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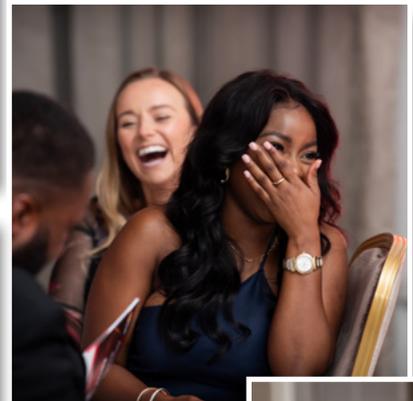
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Wealth & Asset Management AWARDS 2024

Celebrating success and
innovation in the wealth and asset
management industry

2 MAY 2024

The Waldorf Hilton,
London

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5 January 2024

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WELCOME



The UK's credit industry gathered at the Waldorf Hilton in London for the third year of the National Credit Awards to celebrate their outstanding achievements in the credit space. Comedian Aurie Styla hosted the evening, delivering a hugely entertaining stand-up routine before helping to present the trophies to this year's deserving winners. Our congratulations go to all the prize winners for your outstanding work throughout the year.

We would like to say a massive thank you to this year's judging panel who gave their time and expertise to help decide the winners. We extend our thanks to everyone who entered and attended the awards, and as ever, to all who helped to put on the night. Visit [MoneyAge](https://www.moneyage.co.uk) for more details on future events and to read all the latest news and commentary covering the UK's credit space.

Michael Griffiths,
News Editor, MoneyAge

WINNERS GALLERY



CREDIT PROVIDER OF THE YEAR - CONSUMER
Fair for You CIC



BUSINESS LENDER OF THE YEAR
OakNorth Bank



CREDIT TEAM OF THE YEAR
OakNorth Bank



RESPONSIBLE LENDER OF THE YEAR
Moneyline



BROKER OF THE YEAR - CONSUMER
BTJ Mortgages



SPECIALIST LENDER OF THE YEAR
Fair for You CIC



MORTGAGE PROVIDER OF THE YEAR
Yellow Brick Mortgages



CREDIT INFORMATION PROVIDER OF THE YEAR
Credit Information Provider of the Year



FINTECH AND PLATFORM OF THE YEAR
MorganAsh



VEHICLE FINANCE PROVIDER OF THE YEAR
Moneybarn



**DEBT COLLECTION TEAM
OF THE YEAR**
Darcey Quigley & Co



**CREDIT TECHNOLOGY
OF THE YEAR**
4most



**MARKETING CAMPAIGN
OF THE YEAR**
Bluestone Mortgages



INNOVATION AWARD
Nucleus Commercial
Finance



**DEBT ADVICE PROVIDER
OF THE YEAR**
PayPlan



**HIGHLY COMMENDED:
INNOVATION AWARD**
TransUnion

JUDGING PANEL

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Adam Cadle
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MoneyAge and
Insurance Asset
Management

JUDGES



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Solicitor and
Licensed Insolvency
Practitioner



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Compliance and
Standards Credit Services
Association



Luke Sculthorp
FCICM
Head of Strategic
Relationships
Chartered Institute of Credit
Management



Paula Swain
Partner
Shoosmiths



Innovation Award

The Innovation Award recognises a company in the credit industry that can show that it has truly created an evolution in the market.

Nucleus Commercial Finance takes home the prize this year, after the judges said its response to the cost of living crisis proved that innovation is at the core of this business.

As a business lender itself, Nucleus has grasped the importance of firms needing to stay ahead of the curve,

particularly in a time of economic turmoil. To address this critical need, Nucleus has developed Pulse, an invaluable service that goes beyond conventional financial support.

Pulse serves as a free-to-use secret weapon to SMEs, equipping business owners with real-time analysis to empower them to make informed financial decisions. The service offers a seamless integration with all leading accounting platforms, providing accountants with a tool to effortlessly manage their clients' businesses.

By harnessing the power of advanced machine learning, and leveraging Open Banking and Open Accounting technology, Pulse provides accountants with a unique insight into the financial health of any business they wish to assess. This capability enables accountants to provide astute guidance and strategic advice based on accurate, real-time data, enhancing the overall financial management of their clients' enterprises.

Pulse is a solution that was born out of the



The Innovation Award went to Nucleus Commercial Finance. Receiving the award was James Webb (centre). Presenting the award was Olivia Richardson, Perspective Publishing (right) and host, Aurie Styla (left).

challenges of COVID and more recently the cost of living crisis, as Nucleus saw many firms struggling to understand their data enough to make informed decisions about their finances.

Research by the lender has shown that businesses see the cost of living crisis as a bigger burden than lockdowns. Nucleus also noticed SMEs were facing more difficulty towards obtaining finance from traditional lenders who became even more

rigorously selective, as market volatility and consumer behaviour made it harder for growing businesses to anticipate changes in cashflow.

A rapid growth trajectory has propelled Nucleus towards an exciting juncture, where it is on track to deliver an array of upcoming features that will provide SMEs with x-ray vision into business operations, bolstering growth and profitability. With a forthcoming cashflow analysis feature, Pulse users will receive real-time alerts that provide notifications of irregular transactions.

By offering Pulse as a free tool, Nucleus is democratising financial knowledge for firms of all sizes. Businesses can confidently unravel their financial data and chart a course towards sustained prosperity, without having to bear any financial burden.

Our congratulations go to all at Nucleus for your continuing development of Pulse, an instrumental service that is improving the standards of business lending, and a true display of innovation.

INTRODUCING PULSE

The Free Financial Superpower for SMEs

Pulse is an AI-powered data insights dashboard created by Nucleus, dedicated to transforming how businesses navigate their finances and operations.

With Pulse, you can:

- /// Review your income and cash flow statements, plus KPIs, in one place
- /// Get a snapshot of your assets, liabilities and equity at any point in time
- /// Spot, diagnose, and fix gross margin declines in real time
- /// Seize growth opportunities by mastering your turnover data
- /// Get an iron grip on your receivables and be prepared for anything
- /// Cut your P&L admin time in half and run your business smarter

After a simple 30-second journey, you can access our dashboard on any device, anywhere, anytime.



Hi, James!
Registration No. 01256584

Financials | Banking

Select Period: From [] To []

Turnover Trend £1,452,304.82	Gross Margin 89.12 %	Profit & Loss £500,162.91	Debtors/Creditors Ratio 2.04	Management account details
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Debtors/Creditors Ratio

Legend: Current year (black), Previous year (red), Two year ago (teal)

Time periods: Last 3 months, Last 6 months, Last 9 months, Last 12 months

The Ratio has returned to the long term average over the last 6 months.

Gross Margin

Legend: Current year (black), Previous year (red), Two year ago (teal)

Time periods: Last 3 months, Last 6 months, Last 9 months, Last 12 months

Over the last 12 months, the Gross Margin is consistently below the previous year negatively. We suggest early conversations with customers to address this.

Profit & Loss

Legend: Current year (black), Previous year (red), Two year ago (teal)

Time periods: Last 3 months, Last 6 months, Last 9 months, Last 12 months

While the business profitability returned to the long term average in the last quarter, the recent quarter has seen a dip.

Turnover Trend

Legend: Current year (black), Previous year (red), Two year ago (teal)

Time periods: Last 3 months, Last 6 months, Last 9 months

Over the last 12 months, the business turnover is consistently below the previous year.



www.mypulse.io



**SEE YOU
NEXT YEAR!**