Investment Risk Disclosure

Investment in Social Impact Techno Limited ("SI Techno" or "the Company") involves risk. Prospective investors should carefully consider the risks described below, together with all other information contained in this Investment Memorandum, before making any investment decision.

This document is provided for informational purposes only and does not constitute financial, investment, legal, or tax advice. Prospective investors should seek independent professional advice before making any investment decision.

No Guarantee of Returns

Investment in SI Techno does not guarantee financial returns. There can be no assurance regarding:

- company valuation growth
- future liquidity opportunities
- future opportunities to transfer or dispose of investments
- financial returns or company profitability
- commercial growth of the Company

Investors should invest only capital that they can afford to lose, in whole or in part.

Shareholder Rights

Investment in SI Techno may provide investors with ordinary shares and associated rights under the applicable investment documentation.

Digital administrative tools or cryptographic ledger mechanisms may be utilised in connection with certain investments for investor administration, reporting and engagement purposes. Such tools do not constitute ordinary shares in the Company and possess no independent economic value, voting rights, distribution rights or ownership rights.

Any ownership rights, shareholder rights, voting rights, dividend rights or economic interests relating to an investment in the Company arise solely from the applicable Subscription Agreements, Shareholders' Agreements, corporate records and share registers of the Company.

Investment in the Company does not guarantee:

- dividends
- capital appreciation
- future liquidity events
- profit distributions
- guaranteed returns

Investment in SI Techno does not create ownership rights in any third-party organisation, delivery partner or service provider.

Platform Development Risks

SI Techno may involve the development and operation of artificial intelligence systems, data platforms, automation technologies and secure digital infrastructure.

These technologies may be subject to:

- software vulnerabilities
- cyber security threats
- development delays
- operational challenges
- integration risks with third-party systems

There can be no assurance that the platform or all proposed features will be fully developed or implemented.

Relationship with Delivery Partners and Third Parties

SI Techno operates independently from its delivery partners and third-party organisations.

References to social impact programmes, case studies, charities, public authorities or service providers are provided for illustrative and contextual purposes only.

Any organisations mentioned operate independently and are not responsible for the performance, valuation or operation of SI Techno.

Investment in SI Technology does not grant any rights or claims relating to the activities, services or operations of third-party organisations.

Regulatory Risk

The regulatory framework surrounding technology companies, artificial intelligence, data processing and investment activities continues to evolve.

Regulatory authorities may introduce new rules or restrictions affecting:

- data protection requirements
- artificial intelligence regulation
- investment regulation
- ESG and reporting requirements

Future regulatory changes could materially impact the operation or commercial performance of SI Techno.

Investors are responsible for ensuring compliance with all applicable laws and regulations in their jurisdiction.

Liquidity and Exit Risk

Potential risks include:

- limited liquidity opportunities
- absence of a public market for the Company's shares
- delayed exit opportunities
- changes in company valuation

There can be no assurance that a future market, liquidity event or exit opportunity will exist for investors.

Third-Party Dependencies

The success of the Company may depend on relationships with independent partners, service providers and technology providers.

Changes in these relationships may affect business operations or service delivery.

Forward-Looking Statements

This document may contain forward-looking statements relating to future plans, business development or company growth.

Such statements are based on current expectations and assumptions and are subject to risks and uncertainties. Actual outcomes may differ materially.

Limitation of Liability

To the fullest extent permitted by law, the Company, its directors, employees, advisers and associated parties shall not be liable for any direct or indirect losses arising from investment in the Company or reliance on the information contained in this document.

Independent Decision-Making

Investors should also consider the risks associated with any digital administrative systems or reporting technologies utilised in connection with the investment process.

No reliance should be placed on the information contained in this document as the basis for any financial or investment decision.

References to social impact initiatives or organisations are provided for contextual purposes only and do not imply that those organisations participate in or endorse the investment opportunity.