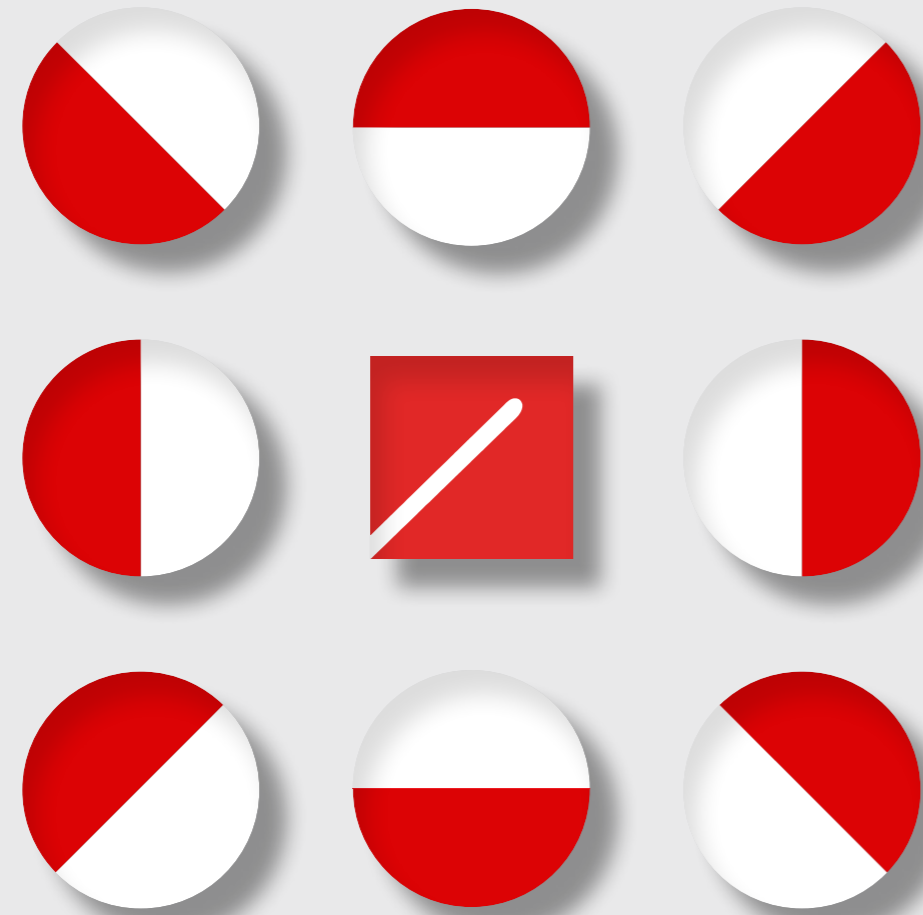




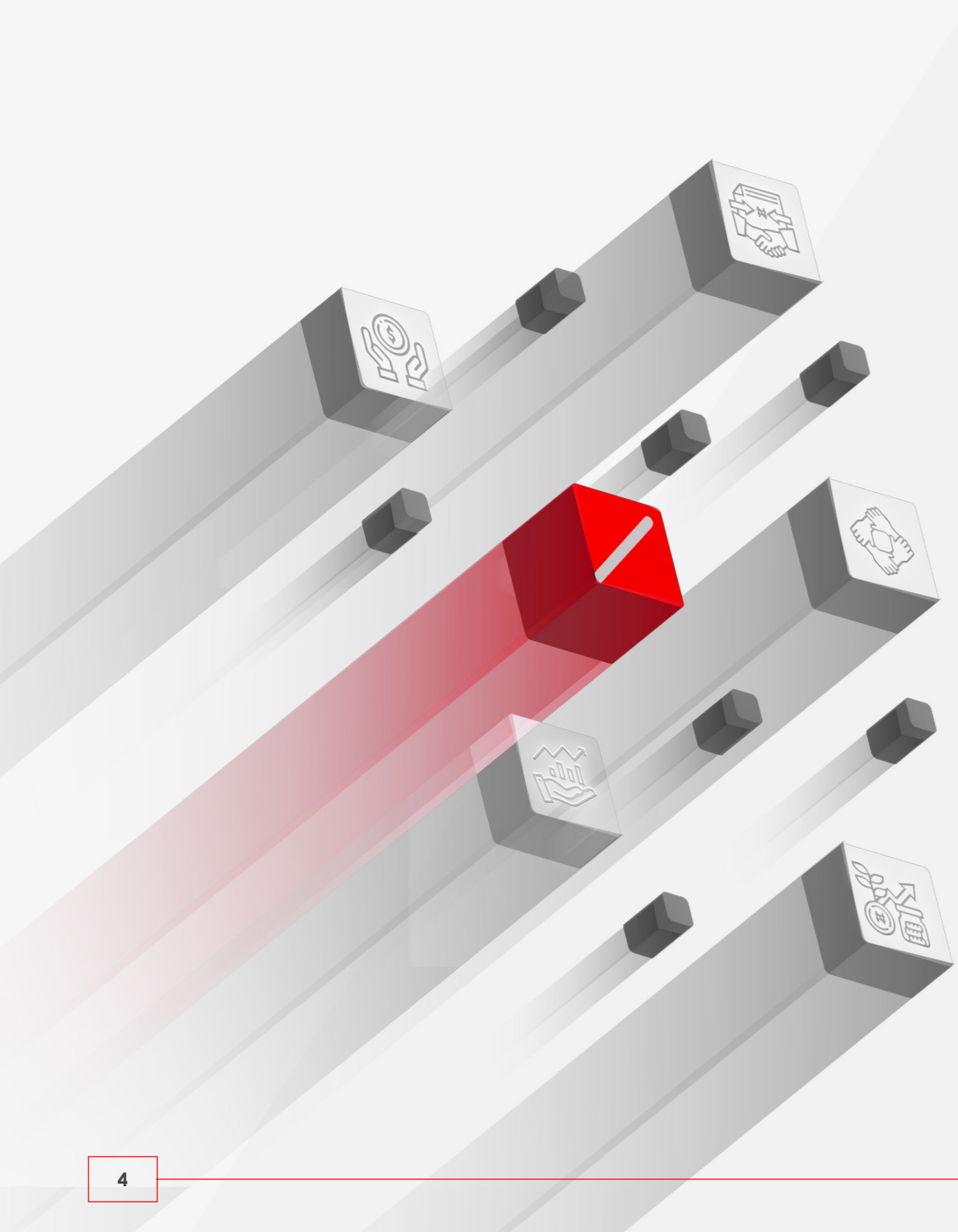
AFRICA'S  
FOREMOST  
FINANCIAL  
SERVICES  
GROUP

*United Capital Asset Management Limited is a subsidiary of United Capital PLC*



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.

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# 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

- EXECUTION**
- ✓ Getting things done
  - ✓ Ownership & Accountability
  - ✓ Responsiveness



- EXCELLENCE**
- ✓ Ingenuity
  - ✓ Determination
  - ✓ Hardwork

- ENTERPRISE**
- ✓ Quality
  - ✓ Distinction
  - ✓ Exceptionalism

### Our Purpose

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

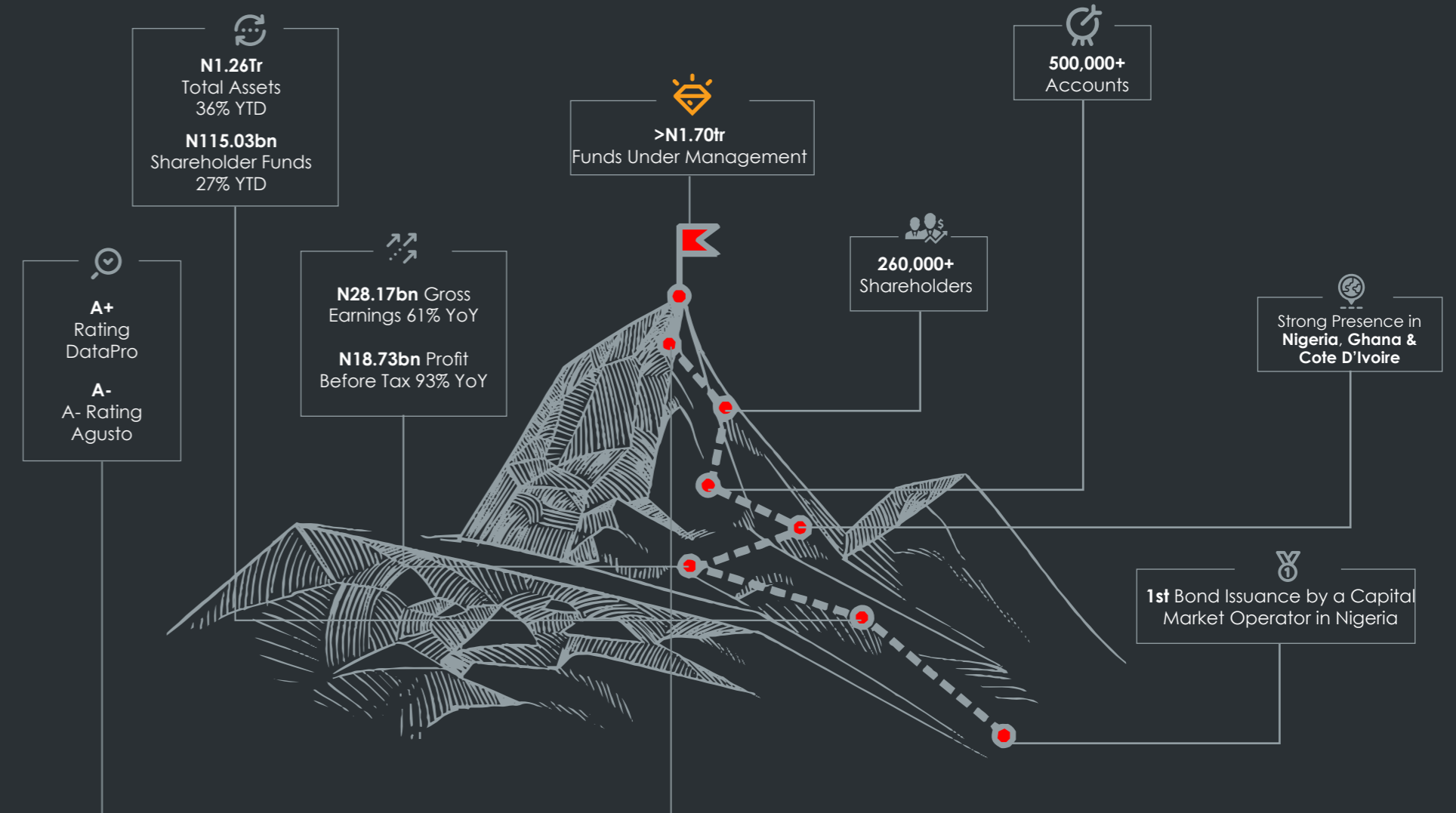
### Culture Code

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.

### 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.

### 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.

### 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.

### 2014

Change of name from UBA Capital to United Capital Plc. Served as Lead Issuing House & Underwriter to the N30.50 Billion bond, for a Nigerian Tier 1 bank.

### 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.

### 2021-2023

NSE's reclassification of UCAP shares to Medium Price Stock Group Launched United Capital Infrastructure Fund (UCIF). Emerged as Africa's Top 100 fastest growing companies in 2023.

## ■ 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 ₦24 at the start of FY 2024 to ₦40.55 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.



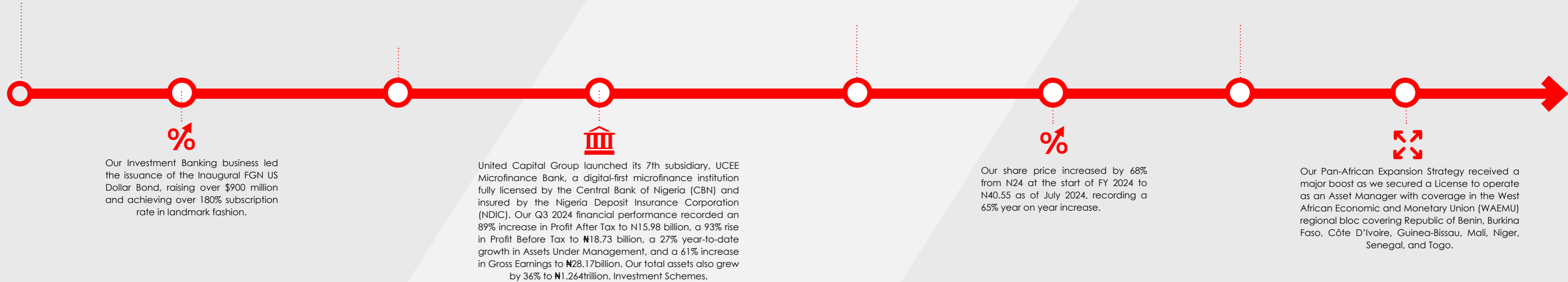
Our Securities Trading Business, United Capital Securities emerged No 1 broker by value in July 2024, Nigerian Exchange Brokers Performance Report accounting for equity deals worth over ₦128.524 billion, representing 26.04% of total stocks traded in July 2024.



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 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



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 MSECBS 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

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

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

Performance Earnings and Returns Leadership (PEARL)

2018



Sectorial Leadership 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)

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)

BusinessDay Banking and Financial Institutions (BAFI) 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

BusinessDay Banking and Financial Institutions (BAFI)

2018



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

Nairametrics

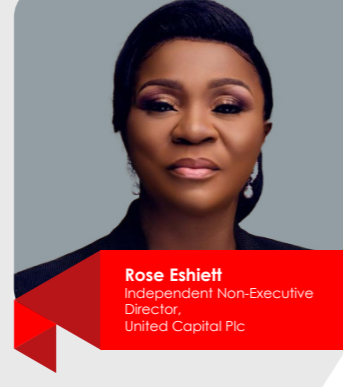
2018



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

BusinessDay Banking and Financial Institutions (BAFI) awards

## ■ Our Board



## ■ Leadership Team





# 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 N1trillion, we operate nine (9) 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 N1trillion+.**



- **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



- **United Capital Fixed Income Fund is the Largest fixed income fund in Nigeria.**
- **Over N1bn 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**

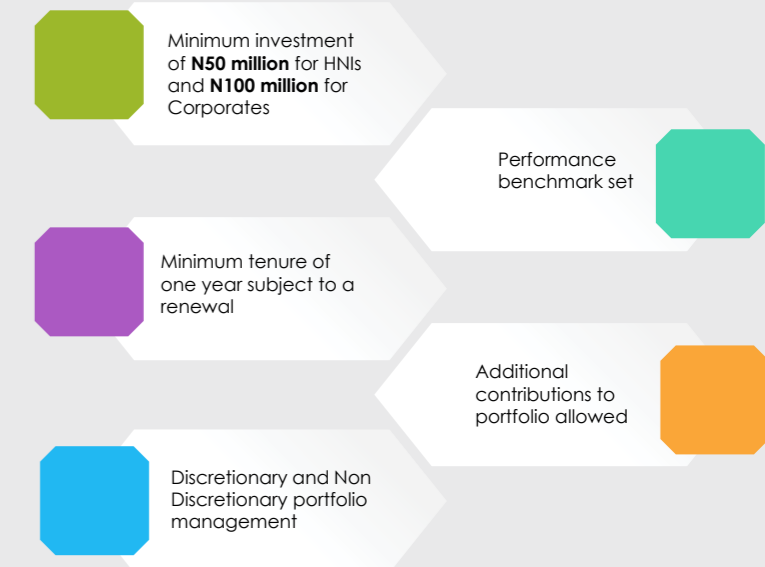
- ▶ Minimum investment of N50 million for HNIs and N100 million for Corporates
- ▶ Performance benchmark set
- ▶ Minimum tenure of one year subject to a renewal
- ▶ Additional contributions to portfolio allowed.
- ▶ Discretionary and Non-Discretionary portfolio management

■ **Corporate Fund Management**

We take the responsibility of managing shareholders' funds or company's investible funds off 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 \$100.

## ■ United Capital Money Market Fund

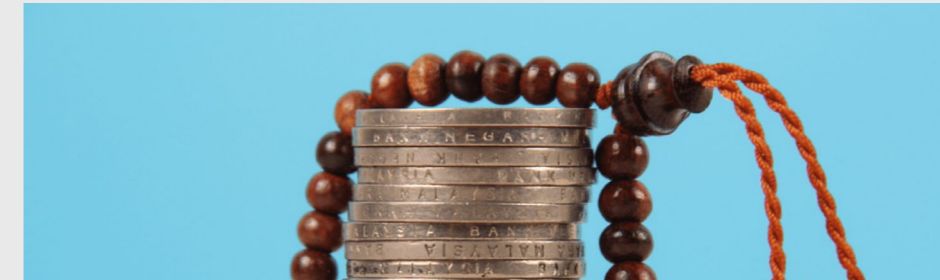
corporate and individual investors as a means to enjoy good returns on their idle funds.

### Benefits and Features of the Money Market Fund:

- Start with a minimum of N10,000 and multiples of N5000 thereafter.
- Low risk and competitive return
- Separate Accounting/Auditing of each Fund
- Memorandum listing on the Nigerian Exchange (NGX)
- Professional expertise of Fund Manager

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 N 10,000 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 investments. 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 SUKUK 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 Fund Assets Under Management (MF-AUM) exceeds N500 Billion as at September 2024.

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

MAKE THE INTELLIGENT CHOICE TODAY!

#### **Lagos (Head Office)**

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**Lagos • Abuja • Port Harcourt • Ibadan • Ghana**

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