ZackFinegold
PROPERTY FINANCE & DEVELOPMENT

INVESTOR PRESENTATION · LOAN NOTES

Property finance. Built around the deal.

A UK commercial finance brokerage arranging bridging, development and commercial lending for businesses and property investors.

IMPORTANT NOTICE

For certified investors only. Capital at risk.

This presentation is a financial promotion. It is directed only at persons who have signed a statement certifying them as a high net worth individual or a sophisticated investor under the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, and must not be passed to anyone else.

Final terms are set by the loan note instrument prepared by the company's legal counsel. Where this presentation and the instrument differ, the instrument applies.

Key risks

- You could lose all of the money you invest.
- The coupon and repayment depend on the company's performance and are not guaranteed.
- Loan notes are illiquid: you are unlikely to be able to sell them before maturity.
- Not covered by the Financial Services Compensation Scheme.
- Projections are illustrative, not forecasts.

THE OPPORTUNITY

Property transactions move faster than banks.

Speed

Auction purchases typically complete in around 28 days; standard mortgage timescales may be longer.

Fit

Properties that are not immediately mortgageable, conversions and complex income can fall outside mainstream criteria.

Access

Specialist and private lenders accessed through broker and introducer channels.

Zack Finegold packages suitable finance enquiries for its lender panel and earns commission on completed transactions.

HOW WE MAKE MONEY

A brokerage, not a lender.

01 · LEADS
Paid social generates finance enquiries

02 · PACKAGE
Commercial finance broker qualifies and packages

03 · PLACE
Panel lender assesses and, if approved, funds

04 · COMMISSION
~£5,000 commission per completed transaction

No lending exposure on ZFG's balance sheet. The lender assumes the credit risk; ZFG does not lend its own funds.

Corporate borrowers only. Limited companies, SPVs and commercial borrowers — outside FCA-regulated mortgage lending.

WHAT WE ARRANGE

Specialist finance across the transaction.

Bridging

Chain breaks, below-market-value purchases, short-term funding

Auction finance

Completion inside 28-day auction terms

Development

New-build developments with staged drawdowns

Refurb & conversion

Purchase plus works; commercial-to-residential, HMO

Commercial mortgages

Offices, retail, industrial, mixed-use

SPV buy-to-let & restructuring

Company portfolios, equity release, refinancing

EARLY TRACTION

Early lead generation is producing results.

25

qualified enquiries from the initial lead-generation trial

8

transactions completed or progressing towards completion

40%

current conversion rate after campaign targeting was refined

Initial enquiries were generated while campaign targeting was being refined. Conversion improved as targeting became more focused.

LEAD GENERATION

Lead generation managed in-house.

~£12

average cost per enquiry via paid social

TT Massive Marketing, owned by our CMO, manages ZFG's advertising, landing pages and CRM.

Every £1 of marketing spend is tracked from campaign to completed transaction, so spend can scale with broker capacity.

At ~£12 a lead, even a 10% lead-to-completion rate means lead cost is about **2–3% of the commission** on each completed transaction.

UNIT ECONOMICS

Broker break-even: about nine transactions.

Per completed transaction

Item	£
Average commission to ZFG	5,000
Broker commission (20% blended)	−1,000
Enquiry cost (10 enquiries at ~£12)	−120
Contribution per transaction	3,880

Per broker, per year

£30,000 basic + 15% employment on-costs = **£34,500**

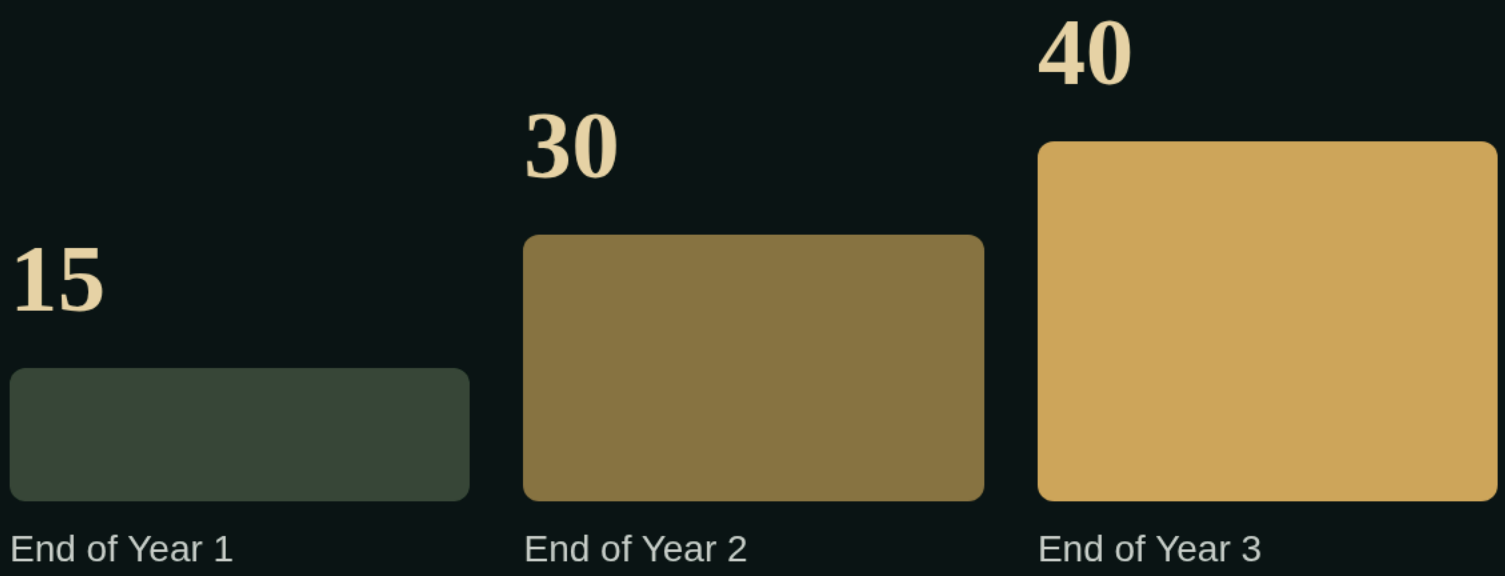
£34,500 ÷ £3,880 = **9 transactions a year to break even**

The model targets **48 transactions a year** — about one a week — once a broker is established.

Broker commission runs from 10% to 25% based on performance; 20% is the modelled blend. Enquiry-to-completion is assumed at 10% at scale, below the initial trial rate.

THE GROWTH PLAN

40 brokers across the UK in three years.



Package: £30k basic plus 10% commission, rising to 25% based on performance.

Target: about one completed transaction a week per broker after a three-month pipeline build.

ILLUSTRATIVE 3-YEAR MODEL · £5M RAISE · 40 BROKERS

Coupons paid, capital repaid, £4.7m retained.

£m	Brokers	Transactions	Revenue	Op. costs	After coupon	Cash at end
Year 1	15	288	1.44	1.20	−0.51	4.49
Year 2	30	1,056	5.28	2.84	1.69	6.18
Year 3	40	1,728	8.64	4.38	3.51	9.69
Repay £5m						4.69

Assumes: full £5m raised at the start; coupon £0.75m a year; average brokers 8 / 22 / 36 completing 36 / 48 / 48 transactions each a year; £5,000 per completed transaction; 20% broker commission; 15% salary on-costs; £120 enquiry acquisition cost per transaction; marketing £0.2m / £0.3m / £0.4m; overheads £0.4m / £0.6m / £0.8m.

Illustrative only. Full repayment requires brokers to average about 30 completions a year; at 24 the model falls about £1.3m short.

YEAR 3 RUN-RATE TARGET

Year 3 target: about 10 completions per business day.

Annual run-rate at 40 brokers

£m	Value
Completions a year (~230 days)	~2,300
Revenue at £5,000 per transaction	11.5
Broker commission (20%)	−2.3
Broker pay incl. on-costs	−1.4
Enquiries, marketing, overheads	−1.5
EBITDA	≈ 6.3

4×
£25m

6×
£38m

8×
£51m

Illustrative enterprise values at selected EBITDA multiples, before net cash.

10 a day across 40 brokers is about **1.2 completions per broker per week** — roughly 1–1.5% of UK commercial property and bridging lending.

Target run-rate, not the 3-year model (Year 3 modelled EBITDA £4.3m). Multiples indicative only. Valuation is not a promise of value or returns.

USE OF FUNDS

Use of funds: people, marketing and reserve.

Commercial finance brokers

Recruiting, training and funding basic salaries while each new broker builds a pipeline.

Marketing

Paid social enquiry generation scaled in step with broker team growth.

Reserve

Lowest modelled cash balance: **£4.49m** at the end of Year 1 — cover for coupons and repayment.

THE OFFER

15% per annum for three years.

COUPON

15% p.a.

Paid annually

TERM

3 years

Capital repaid on the third anniversary

MINIMUM

£50,000

Raise of up to £5,000,000

Illustrative example: A £100,000 investment would receive £15,000 a year — £45,000 over the three-year term — with £100,000 due for repayment at the end of year three, subject to company performance and the final loan note terms.

Instrument: loan notes issued by ZACKFINEGOLD LTD. Security, ranking and final terms set by the company's legal counsel.

Coupon and repayment depend on company performance and are not guaranteed. Capital at risk.

THE TEAM

Leadership across finance, property and technology.

CEO · 40%

Andrew Strode-Gibbons

Financial-services entrepreneur with previous business exits including TML Financial Solutions, First Banco and Nobok.

SHAREHOLDER · 40%

David Hartley

Founder of Thorndyke Development. An experienced property developer in the UK and the United States, bringing a developer’s perspective to the transactions ZFG places.

CMO · 10%

Matthew Footner

Owner of TT Massive Marketing, which manages ZFG’s lead generation. More than 15 years’ experience in financial-services client acquisition across Brussels, Abu Dhabi and Tokyo.

CTO · 10%

Bradley Hemmings

Leads technology, CRM and case-management systems supporting a national broker team.

RISKS AND HOW WE MANAGE THEM

Key risks and mitigations.

Risk	Mitigation
Brokers complete fewer transactions	Recruitment paced to results; broker break-even is about 9 transactions a year, the repayment model requires about 30, and the plan targets 48
Enquiry acquisition costs rise	Current enquiry acquisition cost is about 2–3% of revenue per completed transaction, providing headroom before margins are materially affected
Lending market tightens	Panel spread across bridging, development, commercial and specialist lenders
Regulatory change	Corporate borrowers only; regulated cases referred to FCA-authorised firms
Key-person dependency	Four principals across leadership, development, marketing and technology
Early-stage company	Coupon and repayment are not guaranteed; investors could lose their capital

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Discuss the investment opportunity.

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