

Unity IPIN Fund



**No
management
fees**

IPIN Fund is designed to revolutionise investment in public companies by providing investors with the opportunity to participate in businesses taken public by Unity Group through an investment in Notes offering stable and consistent returns. Funds raised from the issue of Notes will be applied by the Fund to facilitate private-to-public transactions undertaken by Unity Group, in return for which Noteholders will receive an attractive 15% p.a. yield on their investment in the Notes.



Partnering with First Degree Global Asset Management Pte. Ltd., the Singapore-licensed fund manager of the IPIN Fund, provides the Fund with access to an experienced fund management team that is regulated by the Monetary Authority of Singapore.

INVESTMENT OVERVIEW



Tenure of 4-7 Years



Minimum Investment sum
USD \$100,000



Typical Rate

Option A

Calculated and payable monthly

15% p.a.

Option B

Calculated monthly, compounded and payable annually

16.1% p.a.

Option C

Calculated monthly, compounded and payable at the end of the term

20.4% p.a.



UNITY GROUP

Unity Group and the financial products we have designed are built to capitalise on unlocking the value in small businesses through creative use of the capital markets. We are passionate believers in the value of small businesses built on hard work and strong ethics. Consequently, we only work with investors that share our view of the world.

Investors that are excited by small businesses and strong fundamentals.

Investors that want high returns but can be patient with the process.

Unity Group has a proven track record of buying and selling companies, taking companies public, and introducing acquisition targets to existing public companies in exchange for shares or bonds which it liquidates for cash flow.

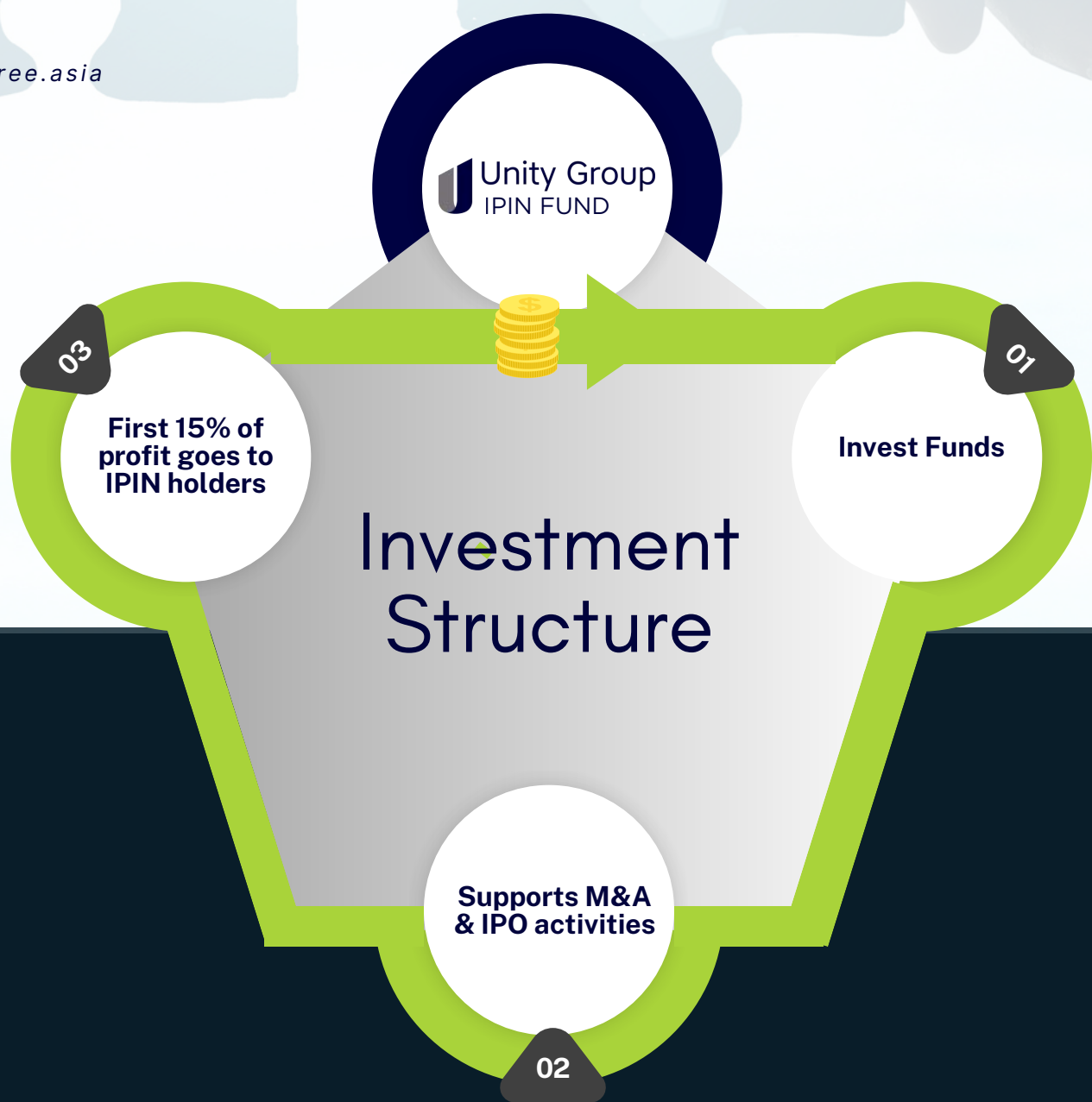
Unity Fund x First Degree

IPIN Fund is a sub-fund of First Degree Fund VCC (T20VC0066K), a variable capital company incorporated under the Variable Capital Companies Act 2018 of Singapore.

The Fund is managed by First Degree Global Asset Management Pte. Ltd., the holder of a Capital Markets Services Licence for Fund Management issued by the Monetary Authority of Singapore. Formed in 2011, First Degree is a leading Singapore fund manager that manages 35 funds across a range of public and private asset classes with over USD 500 million under management.

The combination of Unity Group's expertise in taking private companies public and First Degree's infrastructure and regulated oversight of the Fund, provides investors with an attractive mix of security and opportunity.

www.firstdegree.asia





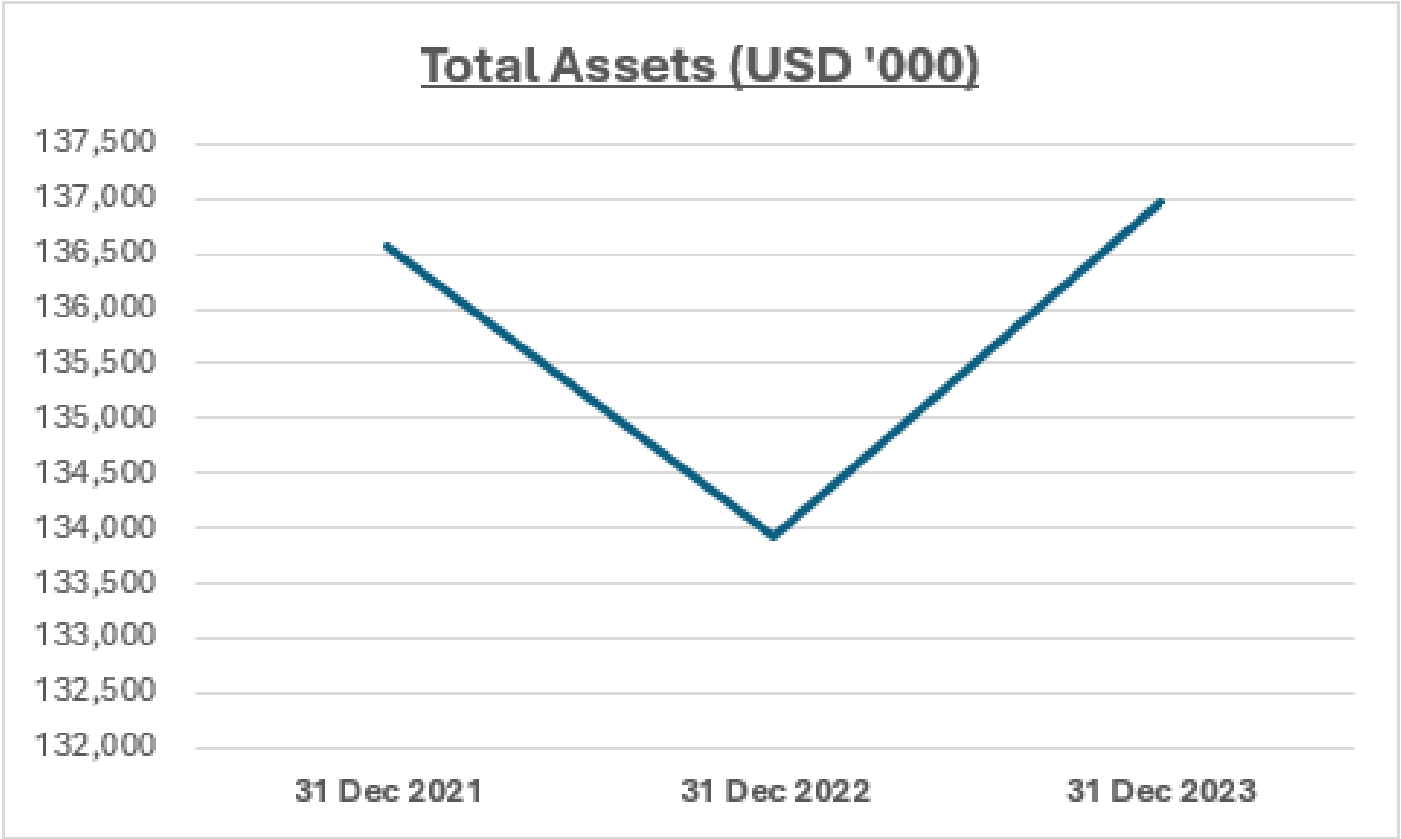
Over £200m in deal value created through Unity Group deals for SMEs, Shareholders and Founders through Public Market Listings since 2015.

Group Industry Focus	Year	Listing	Number of subsidiaries	Total deal value (in millions)	Geographic Region
Marketing	2015	NASDAQ First North	13	approx £40	UK, SG, AUS
Diversified Industry	2016	Frankfurt	28	approx £87	UK, USA, CA, AUS, NZ, SG
Clean technology	2022	Euronext Paris	2	approx £28	UK
Engineering	2022	Aquis	1	approx £2	UK
Franchise businesses	2018	Vienna	1	approx £5	UK
Live production	2023	OTC	1	approx £35	USA

2025 Q2-Q4 pipeline

Group Industry Focus	Target Listing	Listing	Total deal value (in \$USDmillions)	Geographic Region
Legal Firm	2025 Q2	Frankfurt	\$10m	UK
Education	2025 Q2	Frankfurt	\$5m	UK
Health Foods	2025 Q3	Euronext Paris	TBC	UK
Visual Semiconductor	2025 Q3	Vienna	\$52m	UK
Further expansion of Live Production Listing through acquisition	2025 Q2	OTC Markets	\$23m	USA

Total Assets owned by Unity Global FZCO



Unity Global FZCO’s accounts are independently audited annually and the above graph represents the total assets owned by Unity Global FZCO as at 31 December 2024.



Meet the Team



Stephen Fisher

Chief Investment Officer

Stephen has twenty-five years of experience in investment management across the US, Asia, and Australia. Before co-founding First Degree in 2011, he led Global Fixed Income Product – Asia Pacific at JPMorgan Asset Management. His expertise includes quantitative analysis of securities and advising Central Banks and Sovereign Wealth Funds. Stephen holds advanced degrees in Finance from the University of Rochester and a Bachelor of Economics from the University of Sydney, and he is a Non-Executive Director of Avation Plc.



Tony Morgan

Chief Executive Officer

Tony has twenty years of experience managing investment businesses in Australia and the Asia Pacific region. He started as a corporate and securities lawyer with Baker & McKenzie in Sydney, then held key roles at Davey Financial Management and Jardine Fleming Australia. Tony moved to Hong Kong as Business Management Director of JF Asset Management Group before relocating to Singapore, where he served as COO and Head of Sovereign and Institutional Clients, South Asia, at JPMorgan Asset Management. He has chaired and directed various licensed investment entities across multiple countries. Tony holds advanced degrees in law, taxation, and business administration, and he is the Chairman of Blue Duck Design Pte. Ltd., a graphic design firm in Singapore.



Jeremy Harbour

Unity Group Founder

Jeremy Harbour is a British-born entrepreneur, M&A leader, and best-selling author, based in Dubai. Over his thirty-year career, he has been involved in over three hundred M&A transactions, taken companies public, and completed reverse mergers. As CEO and founder of The Unity Group, he helps scale small to medium-sized enterprises and co-created the Agglomeration™ model. He founded the Harbour Club in 2009 to teach cash-free M&A tactics. Jeremy's diverse business portfolio spans various sectors, and he is a sought-after speaker.

Process

CONTACT

If you would like to proceed, please go back to whoever provided you this information, or direct to info@unity-group.com, expressing your interest to proceed.

1

KYC

2

Before proceeding, the investor will be required to undergo KYC (Know Your Customer) procedures and provide the following documents.

- a) copy of your passport
- b) an address proof (a bank statement or utility bill less than 3 months' old)

You will then receive a completed noteholder agreement via DocuSign

DOCUMENTS

After KYC, you will receive

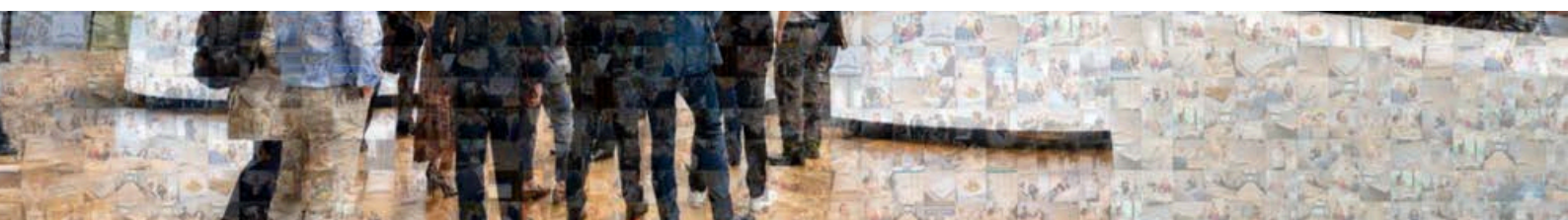
- a) A funding agreement (containing the note)
- b) The private placement memorandum for First Degree Fund and
- c) The Supplement for IPIN fund

3

4

WELCOME

Upon receipt of funds, you will be issued with a confirmation statement. You will then receive monthly statement updates from the fund manager as well as a periodic newsletter from Unity with IPIN related news.



Disclaimer

This presentation does not constitute an offer of a capital markets product in any jurisdiction. An application to subscribe for participating shares ("Shares") in, or a promissory note (a "Note") issued by, First Degree Fund VCC (UEN T20VC0066K) (the "Fund") in respect of IPIN Fund (Sub-Fund No. T20VC0066K-SF011) (the "Sub-Fund") may only be made pursuant to the Information Memorandum for the Fund (the "Memorandum") and the Supplement and Subscription Agreement for the Sub-Fund (in respect of Shares) and those documents and the Funding Agreement (in respect of a Note) (the "Offer Documents"), copies of which may be obtained from the Manager of the Fund and the Sub-Fund, First Degree Global Asset Management Pte. Ltd. (68 Amoy Street #03-00, Singapore 069887 or investors@firstdegree.asia). Offer Documents may only be requested by, and Shares and/or a Note may only be issued to, a person that qualifies as an Eligible Investor (as defined in the Memorandum), which includes a person that qualifies as an Accredited Investor or Institutional Investor under Singapore law.

Contact us today to learn more about the IPIN Fund.

CONTACT US

INFO@UNITY-GROUP.COM

WWW.UNITY-GROUP.COM

 **Unity Group**