

TIP Group

Teaminvest Private Group Limited
ASX: TIP

FY 22 AGM Presentation

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TiP Group

An ASX-listed financial institution focused on transferring knowledge and wealth between generations.

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Noble purpose

Transferring knowledge and wealth between generations.



Mission

We invest the wealth and experience of successful business people to mentor and grow the next generation of business leaders, thereby enhancing the legacy of all.



Vision

To build a society in which the knowledge and wealth we accumulate over a lifetime isn't lost, forcing the next generation to learn (and earn) it all again.

Our DNA

Teaminvest was established in 2007 as a private membership organisation for those who wish to educate themselves to manage their wealth wisely rather than paying others to do it badly for them.

In 2012, TIP was formed to offer Teaminvest members the opportunity to invest in (and mentor) the next generation of business leaders. Using the same investment principles, TIP allowed participants to provide hands on capital and advice directly to entrepreneurs.

But as we grew, we realised just how poorly the financial services landscape caters for first generation wealth:

- For those growing wealth, existing players offer little education and advice beyond risk mitigation and index-tracking;
- For those deploying wealth, few quality investment opportunities are offered to investors on the primary market; and

- For entrepreneurs needing capital, most funders are interested only in extremes: either growth at any cost, or totally averse to risk. Very few talk about what matters: delighting customers, eliminating unnecessary costs, and continuously improving products and services.

All are symptoms of the same problem: a financial industry focused on quarterly results and uninterested in self-directed investors.

As a company founded on the principles of conscious investing, it is in our DNA to approach the market differently. Seeking to educate, looking for long-term investment opportunities and seeing our role as custodians of the future – whether a family's future when growing wealth, or a businesses future when deploying it.

Integrating Wealth (the process of accumulating and deploying capital) with Equity (putting it productively to use) is what we have always done. We now want to do more of it: becoming the financial institution of choice for first generation wealth and fulfilling our noble purpose of transferring knowledge and wealth between generations.

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FY23 Update

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Mark Moreland of Teaminvest

New divisions positioned for growth

- FY23 marks the first steps in our strategy to integrate Equity and Wealth towards our goal of becoming the financial institution of choice for first generation wealth
- We intend to use this year to bed down our structure, develop the capacity for future growth, and return to record revenue and profits following the construction shut-down and associated impacts in FY22



FY23 Goal 1

Revamp Selected Shareholder committee structures to deliver greater value



FY23 Goal 2

Two further acquisitions (in addition to the three already made)



FY23 Goal 3

Deliver sixth consecutive record Proportional Revenue and return to record Proportional EBITDA



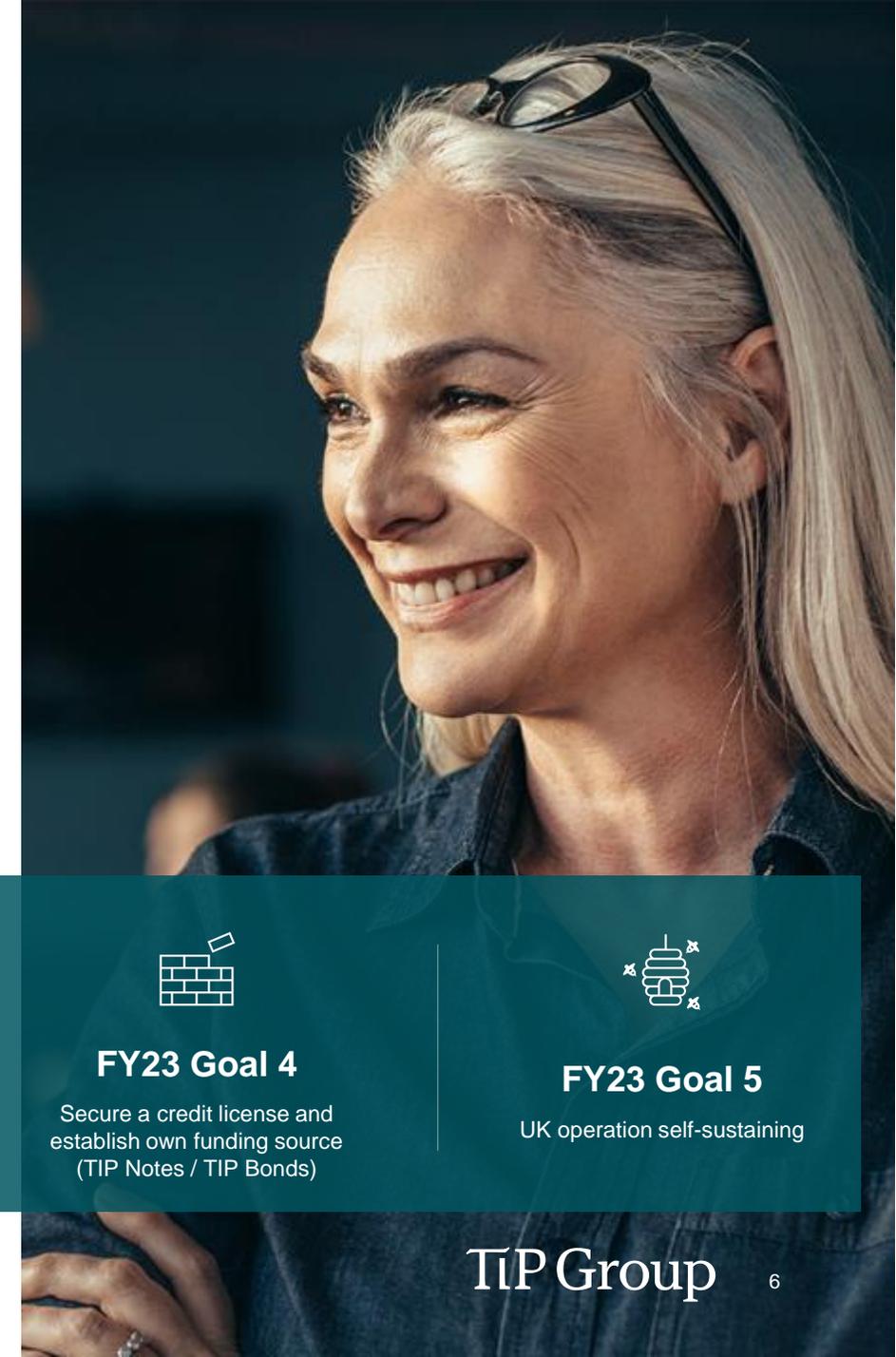
FY23 Goal 4

Secure a credit license and establish own funding source (TIP Notes / TIP Bonds)



FY23 Goal 5

UK operation self-sustaining



Update vs our FY23 goals

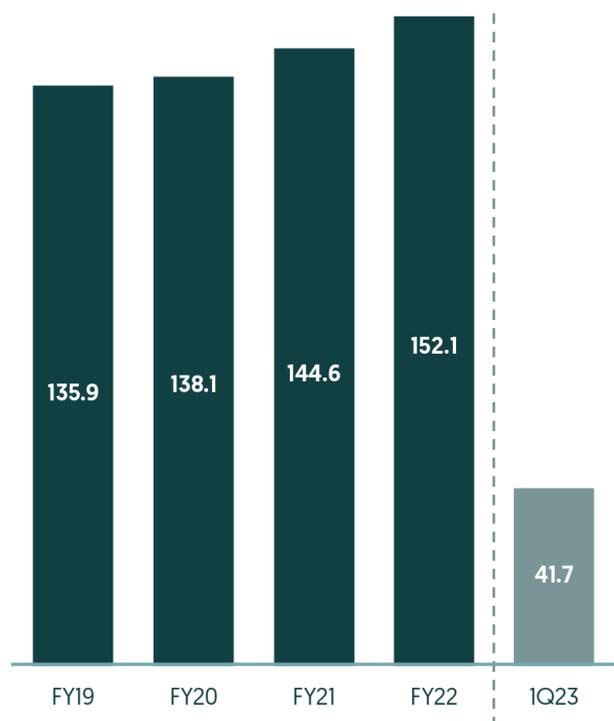
1. Revamp committee structure to deliver greater value
 - New committees established, too early to comment on value
2. Two further acquisitions
 - Conscious Capital subject to vote. Others in discussions
3. Sixth consecutive record Proportional Revenue and return to record Proportional EBITDA
 - First quarter promising but lots of the year left still
4. Secure credit licence and establish own funding source
 - Australian Credit Licence (ACL) secured. Own funding in development
5. UK operation self-sustaining
 - Licenses secured but not yet self-sustaining



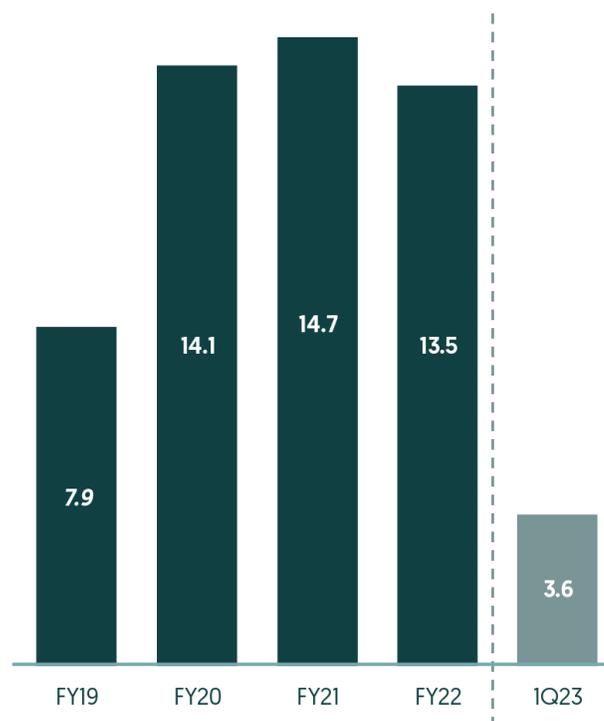
1Q23 Proportional Results

FY23 is off to a good start, with significant improvement on last three quarters.

Proportional Revenue (\$m)



Proportional EBITDA (\$m)

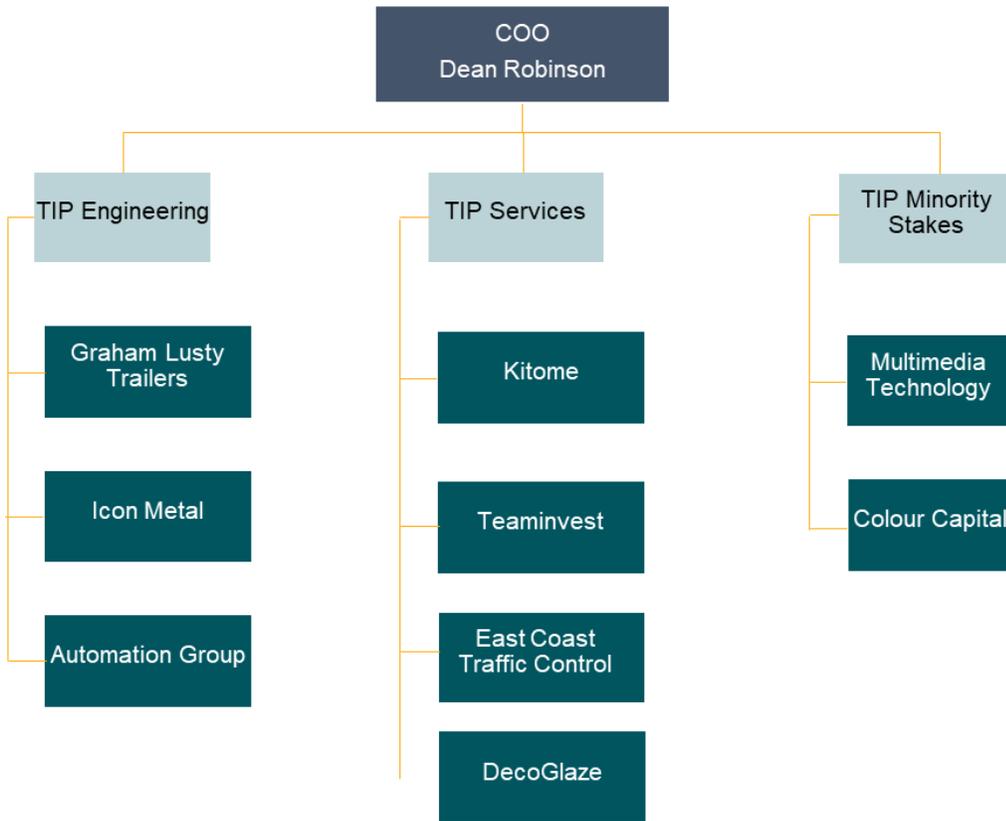


Note: Proportional Revenue and Proportional EBITDA are non-IFRS measures. Results for 1Q23 are unaudited.

- Return to strong performance as construction shut-down impact washes through
 - \$41.7m Proportional Revenue
 - \$3.6m Proportional EBITDA
- Equity provided the lions share of contribution as expected:
 - \$41.0m revenue
 - \$3.7m EBITDA
- Wealth established during 1Q23:
 - \$0.6m Revenue
 - (\$0.2m) EBITDA
- UK established 4Q22. Q1 spent securing licenses and establishing presence:
 - \$0.1m Revenue
 - (\$0.0m) EBITDA

TIP Equity

The traditional private equity division of TIP, focused on investing in stable founder-led businesses who can benefit from mentorship and capital.



TIP Equity

Vision: Build great people focussed high performing organisations delivering exceptional results

Progress towards FY23 goals

- 1. Enhance synergy within the Group to develop greater moats**
 - Equity Leadership Group established
- 2. Bolster better business practices, team engagement and general efficiencies to improve bottom-line returns**
 - Greater focus on employees; employee benefits scheme implemented
- 3. Better manage target segments to maximise return on investment**
 - In process of implementing strategy focussed goals for portfolio company board and management



Teaminvest meeting



Division Leadership

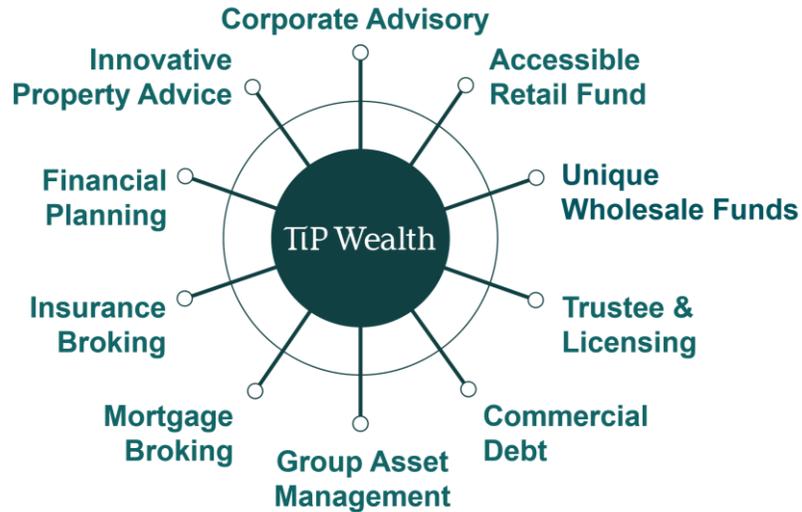
Dean Robinson – CFO / COO

Dean is responsible for financial strategy and operations including sourcing, structuring and overseeing investments and general management. Dean has a wealth of successful leadership experience across a diverse spectrum of industries.

TIP Wealth

TIP’s wealth and investment banking business, focused on harnessing the knowledge and intellectual property accumulated by TIP to provide a home for first generation wealth.

Diverse Interconnected Offering



- Teams are encouraged to spend 80% in their primary role and 20% supporting a complementary area.
- Well placed to take advantage of expected regulatory changes and operate in the best interest of investors.

Strong Product Differentiation

We believe Investment Managers should deliver value that investors can’t easily achieve themselves. Our Selected Shareholder model allows us to unlock the shared wisdom of our network and to deliver quality, differentiated offerings to market.

Our Co-Living Fund now called “**TiP Wealth Future Property Fund**”, will expand it’s focus to technology-enabled commercial property and new constructions that adhere to the highest sustainability goals.

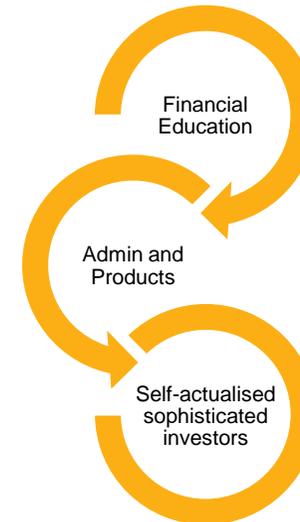
The Diversified Growth Fund will evolve into the “**TiP Wealth Private Equity Fund**” leveraging our new corporate advisory team to identify quality opportunities and transactions our investors can benefit from and, in some cases, participate alongside.

We expect to announce a new fund delivering for the not-for-profit sector in Q4 2022.

Our newly launched “Property Advisory” service has seen rapid growth and will soon expand its services offer to help more Australians develop their property and deliver innovative solutions to our nation’s housing crisis.

People-Centric Pathways

If you love them, let them grow



- TIP Wealth will launch a new, interactive education program to arm Australians with the tools they need to manage their affairs without personal advice.
- The program will be available to the 480+ group staff first and will be rolled out across Australia.

TIP Wealth

Quarter Achievements

Activities completed in the last quarter:

- Launched staff benefits package to all TiP Group Employees.
- Embedded acquisition of Burman Invest – Now “Team Invest Access” Fund
- Completed Wealth IT system migration.
- Corporate Advisory Team established with positive contribution to cashflow.
- Property Advisory Team established with positive contribution to cashflow.

Progress towards FY23 goals

The key FY23 goals for the TIP Wealth division are as follows:

- Develop new communication, marketing and customer service platform.
- Ensure 100% of funds support electronic processing.
- Complete the purchase of a financial planning and mortgage broking practice.
- Acquire strategic stakes to bolster capabilities and rapidly expand footprint.
- Consolidate current funds management offers and launch one new fund.
- Open two new state offices (in addition to Sydney).



Division Leadership

Michael Baragwanath – Head of TIP Wealth

Michael is responsible for the group’s advisory, funds management, licensing and asset management operations. Michael holds an MBA with a specialisation in marketing as well as industry qualifications in Real Estate, Financial Planning and Commercial Credit. Michael has more than 16 years of experience in financial advisory, licensing and large-scale project consulting in Australia, Dubai and Hong Kong.

Current activities

Activities underway to achieve medium and long-term objectives:

- CRM, marketing and service portal integration underway
- First fund moving to inhouse custodian and registry – commencing 30 Nov 2022
- Expand Property Advisory into development and co-living space.
- Implementing external compliance management system.
- Existing Wholesale Investments to relaunch under TiP Wealth Brand.
- Adelaide office scheduled to open in December 2022.

TIP UK

1Q23 update and progress towards FY23 goals

The key FY23 goals for the TIP UK division are as follows:

- 1. Develop TIP UK's brand and digital presence**
 - UK website due for launch in Q2
- 2. Ensure UK is operating profitably on a monthly basis**
 - Need to establish executive support arrangements, corporate advisory mandates and a local network of investors
 - Secure an anchor investor for the Sterling Debt Fund and deploy funds into ETS mandates
 - Key focus for Q2 and Q3
- 3. Establish a UK investments funding facility independently of the Australian balance sheet**
 - In discussion with potential co-investment partners
 - Requires network and mandates first. Focus for Q3
- 4. Complete 2 further private equity transactions which support our strategic framework**
 - Deals under analysis, but subject to developing local network first
 - Q4 focus



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Conscious Capital Acquisition



A Highly Attractive Opportunity

1. SHARED HISTORY

Conscious Capital Limited (“**Conscious Capital**”) is the trustee and manager of the Conscious Investor Fund (“**CIF**”), a wholesale managed fund founded in 2013 to assist Teaminvest members manage their wealth should they no longer be comfortable managing their own portfolio. After reaching scale, CIF now accepts funds from investors outside the Teaminvest membership. CIF has delivered a compounded net annual return of 12.77% per annum to investors since inception, 841bps per annum above the ASX200 Accumulation Index for the same period.

2. SCALABLE

CIF has grown FUM by 50.3% per annum. Fund managers are inherently scalable: the marginal cost of adding a new member or deploying further funds is minimal. Fund managers with good returns are able to grow FUM, and profits, without substantial new costs.

3. ENHANCES TIP WEALTH

Conscious Capital is complimentary to TIP Wealth. It utilises the intellectual property developed by Teaminvest, and is one of the underlying investments of the Teaminvest Diversified Growth Fund.

4. NOBLE PURPOSE

Acquiring Conscious Capital ensures its long-term sustainability. As a vehicle for wealth creation, the CIF enhances our noble purpose of transferring knowledge and wealth between generations.

5. ACCRETIVE

Owning Conscious Capital in FY22 would have been accretive to TIP shareholders by 21.2%.

6. TRANSACTION STRUCTURE

The transaction involves TIP acquiring 50% of Conscious Capital for \$1.97m in TIP Shares and \$1.78m in cash. The transaction values 100% of Conscious Capital’s at \$7.5m, equivalent to a multiple of 5.9x its average NPAT for the last three financial years.

The transaction needs shareholder approval as two of the vendors (Howard Coleman and Regan Passlow) are directors of TIP.

Howard and Regan have elected to receive shares in TIP for their proportion of the purchase price. Those vendors who are not directors of TIP have elected to receive cash.

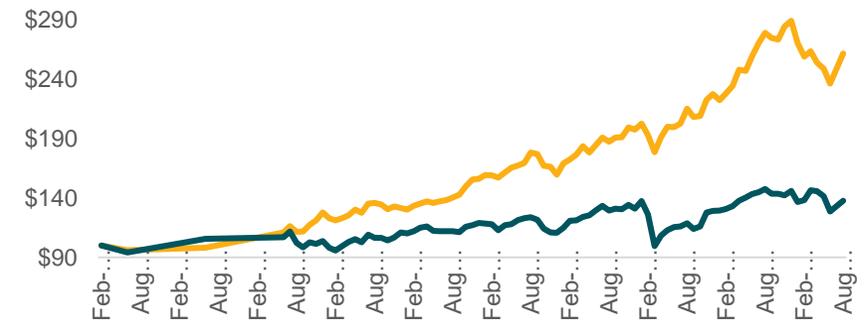
Who is Conscious Capital?

- Established in 2013, Conscious Capital is the trustee and manager of the Conscious Investor Fund (“CIF”), a wholesale listed equities fund
- Investments include Australian and international stocks, identified using the Conscious Investor (“CI”) software and leveraging the outcomes of Teaminvest led SMaRT meetings
- CI scans equity markets for potential opportunities that meet strict financial criteria, including:
 - High and stable Return on Equity
 - History of stable revenue and earnings growth
 - Low debt levels
- If a potential investment passes the CI filters, Conscious Capital uses the outcomes of Teaminvest led SMaRTs to qualitatively examine:
 - The Strategy of the business
 - Economic Moats and competitive advantages of the business
 - Risks to the business
 - Trustworthiness of management
- As of 31 December 2021, CIF had \$134.5m of funds under management (“FUM”).
 - As of 31 August 2022 FUM was approximately \$125m following a decline in global equity markets.
- The CIF has averaged a net (after fees) return of 12.77% p.a. since inception, compared to a gross (before fees) return of 4.36% p.a. for the ASX200

Funds Under Management (\$m)



Net Portfolio Index vs ASX200 Accumulation Index



Source: Conscious Capital.

Value To TIP Group



Increases the size and scope of TIP Wealth.



Complements our existing trustee and funds management investments and seamlessly fits our culture as it already utilises group IP.



Existing investors in the CIF are predominantly either current Teaminvest members, former Teaminvest members, or family and friends of Teaminvest members.

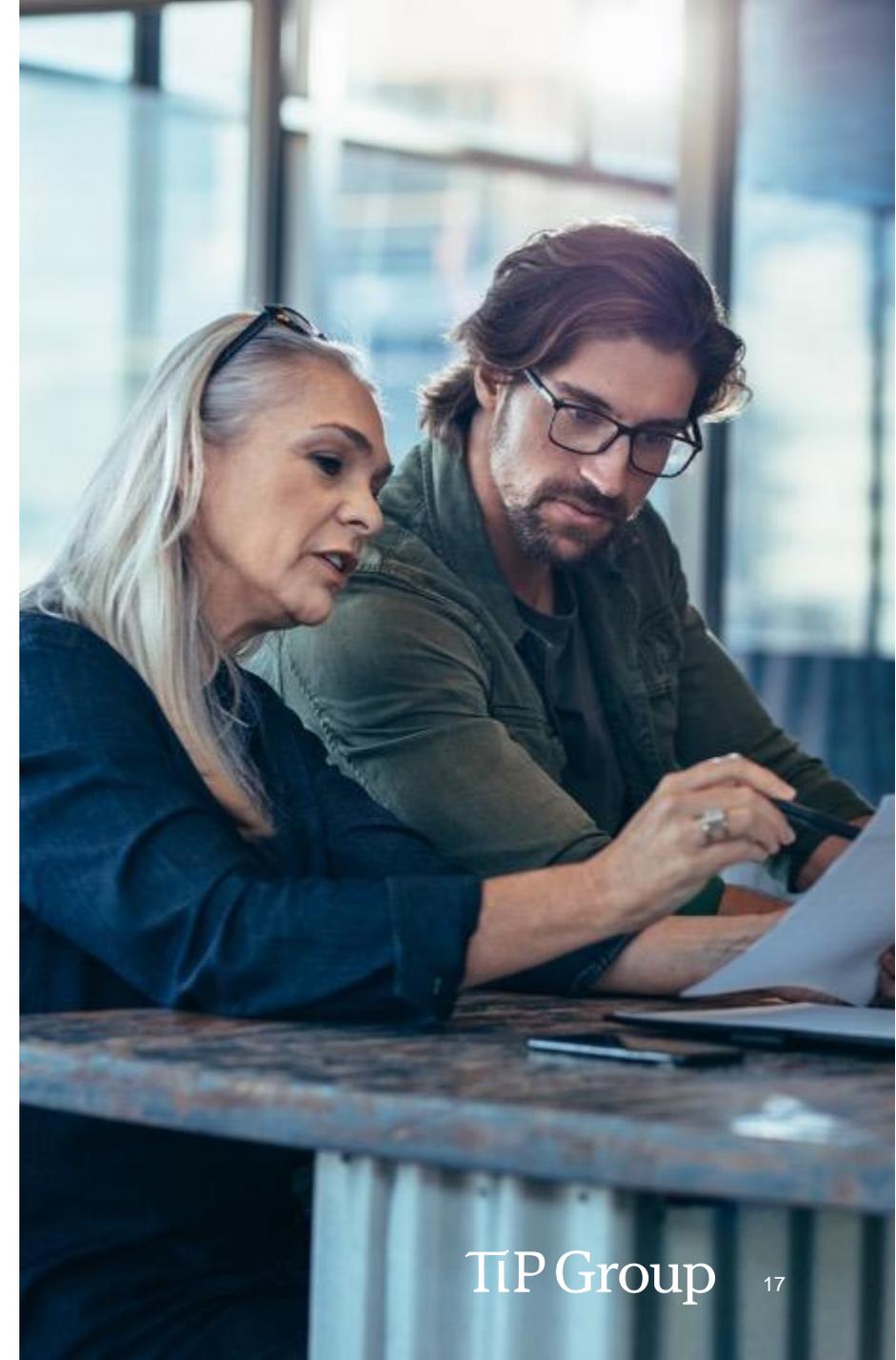


Can be grown with minimal investment:

- Since inception there has been minimal marketing efforts to expand CIF beyond Teaminvest members and affiliates. Organically, CIF has grown FUM by 50.3% per annum.
- Conscious Capital can leverage TIP's network to attract more investors and expand FUM.
- TIP Trustees enhances the CIF's ability to grow without material cost increases.



Further expands our position as a growing investment bank focused on the transfer of knowledge between generations.



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Q & A

Other useful information follows for those reading online.



TIP Group

FY22 in Review



A year of disruption delivered major benefits

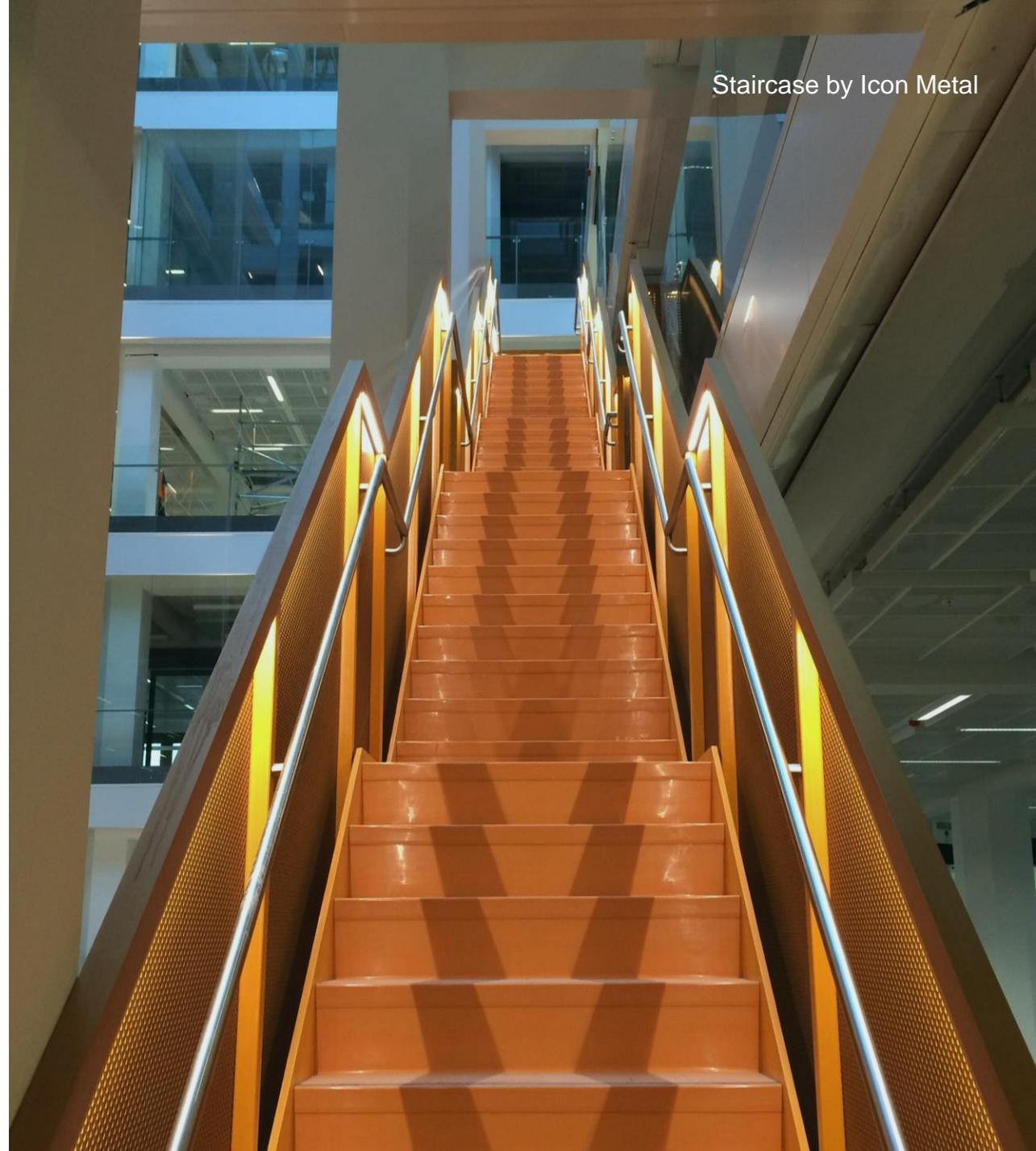
Items of note in FY22

- 1 Record Proportional Revenue of \$152.1m (up 5%)
- 2 Proportional EBITDA of \$13.5m (down 8%) impacted by construction shutdown
- 3 Record Statutory Revenue of \$92.7m (up 1%)
- 4 Maiden fully-franked interim dividend of 0.25 cents per share
- 5 Maiden fully-franked final dividend of 0.30 cents per share.
- 6 Five Portfolio Companies delivered a record profit
- 7 Commenced operations in the UK
- 8 Six new Portfolio Companies added to portfolio
- 9 Treasury Facility established, increasing financial power
- 10 Appointment of senior executives to position for future growth

Performance vs our goals

The FY22 goals we set and published in my presentation last year were:

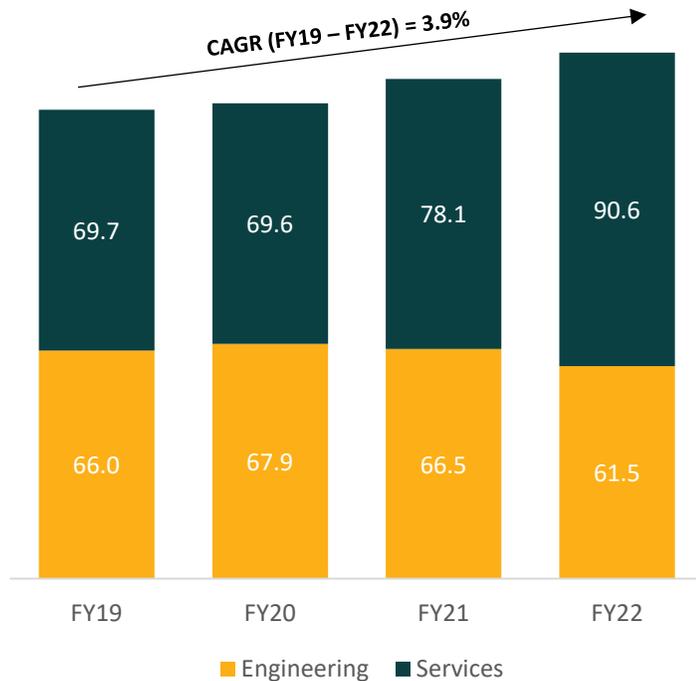
1. Establish Group Treasury and banking facilities (Done)
2. Establish group procurement to better utilise scale across Group (Done)
3. One new acquisition (Done)
4. Establish first test operation outside Australia (Done)



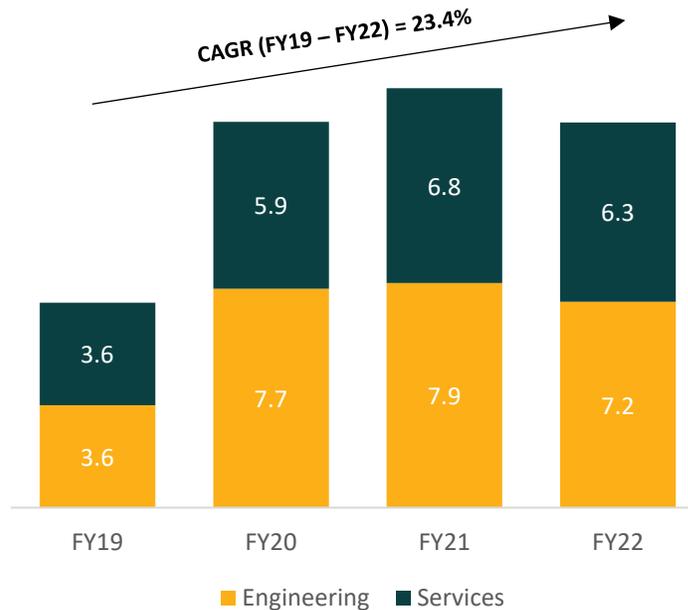
Proportional Results

FY22 was a fifth consecutive record Proportional Revenue for the Group.

Proportional Revenue (\$m)



Proportional EBITDA (\$m)

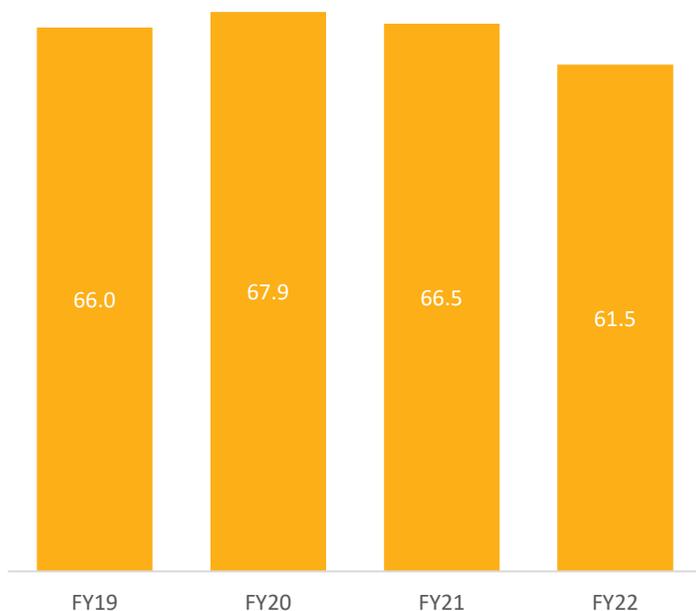


- Proportional Revenue up 5% to a new record of \$152.1m
- Proportional EBITDA down 8% to \$13.5m, similar to FY20
 - Up an average of 23.4% p.a. since listing in FY19
- Portfolio Companies in areas other than construction grew steadily in FY22
 - Five delivered new records
- Icon Metal and TIP Residential Group suffered over October to January from government-imposed shutdown, supply chain constraints and material price inflation
 - Icon Metal returned to profitability by end of FY22
 - TIP RG adapted business model: shifting from predominantly fixed cost manufacturing, construction and logistics to predominantly variable cost design and project management

Engineering

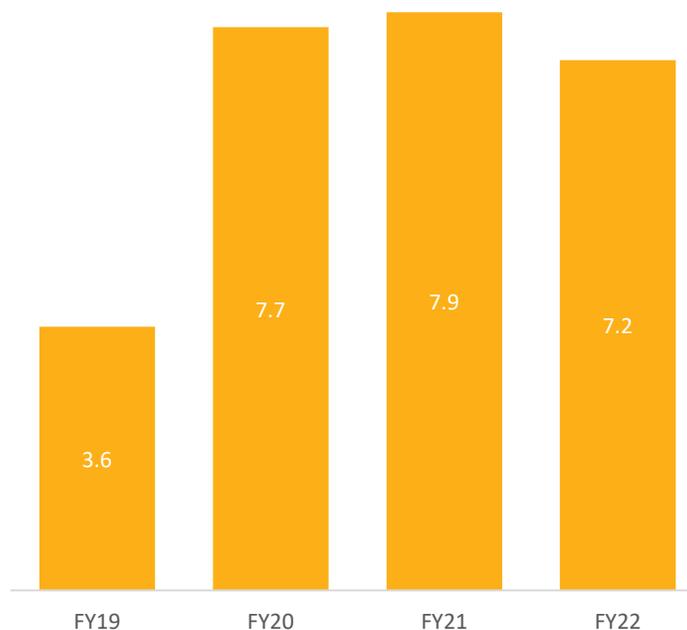
Proportional Revenue (\$m)

CAGR (FY19 – FY22) = (2.3%)



Proportional EBITDA (\$m)

CAGR (FY19 – FY22) = 26.2%

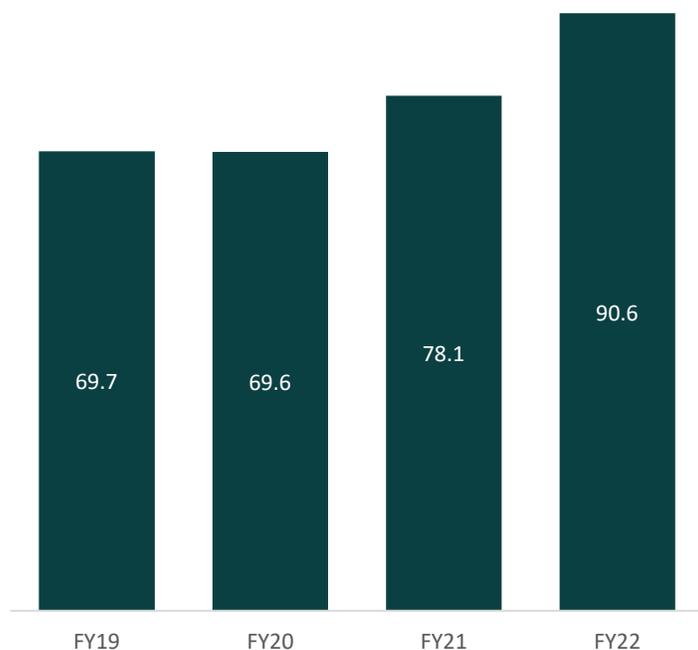


- **Proportional Revenue down 7% to \$61.5m**
- **Proportional EBITDA down 8% to \$7.2m**
 - Up an average of 26.2% p.a. since listing in FY19
- **Graham Lusty Trailers delivered third consecutive record result**
 - Revenue up 11%
 - EBITDA up 7%
- Order book now extends over 18 months
- **Icon Metal impacted by construction shutdown, supply chain constraints and material price inflation**
 - Revenue down 2%
 - EBITDA loss of \$1.4m prior to adding back impact of abnormal costs
- **Automation Group has secured a strong pipeline of new work for FY23 but had a limited impact on Engineering results given size of business**

Services

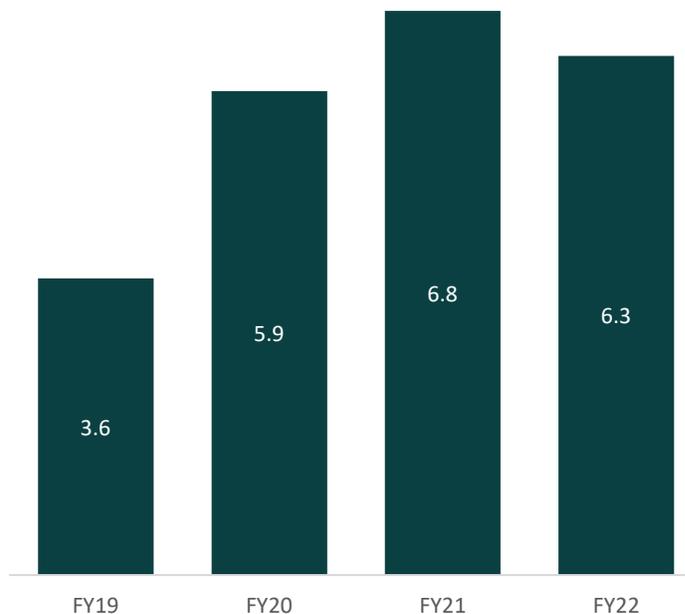
Proportional Revenue (\$m)

CAGR (FY19 – FY22) = 9.2%



Proportional EBITDA (\$m)

CAGR (FY19 – FY22) = 20.5%



- **Proportional Revenue up 16% to \$90.6m**
- **Proportional EBITDA down 8% to \$6.3m**
 - Up an average of 20.5% p.a. since listing in FY19
- **Four Portfolio Companies delivered records**
- **Teaminvest added membership, launched Team USA and expanded team of facilitators**
 - Revenue up 12% and EBITDA up 30%
- **Colour Capital braved lockdowns, natural disasters and inflation to grow their construction, health and hospitality franchisees and deliver a fourth consecutive record result**
 - Revenue up 19%, EBITDA up 15%
- **MMT delivered a third consecutive record result despite global supply chain disruptions impacted technology**
 - Revenue up 15%, EBITDA up 1%
- **TIP Insurance Services continued to grow rapidly off a small base**
 - Revenue up 74%, EBITDA up 1,385%
- **Offset by TIP Residential Group**
 - Revenue down 35% and EBITDA loss of \$1.9m pre add back of abnormals

Statutory results

- **Record Statutory Revenue** of \$92.7m (up 1%)
- **Operating NPAT** of \$4.2m (down 40%) primarily due to performance of companies exposed to residential construction
- **Statutory loss** of \$17.8m, driven by:
 - \$17.4m non-cash impairment at TIP RG
 - \$1.3m of non-cash acquisition amortisation
 - \$3.2m of construction shutdown impact
- **Six new Portfolio Companies** added to group in FY22
 - Seven if Teaminvest included on last day of FY21
- **Total assets** of \$116.2m, up 22% since FY19
 - Equivalent to \$0.88 per share
- **Net assets** of \$81.5m, up 12% since FY19
 - Equivalent to \$0.62 per share
- **Cash** of \$6.3m as of 30 June 2022
 - Equivalent to \$0.04 per share
- **Debt paid down** to \$0.6m, despite acquisitions, all currently in leases



Other useful information

Board of Directors

Management	Title	Profile
Malcolm Jones	Independent Non-Executive Chair	Malcolm has experience in managing large organisations. He has held positions as a member of the Group Management board of Zurich Financial Services in Switzerland, CEO of Zurich Financial Services Asia Pacific, CEO of Zurich Financial Services Australia Ltd, CEO of NRMA Ltd & NRMA Insurance Ltd, and CEO of State Government Insurance commission of South Australia. He also acted as the Head of the Asia Pacific Region of Zurich Group, taking charge of the strategic, operating and financial performance for 14 countries in the Asia region. Prior to his executive career, Malcolm was a Partner at Ernst & Young.
Andrew Coleman	Managing Director and CEO	Prior to co-founding Teaminvest Private in 2012, Andrew worked in Sydney as an investment banker for Credit Suisse. Andrew advised and assisted clients on significant corporate deals in Australia and internationally with a specific focus on mergers and acquisitions and capital raising activity. He is a co-author of <i>'Relative Performance Incentives and Price Bubbles in Experimental Asset Markets'</i> published in the Southern Economic Journal, and the business book <i>'Building a Wealth Winner by Transferring Knowledge'</i> . He holds a Bachelor of Economics with Joint First Class Honours in Economics and Finance from the University of Sydney.
Howard Coleman	Non-Executive Director	Howard has over 45 years' experience as a founder and CEO in the areas of sales, marketing, publishing, consumer finance, and language and mathematics education in Australia, South Africa and the UK. Howard has held Board positions in a number of private companies in several countries including South Africa, UK, Australia and Canada. His extensive background and experience are invaluable for assessing the strengths and weaknesses of companies. This particularly applies to identifying their future risks, and the ability and strategies of the board and senior management to deal with them. He is a graduate of the Harvard Business School Owner/President Management Program and completed the Australian Institute of Company Directors' program for company directors. Howard has regularly appeared as a guest commentator on Sky Business and Ausbiz. Howard is a founding director of Teaminvest, Teaminvest Private and Conscious Capital.
Ian Kadish	Independent Non-Executive Director	Ian has extensive public company board and executive experience as CEO and Managing Director of ASX listed Integral Diagnostics Limited, CEO and Managing Director of ASX listed Pulse Health Group, CEO and Managing Director of private equity owned Healthcare Australia Limited and Executive Director of JSE listed Network Healthcare Holdings Limited. In addition to his public company experience, he has served as a senior executive and board member of large private businesses owned and operated by private equity and listed equity, including CEO of Laverty Pathology, Chief Operating Officer of Greencross Limited, and co-founder and non-executive director of Digital Healthcare Solutions. Ian holds a Master's of Business Administration (MBA) from the Wharton Business School at the University of Pennsylvania, and a Bachelor of Medicine and Surgery from the University of Witwatersrand, South Africa. In addition to his executive career in the United States, South Africa and Australia, Ian has also worked as a consultant for McKinsey and Company and as an advisor to boards on executing and integrating mergers and acquisitions.

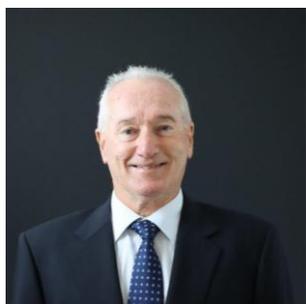
VOTING MEMBERS

Board of Directors (Cont'd)

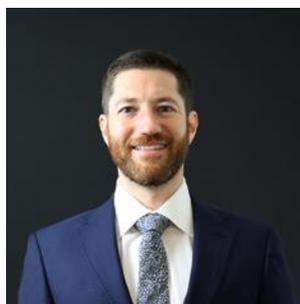
VOTING MEMBERS

NON-VOTING MEMBERS

Management	Title	Profile
Regan Passlow	Non-Executive Director	Regan has worked as an executive director for 40 years for both national and multi-national companies. His focus has been primarily on strategic business development, administration and back-office systems. He has over 40 years' experience in senior management and governance roles in private organisations. He is the former co-founder of WebProfit.com.au, a business established in the 1990's to provide executives of SMEs with strategic advice on the use of the Internet and e-commerce. He is also the co-founder of retail lender EM Finance Corporation and a founding director of Teaminvest, Teaminvest Private and EM Commercial Finance. He is currently the chair of the Investment Committee and has held directorships on five Portfolio Companies.
Dean Robinson	CFO/COO and Company Secretary	Dean Robinson is the CFO/COO and Company Secretary. He is responsible for the Group's Equity division, as well as financial strategy and operations. Prior to joining TIP, Dean worked as a Director of Mergers and Acquisitions with KPMG. In this role, he led the growth and development of the Greater Western Sydney team. Dean holds a Master's in Applied Finance from Macquarie University Applied Finance Centre and a Senior Executive MBA from University of Melbourne.
Anand Sundaraj	Company Secretary and Legal Counsel	Anand Sundaraj is a corporate lawyer with over 20 years' experience and is currently a principal at Sundaraj & Ker, a Sydney-based law firm. Anand specialises in advising on mergers and acquisitions, and capital raising for both publicly listed and privately held entities. He also advises on funds management and general securities law matters including listing rule compliance and corporate governance.



Malcolm Jones
Independent Non-Executive Chair



Andrew Coleman
Managing Director & CEO



Howard Coleman
Non-Executive Director



Ian Kadish
Independent Non-Executive Director



Regan Passlow
Non-Executive Director



Dean Robinson
CFO and Company Secretary



Anand Sundaraj
Company Secretary and Legal Counsel

VOTING MEMBERS

NON-VOTING MEMBERS

Group Leadership

Experienced operational leadership brings experience well beyond the current size of TIP Group.

Management	Title	Profile
Andrew Coleman	Managing Director and CEO	Andrew is a co-founder of Teaminvest Private and is responsible for sourcing, structuring and overseeing investments and general management. Prior to joining TIP, Andrew worked as an investment banker for Credit Suisse. There he advised clients on significant corporate deals in Australia and internationally with a specific focus on mergers and acquisitions and capital raising activity. He holds a Bachelor of Economics with Joint First Class Honours in Economics and Finance from the University of Sydney.
Dean Robinson	CFO/COO and Company Secretary	Dean is responsible for overseeing financial strategy and operations including sourcing, structuring and overseeing investments and general management. He is also responsible for leading the Group's Equity division. Prior to joining TIP, Dean worked as a Director of Mergers and Acquisitions with KPMG. In this role, he led the growth and development of the Greater Western Sydney team. Dean holds a Master's in Applied Finance from Macquarie University Applied Finance Centre and a Senior Executive MBA from University of Melbourne.
Michael Baragwanath	Head of TIP Wealth	Michael is responsible for the group's advisory, funds management, licensing and asset management operations. Michael holds an MBA with a specialisation in marketing as well as industry qualifications in Real Estate, Financial Planning and Commercial Credit. Michael has more than 16 years of experience in financial advisory, licensing and large-scale project consulting in Australia, Dubai and Hong Kong.
Malcolm Rutherford	Head of TIP UK	Malcolm is a highly experienced financial services executive with more than 30 years of senior management experience. Malcolm first joined the Company in 2016 as the head of the Company's South African investment affiliate. Prior to that, he was the CFO of London Stock Exchange listed Dimension Data from 1995 to 2004. Malcolm has held a number of senior board positions and most notably was, until recently, the Chair of Johannesburg Stock Exchange listed Crookes Brothers Limited. He has served on a number of boards in the financial services, tourism and wholesaling sectors.
Michelle Coleman	Head of Marketing	Michelle is a highly creative and strategic marketer with a proven track record of achieving outstanding results in B2B, B2C and B2G demand generation, digital marketing, content marketing, automation and brand growth. Prior to joining TIP, Michelle was Head of Marketing for OET, contributing to their 460% revenue growth (FY2018-FY2021) and leading their expansion into the UK, the US and Canada. She holds a Master of Marketing with High Distinction.
Walter Reinhard	Head of Sales	Walter was appointed as Head of Sales in June 2022. He is a field-focused, determined, and practically-minded Sales Management Executive with 20+ years of national and international experience in product and service spheres. Equipped with expertise in B2B & B2C, Walter is a natural people leader who is highly skilled at integrating and inspiring large teams of sales professionals and lead-generation experts.

TIP Equity Leadership

Company	CEO	Profile
TIP Equity	Dean Robinson	See previous pages.
Graham Lusty Trailers	Graham Lusty	The name 'Lusty' is famous in Australia for being associated with trailer manufacturing. Tinkering with old farm machinery and welding in his teens, Graham went on to start his first manufacturing business in 1961 and built his first trailer in 1971. He formed a range of trailer manufacturing companies including G&J Lusty, Lusty Allison and Lusty EMS until he retired in 2004. It was after this retirement that Graham founded Graham Lusty Trailers. In addition to running the business, Graham is also a professional racing car driver.
Icon Metal	Stephen Pribula	Stephen Pribula has been in the construction industry for over 40 years. He was integral in the establishment and founding of Icon Metal . He has been the CEO of the company for 4 years. Working with TIP and his executive Team, he has driven the growth of Icon Metal.
East Coast Traffic Control	Greg Jeckeln	Greg is a driven senior executive with a track record of delivering sales and profit growth, and a transformational leader who can analyse current environments, develop clear improvement roadmaps, and drive sustained business change. He has 18 years of relevant business experience, including as Sales & Marketing Director at Cubis Systems prior to joining TIP.
DecoGlaze	Will van Eyndhoven	Will has had a 20-year career in sales and marketing, most recently working for 12 years at Procter & Gamble in a variety of functions across both New Zealand and Australia. He has a Postgraduate degree in Psychology and is passionate about people and what drives them.

TIP Equity Leadership (Cont'd)

Company	CEO	Profile
Multimedia Technology	Johan Meyer	Johan is a values-driven executive with international expertise and more than 10 years' experience leading creatively curious companies. Prior to joining MMT earlier this year, Johan was CEO and Company Secretary of Buchan, a global top 100 architectural firm. He holds an MBA from the University of Melbourne.
Colour Capital	Matt Hope	Matt started Colour Capital in 2011 and is responsible for the overall performance and leadership of the company. His focus is on business growth through new franchise opportunities and development of existing brands. Matt is also a director and supporter of Opportunity International.
Teaminvest	Mark Moreland	Mark Moreland was a co-founder of Teaminvest 15 years ago, he is passionate about helping members achieve their investing goals. Prior to starting Teaminvest he was a serial entrepreneur having very extensive and varied experience in a number of industries where he built and sold businesses, including in Retail, Fast food, Marketing Loyalty and Credit Card processing. Mark is a generalist and uses his broad business experience to evaluate and identify potential investments with members.
Wood and Lee	James Heller	James is a recognised lawyer with experience in intellectual property protection, information technology and contract negotiation. He is the Managing Partner at law firm Wood & Lee. James acts for a major venture capital firm in intellectual property, technology, finance and international transactions.
Automation Group	Graham Nisbet	Graham has been involved with Automation Group for 23 years. The company was founded in the mid-1980s by his parents, with Graham becoming involved full-time in 2002 and holding various roles, including as COO. He has been the CEO for more than six years.

TIP Wealth Leadership

Company	CEO	Profile
TIP Wealth	Michael Baragwanath	Michael is responsible for the group's advisory, funds management, licensing and asset management operations. Michael holds an MBA with a specialisation in marketing as well as industry qualifications in Real Estate, Financial Planning and Commercial Credit. Michael has more than 16 years of experience in financial advisory, licensing and large-scale project consulting in Australia, Dubai and Hong Kong.
Corporate Advisory	Dr Rachel Swift	Rachel is a globally renowned senior advisor, executive and director with 18 years' experience across business strategy, global health, medical research, and management consulting. She holds a DPhil in Clinical Medicine from Oxford, where she was a Rhodes Scholar, and is a fellow of the Royal Society of Public Health and the Australasian College of Health System's Management. In 2020 she was recognised as one of South Australia's 40 under 40 leaders.
Teaminvest Access Fund	Howard Coleman	Howard has over 45 years' experience as a founder and CEO in the areas of sales, marketing, publishing, consumer finance, and language and mathematics education in Australia, South Africa and the UK. He has held Board positions in several private and his extensive background and experience are invaluable for assessing the strengths and weaknesses of companies. Howard is a graduate of the Harvard Business School Owner/President Management Program and has appeared regularly as a guest commentator on Sky Business and Ausbiz. Howard is a founding director of Teaminvest, Teaminvest Private and Conscious Capital.
Home Build Concierge	Craig Wright	Spanning 20+ years, Craig holds extensive experience advising investors across financial services, property development, real estate and PropTech. He has held executive positions in national property development firms, with launch, management, and delivery responsibility on projects ranging in value from \$20M to \$550M.
Teaminvest Diversified Growth Fund	Phillip Hart	Phillip joined the Manager in 2016 and is responsible for managing the sales, investor liaison and administration of the Fund. He has 30 years' experience in institutional funds management and financial markets. Prior to joining TDGF, Phil held roles including Head of Institutional at Hunter Hall Investment Management and Senior Business Development Manager (Institutional) at Legg Mason Asset Management Australia. Phil also served as an officer in the Royal Australian Navy for 13 years. He has an MBA from the University of Adelaide.
Sterling Debt Fund	Malcolm Rutherford	Malcolm is a highly experienced financial services executive with more than 30 years of senior management experience. Malcolm first joined the Company in 2016 as the head of the Company's South African investment affiliate. Prior to that, he was the CFO of London Stock Exchange listed Dimension Data from 1995 to 2004. Malcolm has held a number of senior board positions and most notably was, until recently, the Chair of Johannesburg Stock Exchange listed Crookes Brothers Limited. He has served on a number of boards in the financial services, tourism and wholesaling sectors.
Insurance Services	Blaize Irving-Holliday	With a decade of experience in the insurance industry, Blaize has extensive experience in white and blue-collar SME business, independently owned and franchise model businesses and industries, professional & financial lines and scheme-based programs. Blaize has established relationships with major insurers and underwriters within Australia, as well as in the London market.

TIP UK Leadership

Management	Title	Profile
Malcolm Rutherford	Head of TIP UK	Malcolm is a highly experienced financial services executive with more than 30 years of senior management experience. Malcolm first joined the Company in 2016 as the head of the Company's South African investment affiliate. Prior to that, he was the CFO of London Stock Exchange listed Dimension Data from 1995 to 2004. Malcolm has held a number of senior board positions and most notably was, until recently, the Chair of Johannesburg Stock Exchange listed Crookes Brothers Limited. He has served on a number of boards in the financial services, tourism and wholesaling sectors.

TIP Group Risks Register: Top Three Risks

<p>6. Investment Risk</p> 	<p>3. Key Person Risk</p> 	<p>1. Supply Chain Disruption</p> 
<p>8. Brand and Reputation Damage</p> 	<p>5. Portfolio Company Specific Risks</p> 	<p>2. Cyber Security, Data Loss, Theft or Corruption</p> 
<p>9. Force Majeure</p> 	<p>7. Market Risk</p> 	<p>4. Legal, Regulatory, and Compliance risk</p> 



Supply Chain Disruption

Portfolio Companies are reliant on both Australian and International supply of raw materials and consumables in manufacturing and production. Global shortages and supply chain issues could affect the ability of the companies to tender competitively and provide their outstanding quality final products.



Cyber Security, Data Loss, Theft or Corruption

When sensitive data is stolen or compromised, the company must disclose this to clients, causing a loss to their trust and respect. Data loss also impacts productivity and timelines and can lead to lost revenue if it is accompanied by security breaches.



Key Person Risk

TIP's business is reliant upon the provision of services by its Board, TIP's executives and Portfolio Company executives. Any change in the quality or quantity of these services, or an inability to attract and retain qualified and motivated personnel to innovate or provide these services, could affect the Company's business activities and financial performance.

TIP Group Risks Register: Controls

<p>6. Investment Risk</p> 	<p>3. Key Person Risk</p> 	<p>1. Supply Chain Disruption</p> 
<p>8. Brand and Reputation Damage</p> 	<p>5. Portfolio Company Specific Risks</p> 	<p>2. Cyber Security, Data Loss, Theft or Corruption</p> 
<p>9. Force Majeure</p> 	<p>7. Market Risk</p> 	<p>4. Legal, Regulatory, and Compliance risk</p> 



Supply Chain Disruption

- Advanced ordering and increased inventory balance minimises disruption and mitigates inflation
- Portfolio diversification reduces overall Group impact
- Recently appointed a Group Procurement Officer to drive efficiencies in the negotiation and managing of supplier relationships



Cyber Security, Data Loss, Theft or Corruption

- Two-factor authentication is applied as an extra layer of security
- Microsoft suite helps to stop a majority of phishing attacks before they hit user inboxes
- IT control is increased to protect the data, encrypt devices and help to improve data security



Key Person Risk

- TIP's noble purpose to transfer knowledge between generations allows future leaders to learn from current leaders.
- Talent Program aims to identify and develop multiple levels of management.
- Contractual obligations provide for orderly transition.

TIP Group

Thank you

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