
UniFin ApS

CVR-no.: 36052236

Færgeparken 23
3600 Frederikssund

Annual report
1 January 2024 - 31 December 2024

**The annual report has been presented and
approved on the company's general meeting
the**

07/08/2025

Volodymyr Laievskii
Chairman of general meeting

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company**

UniFin ApS

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CVR-no.: 36052236

Reporting
period: 01/01/2024 - 31/12/2024

Statement by Management

Management has today considered and approved the annual report for the financial year 01. January 2024 - 31. December 2024 for UniFin ApS.

The annual report is presented in accordance with the Danish Financial Statements Act.

Management believes that the financial statements give a true and fair view of the company's assets, liabilities and financial position and of the result.

The annual report is submitted for approval by the General Assembly.

Management considers the conditions for opting out of audit to be met.

Limassol, the 07/08/2025

Management

Volodymyr Laievskii

Management's Review

Management's Review

Major Activities

All types of Banking, Discounting, Factoring, Security & Guarantee, Commercial Credit including forfaiting, Lending, Money Broking, Provider of exchange between virtual currencies and fiat currencies including virtual wallets.

Administration, Consultancy, Management, and related activities in all kinds of monetary products, services and investments.

The development in activities and financial position:

During the financial period, the activities have developed as planned and the expectations to the financial development have been fulfilled.

The year's result in 2024 is DKK -10,921.-- The year's result is considered satisfactory.

During the financial period the Company initiated the development of a proprietary digital payment platform, branded as "My Wallet", in 2024. The platform is being built in-house to enhance the Company's financial technology capabilities, streamline internal payment processes, and offer innovative solutions to end users. As of 2025, the project remains in active development, with planned milestones involving testing, deployment, and potential commercial rollout. The associated costs are capitalised in accordance with IAS 38 – Intangible Assets, as the project meets the criteria for recognition as an internally generated intangible asset.

During the financial period the Company has done an Investment in 100% of the share capital of Unifin Payment Ltd Canada registration no 1000935671, Unifin Payment Ltd has license as registered MSB.

The parent company Unifin Group Ltd has declared that until December 31st 2025 their receivables from the Company will be resigned to other creditors and that Unifin Group Ltd will provide the Company with the necessary liquidity to enable it to meet its financial obligations.

Events occurring after the end of the accounting year:

No events have occurred after the end of the accounting year which significantly will affect the financial position.

Latest ultimo 2025 the parent company Unifin Group Ltd expects to increase the sharecapital of UniFin ApS for additional share capital of EUR 350 000 (DKK 2,611,000)

The Company has lost more than 50% of the share capital.

The Company's Management expects the Company to generate a profit in the coming years.

The Company has taken advantage of the appropriate regulations in order to be exempt from the requirement to appoint an auditor for the next period.

Income statement 1 Jan 2024 - 31 Dec 2024

| | Disclosure | 2024 | 2023 |
|--|------------|----------------|----------------|
| | | DKK | DKK |
| Revenue | | 0 | 0 |
| External expenses | | -9,329 | -8,983 |
| Gross Result | | -9,329 | -8,983 |
| Profit (loss) from ordinary operating activities | | -9,329 | -8,983 |
| Other finance expenses | | -1,592 | -1,475 |
| Profit (loss) from ordinary activities before tax | | -10,921 | -10,458 |
| Tax expense | | 0 | 0 |
| Profit (loss) | | -10,921 | -10,458 |
| Proposed distribution of results | | | |
| Proposed dividend recognised in equity | | 0 | 0 |
| Retained earnings | | -10,921 | -10,458 |
| Proposed distribution of profit (loss) | | -10,921 | -10,458 |

Balance sheet 31 December 2024

Assets

| | Disclosure | 2024 | 2023 |
|--|------------|------------------|--------------|
| | | DKK | DKK |
| Other similar rights originating from development projects | | 604,176 | 0 |
| Acquired other similar rights | | 559,500 | 0 |
| Intangible assets | | 1,163,676 | 0 |
| Plant and machinery | | 172,603 | 0 |
| Property, plant and equipment | | 172,603 | 0 |
| Investments in group enterprises | | 373,000 | 0 |
| Investments | | 373,000 | 0 |
| Total non-current assets | | 1,709,279 | 0 |
| Cash and cash equivalents | | 4,704 | 2,112 |
| Current assets | | 4,704 | 2,112 |
| TOTAL ASSETS | | 1,713,983 | 2,112 |

Balance sheet 31 December 2024

Liabilities and equity

| | Disclosure | 2024 | 2023 |
|--|------------|------------------|----------------|
| | | DKK | DKK |
| Contributed capital | | 50,000 | 50,000 |
| Retained earnings | | -77,514 | -66,593 |
| Total equity | | -27,514 | -16,593 |
| Mortgage debt | | 0 | 0 |
| Debt to banks | | 0 | 0 |
| Debt to other credit institutions | | 0 | 0 |
| Tax payables | | 0 | 0 |
| Payables to shareholders and management | | 1,714,113 | 0 |
| Contract liabilities | | 0 | 0 |
| Long-term liabilities other than provisions, gross | | 1,714,113 | 0 |
| Trade payables | | 8,679 | 0 |
| Payables to associates | | 18,705 | 18,705 |
| Short-term liabilities other than provisions, gross | | 27,384 | 18,705 |
| Liabilities other than provisions, gross | | 1,741,497 | 18,705 |
| LIABILITIES AND EQUITY, GROSS | | 1,713,983 | 2,112 |

Disclosures

1. Disclosure of application of exceptions for micro-undertakings

The micro-undertaking applies the exception concerning filing information about accounting policies

The micro-undertaking applies the exception concerning filing information about number of employees