollar | **SGD** - Singapore Dollar



## UC Prestige: Your Benefits

- ▶ Gain exposure to offshore markets by diversifying your investments effectively in terms of geographic regions, currencies and asset classes
- ▶ Gain exposure to International markets and access to leverage granted against a pledge of marketable assets such as Bonds or Investment Funds
- ▶ Fees are transparent, with quarterly reporting on your Portfolio holdings, investment values and transactions
- ▶ You can alter the structure of your portfolio at any time. UC Prestige adapts to your Investment objectives and needs.
- ▶ We can help you structure the Portfolio to meet our individual needs with respect to type, amount, time frame, currency, and risk tolerance.
- ▶ You will enjoy access to a flexible, cost-efficient financing outcome

## UC-IMRAN: USD Sukuk Portfolio

UC-Imran is a USD denominated Shariah-compliant product which is prejudice to riba (interest) and unethical investing. Investment horizon ranges from short to medium term positions in equities from halal organizations, real estate, Sukuk-as-Salam, Sukuk-al-Murabaha, Takaful contracts, Mudaraba, Musharaka, Ijarah, diminishing Musharaka, Istisna, Wakala and Islamic Export Refinance while avoiding investment in companies that deal largely in alcohol, tobacco, pork, adult content, gambling, weapons, conventional banks and insurance companies.

Investors will derive the following associated benefits from investing in UC-Imran:

- ▶ **Halal investing:** Funds will be invested in fixed income, and equity securities issued in accordance with Islamic finance principles. Sharia finance law is centred on the concepts of social justice, ethics, and using finances to help build communities.
- ▶ **Portfolio diversification:** Funds are invested in different asset classes and securities with negative correlation to minimize the overall risk of the portfolio.
- ▶ **Hedge against depleting Naira:** The fund invests in USD-denominated assets thus providing investors with a hedge against fluctuations in the value of the Naira.

In collaboration with our offshore partners, investors who subscribe to UC Imran will have access to various halal-based funds and securities on a discretionary or non-discretionary basis. Fact sheets and research papers on the various funds will be made available to investors when required.

## Murabaha

Literally means a sale on mutually agreed profit; a contract of sale in which the seller declares his cost and the profit.

### UCAP Commodity Murabaha - Features

- ▶ A liquidity management product designed to provide a Shari'ah-compliant trade-based alternative to straight treasury deposits
- ▶ Product is based on the "Murabaha Deferred Payment Sale" concept
- ▶ The structure involves the client trading in LME base metal warrants by buying from a third-party broker and selling to UCAP through an appointed agent
- ▶ All trades are Over the Counter ("OTC")
- ▶ The purchase from the broker is a spot transaction and the sale to UCAP is on deferred payment terms
- ▶ The return to investors from the deferred sale is comparable to returns generated on money market instruments for similar duration

# Offshore Securities Offerings

## ACCESS TO INTERNATIONAL COLLECTIVE INVESTMENT SCHEMES /MUTUAL FUNDS

We provide access to subscribe and invest in mutual funds and other managed Funds operated by global Fund managers such as BlackRock, Vanguard, Fidelity, Investec etc. We aid the processing of subscriptions and redemptions from these Funds based on client request.

## FOREIGN STOCK/SECURITIES PURCHASE

We provide execution, clearing and settlement services for the purchase and sale of foreign securities on behalf of our clients. Based on your instructions, we would carry out such transactions on any market to trade foreign stocks such as shares of Apple, Tesla, Google, Facebook etc.

## ACCESS TO GLOBAL CUSTODY SERVICES

We can serve as custodians for foreign securities acquired from or through us or, with our agreement, deposit securities with us from time to time.

## CORPORATE ACTIONS

We can provide any notices, announcements, agenda, proxies or other corporate action materials received by us as securities depository in respect of your securities. This include following up with the receipt of outstanding dividends and bonuses declared on your securities.



## OFFSHORE SECURITIES TRADING: Your Benefits

- 01

Client gets access to a comprehensive range of equities and fixed income securities and trade on world's leading exchanges

- 02

- 03

Enables you to create your own portfolio of internationally listed securities. You can construct a hand-picked portfolio of local shares, bonds, mutual funds, exchange traded funds (ETFs) and exchange traded notes (ETNs).

- 04

- 05

Competitive management and brokerage fees

- 06

Adequate research on recommended securities based on growth rate, valuation, competitive advantage and market rate

## UC OCTUS

Through our offshore securities offerings, we enable access to global investment opportunities, including mutual funds managed by leading firms like BlackRock and Vanguard. We also provide services for purchasing foreign stocks (e.g. Apple, Nvidia, Microsoft, Amazon etc.) and executing transactions according to your directives. Additionally, we offer global custody services for foreign securities and support with corporate actions, including notices and dividend follow-ups.



## UC Octus: Your Benefits

- ▶ **Access Top-Tier Companies and Fund Managers:** Invest in the world's leading firms.
- ▶ **Achieve Global Portfolio Diversification:** Spread your investments across multiple markets.
- ▶ **Trade Seamlessly Worldwide:** Buy and sell shares and securities on major stock exchanges in the US, UK, Europe, Canada, and more.
- ▶ **Managed Investments:** We execute, clear, and settle foreign securities transactions for our clients. Following your instructions, we facilitate trades on any market for stocks like Apple, Tesla, Google, Facebook, and more.
- ▶ **Access To International Collective Investment Schemes/Mutual Funds:** We offer access to invest in mutual funds and managed funds managed by global fund managers like BlackRock, Vanguard, Fidelity, Invesco, etc. We assist with processing subscriptions and redemptions from these funds.
- ▶ **Access To Global Custody Services:** We can act as custodian for foreign securities acquired through us or deposit securities with us as agreed upon.
- ▶ **Corporate Actions:** We can furnish you with any corporate action materials received as a securities depository for your securities, including notices, announcements, agendas, proxies, etc. Additionally, we ensure the receipt of outstanding dividends and bonuses declared on your securities.

## FINANCIAL PLANNING: Your Benefits

### FINANCIAL PLANNING

- The whole process is focused on clarity, confidence and goal driven direction
- Help clients plan for their future and take better control of their financial goals
- We help analyze clients present circumstances and resources, with which we use in developing a written financial plan
- Goes far beyond investing money and building wealth, but also credit obligations, everyday spending, budgeting, retirement planning etc.
- Regularly evaluating plans, adjusting and revising according to current circumstances
- We schedule regular meetings with clients and assist in the management of their financial affairs



# UCEE Microfinance Bank

**UCEE** is a digital-first microfinance bank emerging from the strength of Africa's leading investment bank and financial services group, United Capital Plc.

At UCEE, we redefine banking to be more than just transactions; we serve as a partner in supporting and enhancing the quality of lives of our customers.

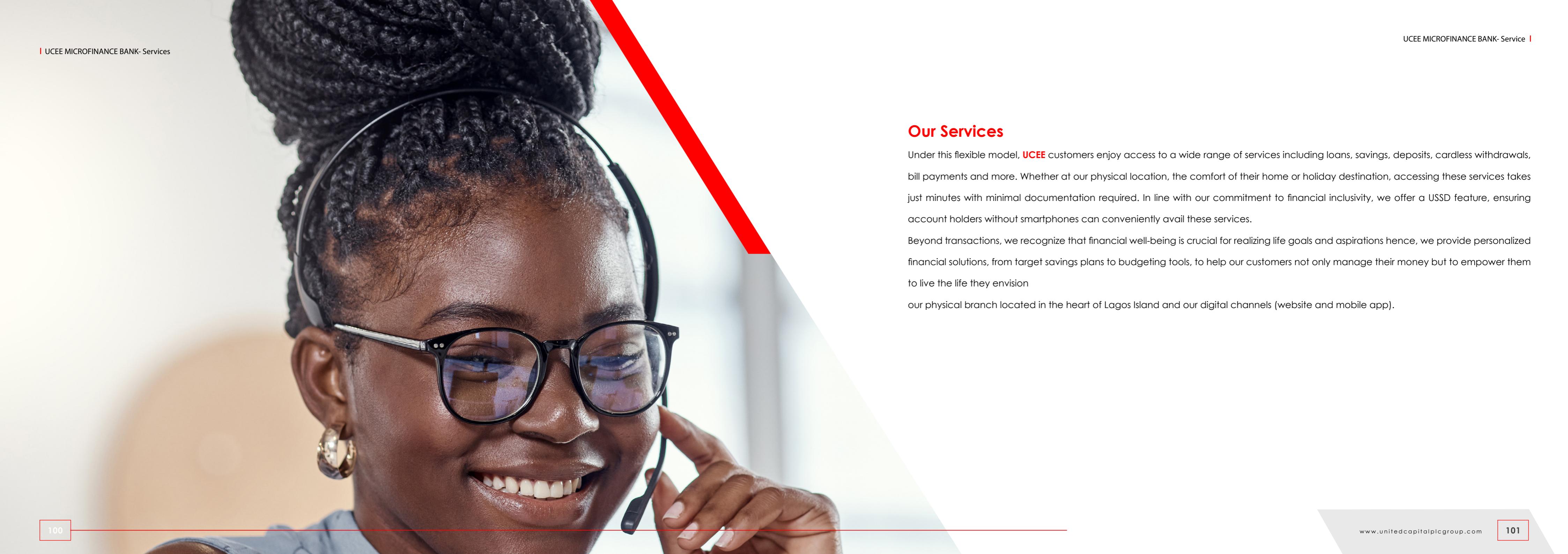
## Our Purpose

**To democratize access to credit and innovative banking solutions.**

At the heart of our mission is financial inclusion; we believe that everyone, regardless of their background or financial standing, deserves equal access to financial empowerment. By breaking down barriers and bridging gaps, we provide inclusive, innovative, convenient, and accessible banking services.

## Our Approach

UCEE adopts a cutting-edge hybrid banking model integrating the state-of-the-art technology, seamlessness, and flexibility of a digital bank with the time-tested, and durable operational infrastructure of a traditional bank. This fusion enables us to provide unparalleled financial solutions, giving customers the freedom to bank on their own terms - wherever, however, and whenever they want - through our physical branch located in the heart of Lagos Island and our digital channels (website and mobile app).



## Our Services

Under this flexible model, **UCEE** customers enjoy access to a wide range of services including loans, savings, deposits, cardless withdrawals, bill payments and more. Whether at our physical location, the comfort of their home or holiday destination, accessing these services takes just minutes with minimal documentation required. In line with our commitment to financial inclusivity, we offer a USSD feature, ensuring account holders without smartphones can conveniently avail these services.

Beyond transactions, we recognize that financial well-being is crucial for realizing life goals and aspirations hence, we provide personalized financial solutions, from target savings plans to budgeting tools, to help our customers not only manage their money but to empower them to live the life they envision

our physical branch located in the heart of Lagos Island and our digital channels (website and mobile app).

## Features and Products

### Maximize Your Savings with Ucee!

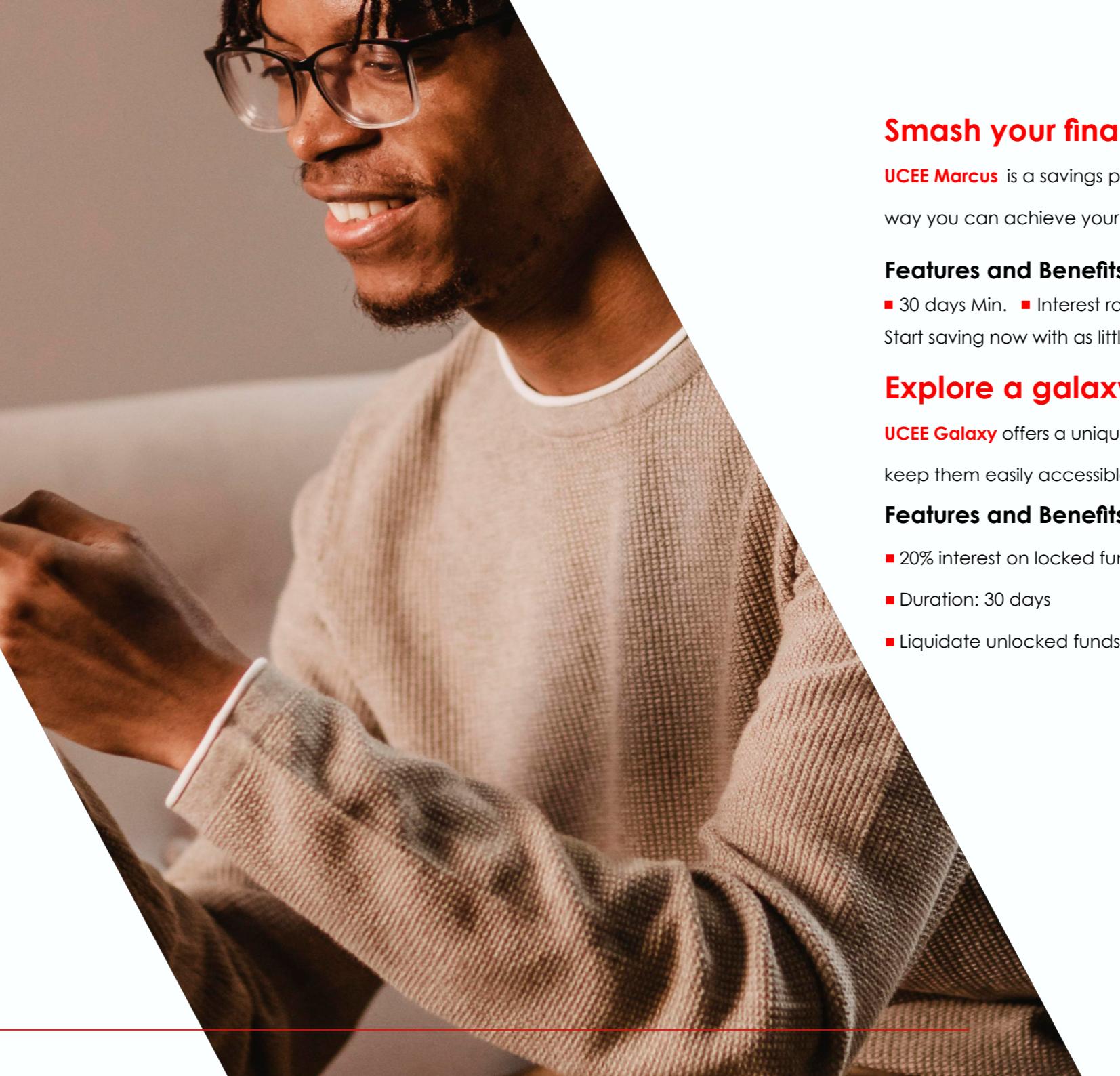
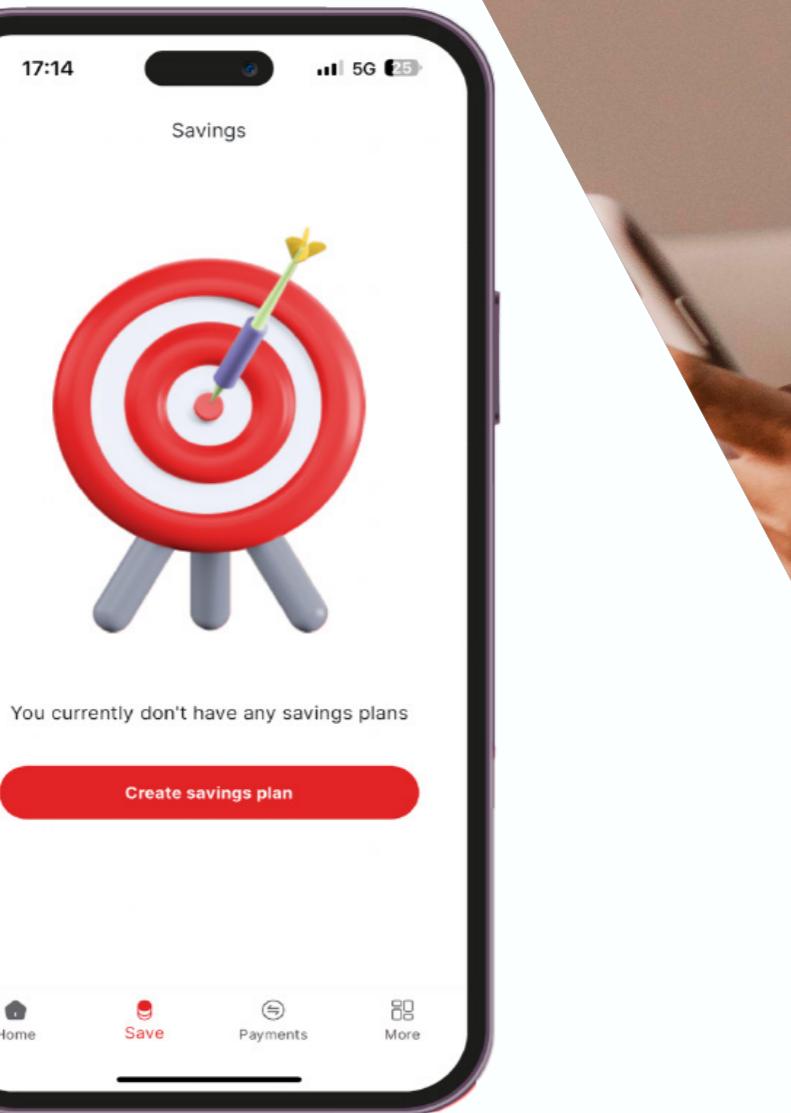
Enjoy competitive interest rates, and watch your savings grow over time. The more you save, the more you earn.

- Flexible Saving Options
- Competitive Interest Rate
- Daily Interest Earnings

### Simplify Your Transactions

Make all your payments effortlessly with UCEE send money, buy airtime and data, renew cable subscriptions, and pay utilities, all without any extra fees.

- Fast
- Convenient
- Secure
- 24/7 Support



### Smash your financial goals with UCEE Marcus and UCEE Galaxy

**UCEE Marcus** is a savings product that helps you save a specific amount regularly towards a specific goal. This way you can achieve your goals with ease and precision.

#### Features and Benefits

- 30 days Min. ■ Interest rate: 15% ■ Duration: 30 days

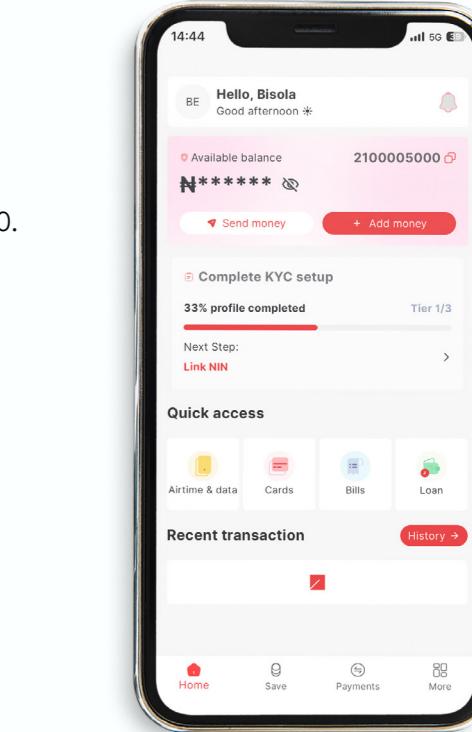
Start saving now with as little as N5,000.

### Explore a galaxy of savings option with UCEE Galaxy

**UCEE Galaxy** offers a unique savings solution where you can opt to lock in your funds for higher returns and keep them easily accessible, giving you the freedom to balance flexibility and growth.

#### Features and Benefits

- 20% interest on locked funds ■ 15% interest on unlocked funds
- Duration: 30 days
- Liquidate unlocked funds anytime Start saving now with as little as N5,000.



WE TAKE PRIDE IN BEING YOUR PARTNER AND  
EMPOWERING YOU IN THE PURSUIT OF YOUR  
FINANCIAL GOALS.

MAKE THE INTELLIGENT CHOICE TODAY!

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