CABAN GLOBAL REACH LP

Global Fintech Fund

CABAN GLOBAL REACH PRIVATE EQUITY LP

Cabanglobalreach.com

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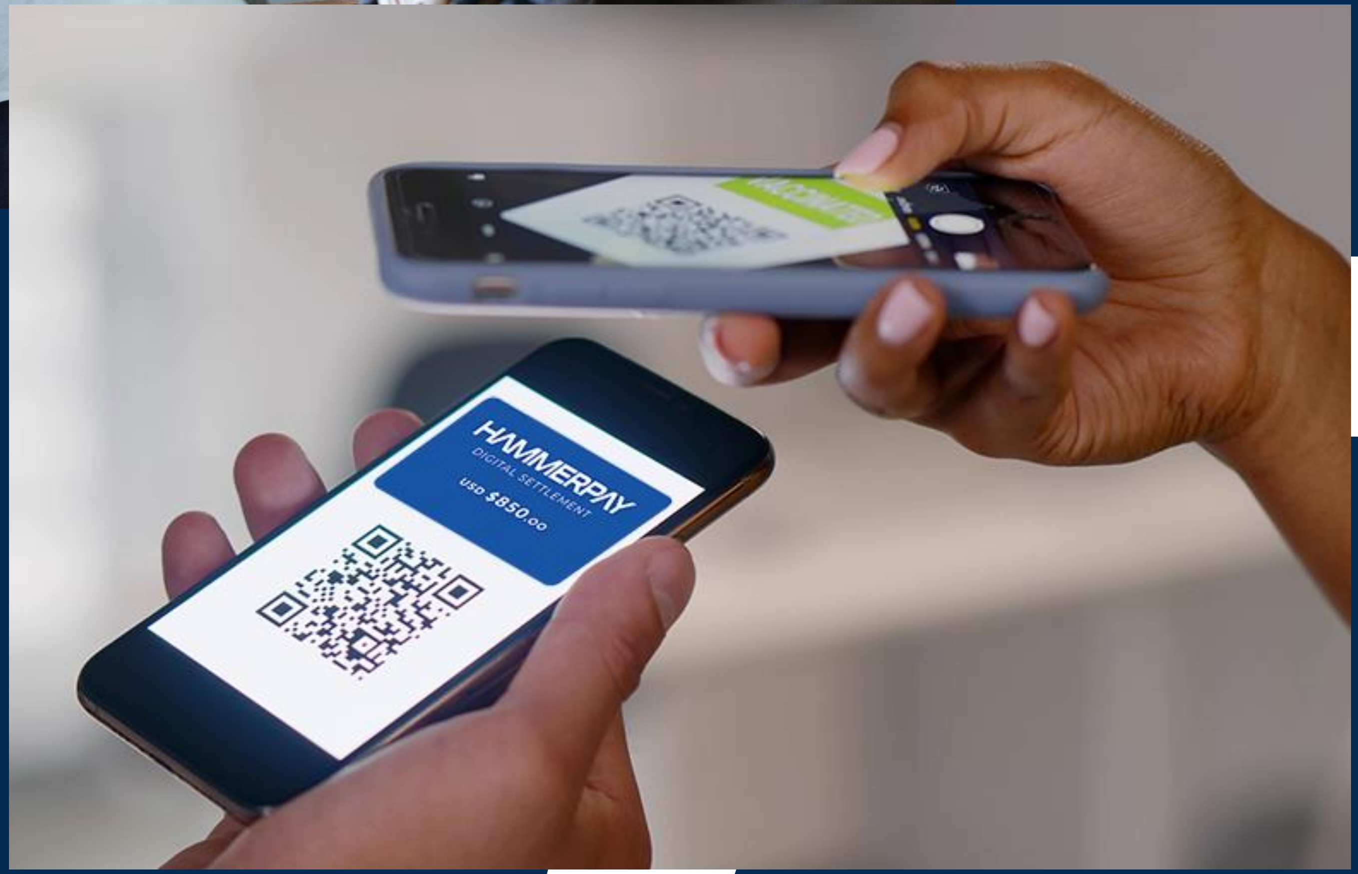
Who We Are?

- **Fintech with a Healthcare Hedge**

Caban Global Reach PE is a dual-sector investment fund focused on high-growth, founder-led ventures in healthcare services and financial technology—targeting structurally underserved and undercapitalized markets across the U.S. and emerging markets

- **Backing Founders Beyond Capital**

We provide tailored equity capital alongside hands-on operational support—covering corporate finance, governance, infrastructure, compliance, and go-to-market strategy—to help founders scale sustainably and prepare for public or strategic exits.



Aligned with Intense Focus

- **A Proven Model of Embedded Partnership**

We act as active partners, not passive capital. Our team co-develops strategy, supports execution, and brings the systems needed to scale to Series A and beyond.

- **Global Perspective, Local Execution**

Operating from Florida USA, London UK, Cape Town and Johannesburg South Africa, where we leverage cross-border insight with deep local relationships to mitigate risk and unlock upside.

- **Targeting Resilience and Exit-Readiness**

Our approach builds investor-grade businesses from the inside out—designed to scale sustainably, attract follow-on capital, and exit with strength via our publicly traded vehicle Hammer Technology Holdings

OUR STRUCTURAL ADVANTAGE

Proprietary Trust Infrastructure

Caban Global Reach has acquired and controls a patented distributed ledger technology that acts as a shared trust and audit layer across our fintech and healthcare investments. This infrastructure strengthens governance, transparency, regulatory readiness, and scalability at the fund level — while also serving as a standalone technology asset.

Embedded at the Fund Level, Not Retrofitted Later

Institutional-grade governance and audit standards are applied across portfolio companies from day one, reducing execution risk as they scale.

A Force Multiplier Across Every Investment

The same trust infrastructure is deployed repeatedly across fintech and healthcare assets, creating fund-level operating leverage.

Multiple Paths to Value Creation

Beyond portfolio enhancement, the technology remains a standalone asset with licensing, partnership, and exit optionality.

INTERLOCKLEDGER™: ‘INTERLOCK INSIDE’

OUR PORTFOLIO

- ↳ Embedded across fintech and healthcare portfolio companies
- ↳ Provides immutable audit trails, identity verification, and compliance records
- ↳ Reduces operational, regulatory, and fraud risk at scale
- ↳ Accelerates institutional readiness for follow-on capital and exit

Think of InterlockLedger as ‘Intel Inside’ — invisible to end users, but foundational to trust, scale, and valuation.

INVESTMENT OBJECTIVE IN FINTECH

To generate superior risk-adjusted returns by investing in scalable fintech ventures across high-potential underserved emerging markets.

Market Opportunity:

Leverage rising digital infrastructure and financial inclusion trends across emerging market fastest-growing economies, with a focus on commercially validated business models.

Investment Focus:

Deploy growth capital into fintech and adjacent sectors covering payment infrastructure and neo-banking where we see strong founder–market fit and a path to above average returns

Return Strategy:

Targeting a gross IRR of 25%+ and a 3x MOIC by deploying a disciplined blend of equity and structured capital—leveraging strategic public market exits to unlock higher multiples than traditional private sales

WHY FINTECH IS THE INFRASTRUCTURE LAYER OF GLOBAL GROWTH?

A global wave of opportunity—where innovation meets outsized return potential

1. Fintech is No Longer a Vertical—It's the Backbone

↳ Payments, credit, identity, and data layers now underpin every modern economy. From embedded finance in ecommerce to tokenized assets in capital markets, fintech is the infrastructure of innovation.

2. Structural Tailwinds Are Global and Permanent

↳ 1.4B unbanked people, $600B+ annual remittances, and $200T in global B2B payments still reliant on paper invoicing—represent seismic inefficiencies in urgent need of transformation.

↳ In Africa alone, mobile money transactions exceeded $832B in 2023 (GSMA, 2024).

↳ Digital wallets now outpace credit card issuance in SE Asia, LatAm, and Africa.

FINTECH FACTS

Global VC into Fintech (2023): $51B+

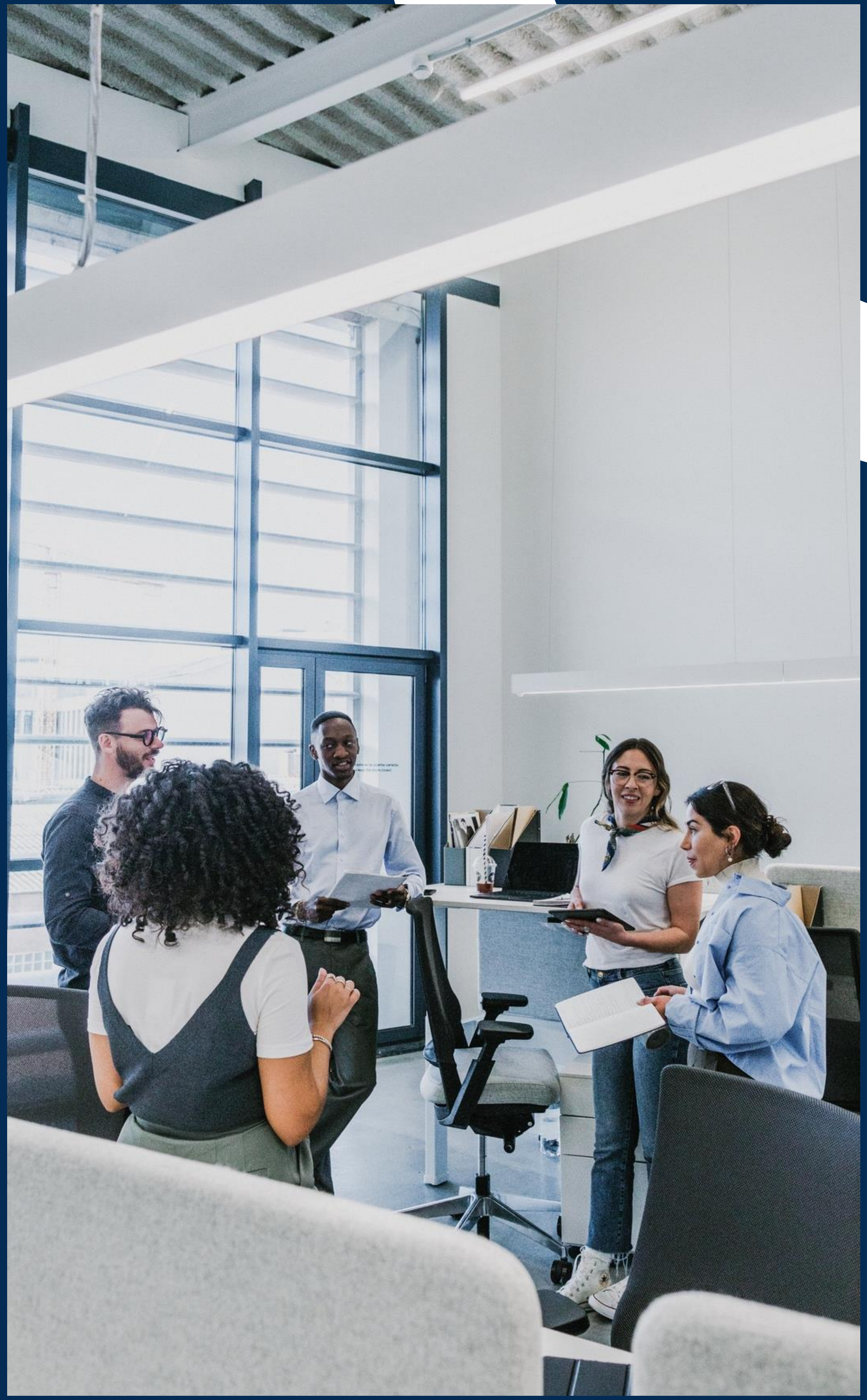
↳ Source: CB Insights / Pitchbook
↳ Despite market cooling, fintech remains the **#1 funded vertical** globally.

Fintech Adoption Rates by Region (Statista 2024):

↳ Africa: 75% (mobile-first)
↳ Latin America: 72%
↳ Asia-Pacific: 88%
↳ UK/EU: 71%
↳ Mobile-first infrastructure and regulatory sandboxes accelerating adoption

Institutional LP Interest in Fintech:

↳ 42% of LPs surveyed by Preqin (2023) increased their fintech exposure since 2020.
↳ ESG + fintech convergence is driving a new wave of double-alpha mandates.



KEY FINTECH INVESTMENTS

FUND-OWNED INFRASTRUCTURE ASSET

Patented distributed ledger technology

- Blockchain-grade trust without blockchain baggage
- Delivers full immutability and cryptographic integrity
- Private, permissioned, regulator-aligned trust layer
- Instant record sealing — ideal for KYC/AML and compliance
- US. Patent No. 10,541,820 — a defensible technology
- Fund-controlled, patented infrastructure that cannot be easily replicated by portfolio competitors

Fund-Level Operating Infrastructure

Ultra-Lightweight, Scalable Trust Infrastructure

↳ Built for Emerging Markets at Scale

Designed to operate reliably across mobile, low-cost hardware, and constrained infrastructure environments common in Africa, LATAM, and Asia.

↳ Low Cost, High Reliability

No mining or computational overhead, enabling secure, tamper-proof records without the cost and complexity of public blockchains.

↳ Repeatable Across the Portfolio

Deployed as a shared trust and audit layer across fintech and healthcare investments, reducing duplication and accelerating scale.

↳ Enhances Institutional Readiness

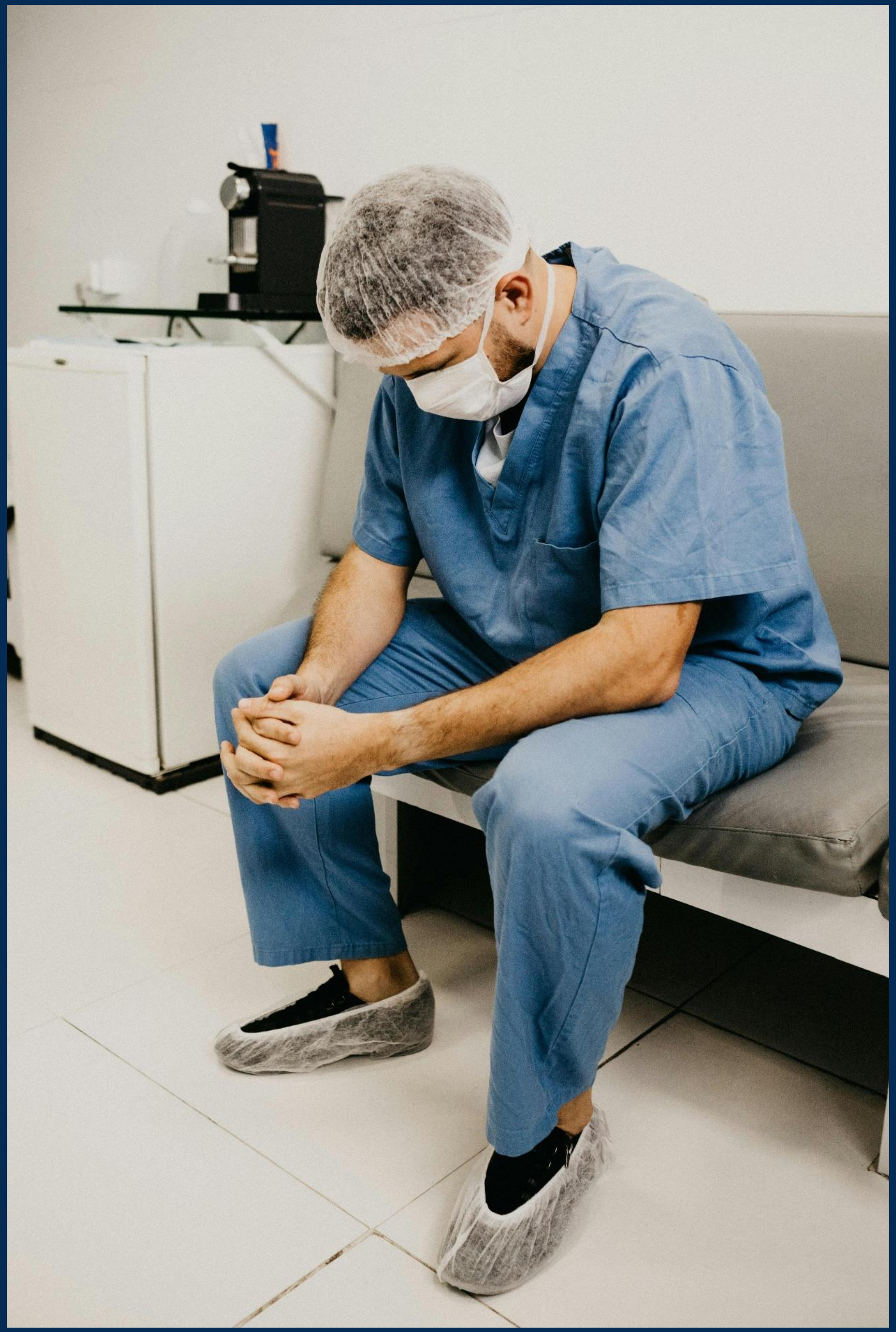
Improves governance, compliance, and auditability — supporting smoother follow-on capital raises and stronger exit outcomes.

DLT IN HEALTHCARE SECURITY

Immutable audit trails satisfy HIPAA §164.312(b) requirements

- ↳ All PHI access and activity logs are cryptographically sealed
- ↳ Prevents unauthorized edits to clinical notes, orders, prescriptions
- ↳ Guarantees data integrity across the full patient-record lifecycle
- ↳ Protects against insider threats and silent log manipulation
- ↳ Runs securely on tablets, mobile devices, clinics, and cloud systems
- ↳ Provides mathematically verifiable audit histories for legal defense

DLT IN HEALTHCARE SECURITY



How Our DLT Enhances Malpractice Protection & Clinical Integrity

- ↳ Creates indisputable, time-stamped records of clinical actions
- ↳ Prevents silent alteration of notes, diagnoses, prescriptions, or orders
- ↳ Immutable audit history strengthens legal defensibility for physicians
- ↳ Captures all edits and access events with cryptographic proof
- ↳ Supports chain-of-custody for sensitive clinical data
- ↳ Provides transparent evidence of proper medical decision-making
- ↳ Reduces exposure to documentation disputes and litigation risk

INVESTMENT OBJECTIVE IN HEALTHCARE

To target undercapitalized solo-physician practices and drive growth by implementing centralized administration, enabling economies of scale and operational leverage via technology innovation

Market Opportunity:

Solo-physician practices lack the scale to thrive independently. CGRPE consolidates these clinics through a roll-up strategy, unlocking revenue synergies, operational efficiencies, and real estate leverage.

Investment Focus:

We acquire profitable, founder-led healthcare practices and implement centralized admin, purpose build HIPPA compliant technology, revenue optimization and physician alignment to drive scalable growth

Return Strategy:

Targeting a gross IRR of 25%+ and a 3x MOIC by deploying a disciplined blend of equity and structured roll-ups, leveraging strategic public market exits to unlock higher multiples than traditional private sales

How Physician Turnover, Rising Costs & Tech Are Reshaping Healthcare

A global wave of opportunity—where innovation meets outsized return potential

1. Private Practice Is Fragmented and Under Pressure

↳ Over 55% of U.S. physicians still operate in small or solo practices—yet lack the capital, technology, or operational support to scale.

↳ Rising costs, compliance burdens, and staffing shortages are accelerating the need for consolidation.

2. Structural Tailwinds Are Strong and Enduring

↳ The U.S. healthcare market exceeds **$4.5T**, yet delivery remains local and highly inefficient.

↳ Physician retirements and succession challenges are creating a massive pipeline of acquisition targets.

↳ Demand for accessible, value-based care is rising—rewarding platforms that bring tech-enabled scalability to outpatient clinics. This is where Hammer Technology excels

ValueDoc Versus Medicare

VALUEDOC ISNT REPLACING MEDICARE, IT OUTPERFORMS IT

	Part A Premium	Part B Premium	Advantage Plan	Annual Total	Doctor Time	Doctor Available	Treatment Call-Back	Patients per Doctor
Medicare	FREE	$2,100	± $3,600	$5,700	8-12 Minutes	6 to 8 Weeks	Nurse	2,500 Plus
Valuedoc	FREE	N/A	N/A	$2,100	40-60 Minutes	Same/Next day	Primary Doctor	500 Average

Compliance Framework

CGRPE adheres to rigorous international regulatory standards across all jurisdictions in which we operate. In our healthcare vertical, all technology platforms and operational protocols are built to meet **HIPAA compliance** standards, ensuring data security, patient privacy, and institutional trust at every level.

The Fund is governed by institutional-grade oversight and a disciplined investment framework—designed to de-risk at scale and protect investor capital. We are fully registered with FinCEN and maintain dedicated, full-time compliance personnel to ensure adherence to all applicable regulatory standards across jurisdictions.

WHY PRIVATE EQUITY INVESTMENT?

Superior Long-Term Returns

Private equity has consistently outperformed public markets.

↳ Global PE IRR: 14–20% vs S&P 500: ~10% (Cambridge Associates, 2023)

Access to Value Before the Public Does

Investors gain exposure to high-growth ventures at early inflection points—before valuation premiums emerge in public markets.

Portfolio Diversification

PE adds low correlation to traditional asset classes, reducing portfolio volatility and enhancing risk-adjusted returns.

Hands-On Value Creation

Unlike passive capital, PE actively drives strategy, governance, and operational excellence—creating real, compounding value.

OUR EDGE IN SOURCING AND SCALING

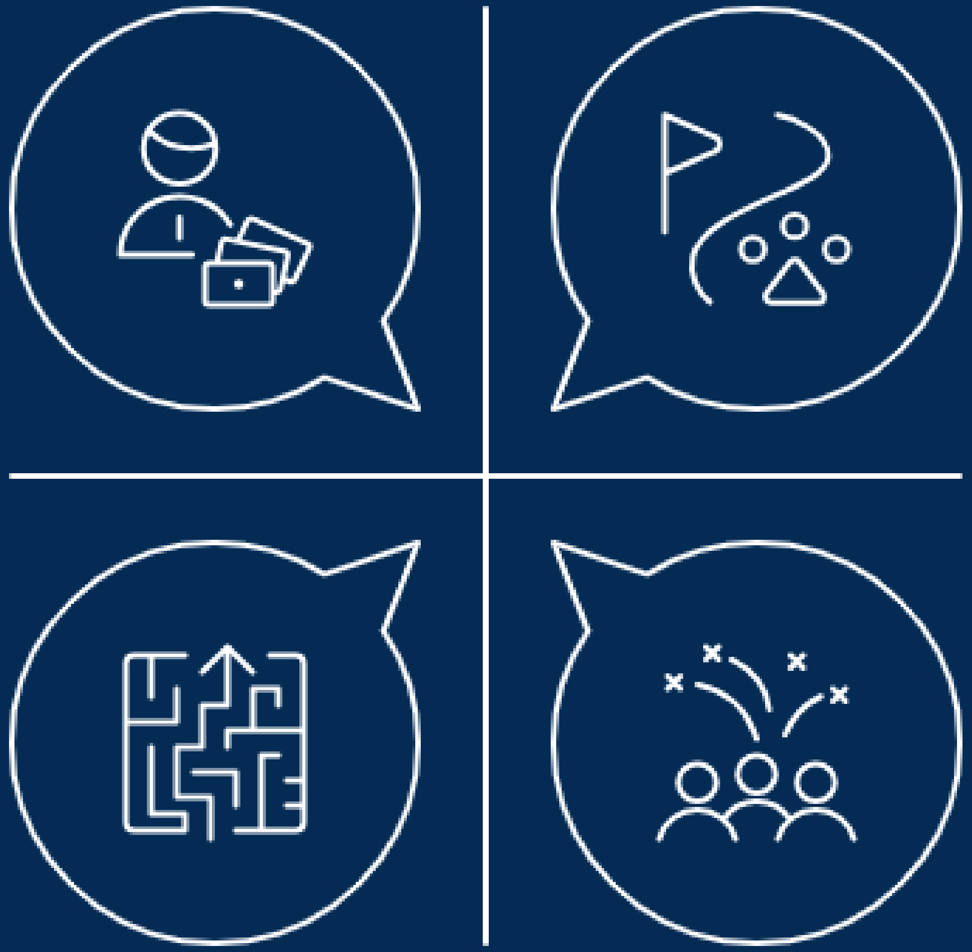
- **Proprietary Access**
  We source off-market deals through embedded relationships with accelerators, fintech communities, and regional operators.

- **Capital Aligned to Stage**
  Flexible structuring—equity, convertible, or hybrid—to match inflection points and reduce dilution at scale-up stages.

- **Built-In Operating Leverage**
  Portfolio support includes strategic finance, compliance, and execution infrastructure—accelerating readiness for follow-on capital or exit.

- **Local Intelligence, Global Playbooks**
  Our on-the-ground presence in South Africa, United Kingdom and the United States paired with international fund management experience, enables cross-border readiness from day one.

KEY DISRUPTORS WE STRIVE TO ELIMINATE



1

Regulatory Ready, But Not Yet Funded

Founders struggle with funding despite regulatory approvals.

2

Cross-Border Expansion Moments

Companies face strategic barriers scaling into new markets.

3

Product-Market Fit, Now Stuck

Strong product traction hindered by operational issues.

4

Post-Series A Burn Misalignment

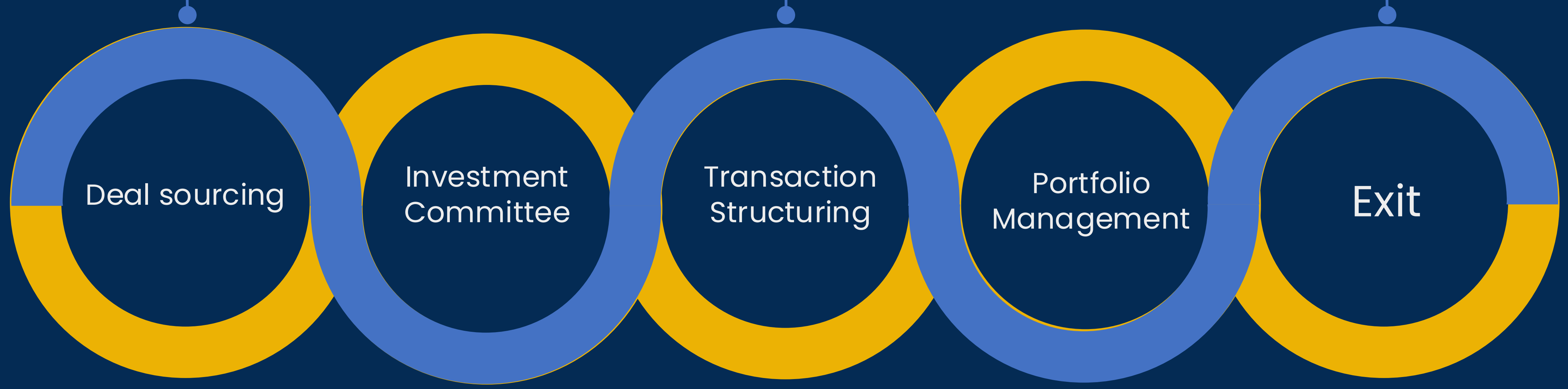
Pressure to professionalize systems after initial funding.

INVESTMENT APPROACH

- Proprietary deal flow
- Quickly assess multiple opportunities
- Rigorous analysis of risks, returns and strategy

- Structuring
- Financing
- Taxation
- Management
- Protections
- Due Diligence

- Exit process
- Value maximization



- Dave Romero
- Michael Cothill
- Ben Botes
- Michael Sevell

- Business optimization
- Operational efficiencies
- Strategic plan

Highly disciplined and active investment approach to sourcing, structuring, monitoring and exiting investments. Partners with managers of good companies, providing capital and strategic resources to accelerate growth and improve operations.

EXECUTIVE TEAM

Michael Cothill

Managing Partner &
Investment Committee
USA Based

Michael Sevell

General Partner &
Investment Committee
USA Based

Dave Romero

General Partner &
Investment Committee
South African Based

Ben Botes

General Partner &
Investment Committee
UK Based

CURRENT INVESTMENTS

HammerPay
https://hammerpay.com
Category: Fintech – Digital Payments & Mobile Wallet

Summary:
HammerPay is a mobile-first digital wallet platform enabling cross-border and local payments for underbanked users across emerging markets. With prepaid card issuance, merchant onboarding, and secure infrastructure, it simplifies access to cashless payments in emerging economies. This is deployed over our patented Regulatory Compliant Distributed Ledger Technology with advance KYC/AML secured Cryptography

Strategic Fit:
Supports Caban Global Reach's mission of driving fintech inclusion and empowering underserved populations through scalable infrastructure.

Why We Invested:

- Addresses a $75B+ digital payments market in Africa
- Merchant adoption drives strong network effects
- Ideal for leapfrogging legacy banking in frontier markets

Hammer Technology Holdings ("HMMR")
Website: http://hmmrgroup.com
Category: ICT Infrastructure

Summary:
HMMR is a USA publicly traded holding company focused on scalable digital infrastructure and value-based healthcare delivery. Through its operating subsidiaries, HMMR deploys capital into fintech platforms and healthcare clinics, focusing on roll-up strategies—driving revenue consolidation and public market growth.

Strategic Fit:
HMMR, enabling faster liquidity and higher valuation multiples. It consolidates acquired revenues, supports stock-based M&A, and aligns founder incentives—turning private roll-ups into scalable public growth stories.

Why We Invested:

- provides a ready-made path to liquidity through public market exposure
- HMMR allows us to roll up acquired assets under a single public entity, enabling valuation uplift through scale and earnings visibility.

CURRENT INVESTMENTS

Hammer Global Payments Inc.
https://hammerglobalpay.com
Category: Global Payments Platform & Digital Settlement

Summary:
Hammer GlobalPay delivers a fully regulatory-aligned global payment solution powered by our patented Distributed Ledger Technology and bank-issued FBO accounts. Every KYC, AML, sanctions, and transaction event is immutably recorded, time-stamped, and cryptographically sealed, ensuring complete auditability and data integrity. Our private, permissioned DLT avoids the risks of public blockchains while providing the transparency and trust regulators demand. Combined with supervised fund custody through our partner banks, Hammer GlobalPay offers a secure, compliant, and verifiable settlement rail for global payments.

Why We Invested:

This investment secures our portfolio company Hammer Group's position as a next-generation payments innovator, giving us the only patented, regulator-aligned DLT settlement rail purpose-built for cross-border finance.

ValueDoc Inc.
Website: https://valuedoccare.com
Category: Telehealth – Remote Diagnostics & Prescriptions

Summary:
ValueDoc is reimagining healthcare through a concierge model that delivers affordable, high-quality, patient-first care—without the delays or overhead of traditional insurance systems. Physicians operate independently within our fully equipped centers, supported by centralized admin, billing, and compliance infrastructure.

Strategic Fit:
Captures global demand for accessible health-tech solutions while offering margin-rich, digitally native healthcare delivery.

Why We Invested:
- High-growth verticals with recurring revenue models
- HIPAA-compliant tech stack ready to scale
- Provides a hedge against more volatile but high rewarding fintech initiatives

KEY FUND FACTS

1. Fund Domicile: United States
2. Fund Currency: USD
3. Targeted first closing date: May 2025 (closed with MICA Investments LLC for $4.5M)
4. Targeted Final Close Date: Rolling close structure with flexible terms — final close to be determined
5. Total Fund Commitment Target: Minimum $25,000,000 and maximum $50,000,000
6. Minimum LP Commitment: Institutional LP's $5MM plus - Family Offices $1MM to $5MM - HNW Individuals $250K to $1MM
7. General Partner Commitment: $4,500,000 already invested by the General Partners representing up to 18% of $25 Million minimum commitments or 9% of the capped $50 Million fund.
8. Fund Term: 8 years, plus two 1-year extensions (8 + 1 + 1)
9. Investment Period: 5 years post first close, with harvest beginning in year 6
10. Target Check Size Per Acquired Asset: $1,000,000 to $3,000,000
11. Target Return: Gross IRR target of 20–25%, aiming for a 2.5x–3.0x multiple on invested capital (MOIC)
12. Hurdle Rate: 8%
13. Fees: 2/20
14. Sector Focus: Fintech, Healthcare, Financial Services
15. Geographic Focus: Global

FUND ADMINISTRATION & LEGAL

1. Fund Administrator: Ambleside Capital Partners LLC
2. Accounting: Internal with 2 CPA's on fulltime staff
3. Auditors: Still to be Appointed
4. Compliance: Full Time Compliance Officer with support admin staff
5. IT and Network Design and Security: Fulltime software and network engineering staff
6. ESG and Impact Investment Advisory : To Be Determined (If required by LP's)
7. Legal Counsel: John Cacomanolis, Anthony, Linder & Cacomanolis, PLLC – https://www.legalandcompliance.com/
8. Banking: Truist Bank – USA based institutional partner for capital calls, fund ops, and LP distributions
9. Insurance: D&O and E&O Insurance under formation
10. Independent Valuations: Scalar (a Citadel company) – nationally recognized valuation firm specializing in private equity portfolios and ASC 820 compliance

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