



WE ALLOW SAVERS THE ABILITY TO SAVE, INVEST AND SUPPORT THEIR LOCAL SPORTS CLUBS, CHARITIES OR SCHOOLS

WE DEVELOP TECHNOLOGY THAT CONNECTS OUR USERS TO PROVEN INVESTMENTS AND MANAGERS

WE OFFER A SOLUTION FOR USERS TO SUPPORT GRASSROOTS SPORTS FOR THE NEXT GENERATION

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ISSUER

The Cluberly App Limited.

INCORPORATION DATE

19th February 2021

COMPANY NUMBER

13213572

REGISTERED ADDRESS

North Lodge, Hawkesyard,
Armitage Lane, Rugeley,
United Kingdom, WS15 1PS

DIRECTORS

Kevin London
Darren Dackombe
John Lewis

FOUNDERS SHARES

10,000,000

VALUATION

£5,600,000

SHARE PRICE



CLUBERLY: A NEW CONCEPT IN SAVING AND INVESTING FOR GRASSROOTS SPORTS

In today's digital age, modern technology has transformed how we live, making once-exclusive knowledge and tools accessible to everyone. Savers are now moving away from traditional financial advisors, choosing instead to self-invest through intuitive online platforms and mobile apps.

Cluberly taps into this growing trend but introduces a fresh, impactful twist: a platform where users not only save and invest but also support grassroots sports and causes they care about.

By donating 50% of its fees to local sports teams, schools, and charities, Cluberly uniquely combines financial empowerment with community impact something no other platform offers.

Kevin London

Director & Founder



APP BASED SOLUTIONS

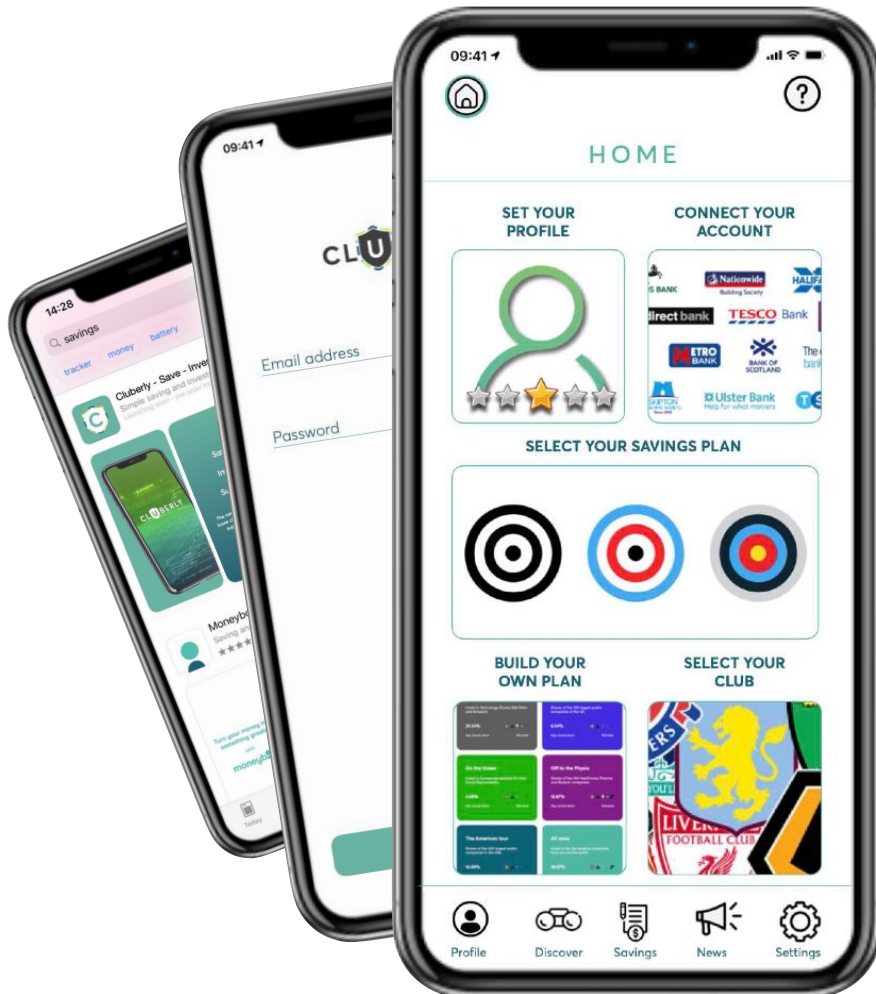
SAVINGS AND INVESTMENTS LIKE NO OTHER

With Cluberly, users can start saving with as little as £1, setting up tailored savings plans or using our Round-Up feature, which automatically saves small amounts from everyday purchases.

The app is incredibly easy to set up, taking just minutes, and offers one of the most competitive fee structures on the market.

Users can choose from expertly designed model portfolios that cater to different risk appetites, as well as instant saving solutions and ISA or SIPP-eligible investment pots—all with the tap of a button.

What sets Cluberly apart is that 50% of all fees go directly to the user's chosen grassroots club, charity, school, or national sports initiative, something our competitors don't offer.



SAVING AND INVESTING MADE SIMPLE

Subscribing to the Cluberly App is easy, with a low monthly subscription of just £1. Available on leading platforms, the app offers a seamless, user-friendly experience.

After downloading, users complete their profile and securely link their existing bank accounts. From there, they can either select from our pre-built model portfolios or build their own custom portfolio by allocating savings into a range of bespoke investment pots.

Cluberly charges a minimal transaction fee of just 0.45% on all saved funds.

Finally, users nominate their preferred club, charity, or school, and Cluberly handles the donations automatically—helping you invest while giving back to your community.

USER EXPERIENCE

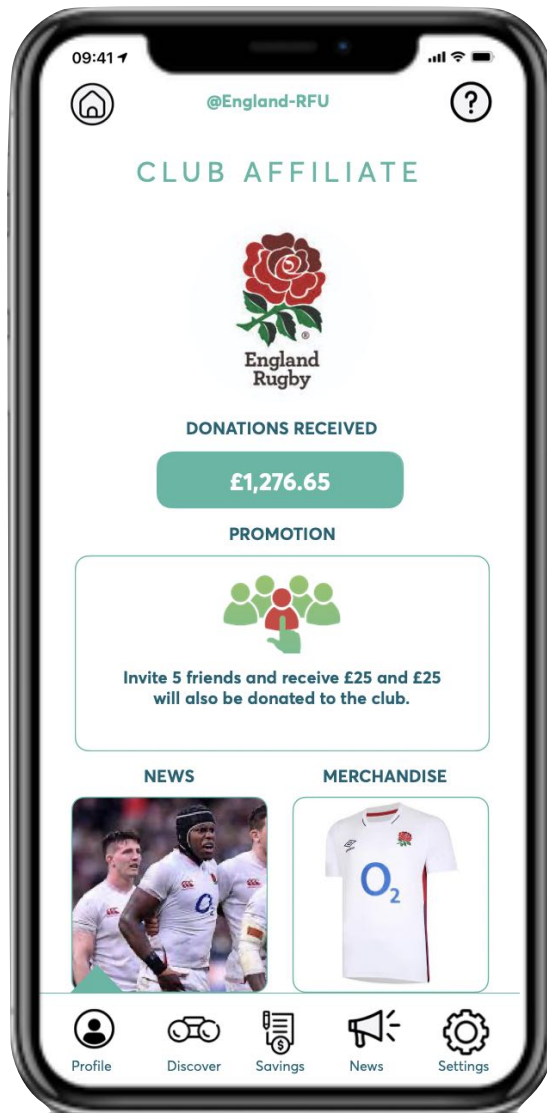
EASY, ENGAGING, AND REWARDING

Cluberly is designed to make saving and investing simple for everyone. With an intuitive interface, users can set up their profile, link their bank account, and start saving in just minutes. Whether it's setting up custom savings plans or using the automatic Round-Up feature, Cluberly makes growing your wealth effortless.

But Cluberly goes beyond simple saving. Our **Profile Challenges** system encourages users to stay engaged by setting and achieving personal goals, such as hitting savings milestones or referring friends. As users complete these challenges, their chosen club, charity, or school benefits even more—unlocking greater rewards and donations.

Cluberly enhances the user experience with exclusive news, a marketplace for branded merchandise that supports grassroots causes, and an education hub for improving financial knowledge. With Cluberly, users not only save and invest with ease but also actively contribute to their community while unlocking additional rewards and benefits.





EMPOWERING GRASSROOTS COMMUNITIES

Cluberly's top-down marketing strategy focuses on engaging with over 150,000 clubs, schools, and sports-based charities across the UK that support community causes. By partnering with Cluberly, these organizations can access new revenue streams and unlock vital financial support.

Clubs, charities, and schools are encouraged to invite their fans, members, and parents to join the Cluberly community. In return, they benefit from preferential allocations of the fees generated by their referrals, creating a sustainable source of funding.

Targeting smaller sports clubs that need financial assistance the most, Cluberly will also host monthly prize draws, awarding prizes from Cluberly's own Nation Pot—built from the Company's other charitable endeavours.

In addition to financial support, Cluberly will offer partner clubs, charities, and schools access to unique revenue streams, such as customised merchandise featuring their insignia, something smaller organisations often struggle to provide.

BOTTOM-UP MARKETING

ALL FOR ONE ONE FOR ALL

Cluberly empowers users to easily invite friends and family to join, amplifying the reach of the app and its many features. Through word-of-mouth and user-driven referrals, Cluberly can significantly reduce its customer acquisition costs, enabling a greater marketing reach compared to competing savings apps.

With fans deeply invested in the success of their chosen clubs and causes, sharing Cluberly's services becomes more than just a recommendation—it's a way for supporters to directly contribute to their community.

For every five friends a user invites, they can either increase the donation allocation to their selected club, charity, or school or take advantage of exclusive one-off promotions. Additionally, when users nominate a cause, that organization is notified of the referral, making them more likely to become official affiliates of Cluberly, further expanding the app's network.

This grassroots approach helps foster a stronger, more engaged community, ensuring that both users and their chosen causes benefit from Cluberly's innovative platform.



SPORTING LEGENDS AND CHARITABLE PARTNERS

Cluberly plans to collaborate with a range of sports ambassadors to amplify support for grassroots causes. These ambassadors will help shine a spotlight on charitable initiatives and good causes within the sporting world.

Rather than focusing solely on high-profile athletes, Cluberly is shifting towards a more impactful and cost-effective approach. We are partnering with charities and causes that already have established ambassadors. Through this tri-party collaboration, these ambassadors will extend their support to Cluberly, allowing more funds to flow directly to the causes they represent, maximizing impact.

Cluberly is in discussions with several agencies representing sporting celebrities and, in collaboration with our media and PR partners, will soon announce the ambassadors who will champion our mission.

This approach not only helps raise awareness but also ensures that funds are directed where they are needed most—supporting grassroots sports and charitable organisations.

LICENSED BASED MODEL

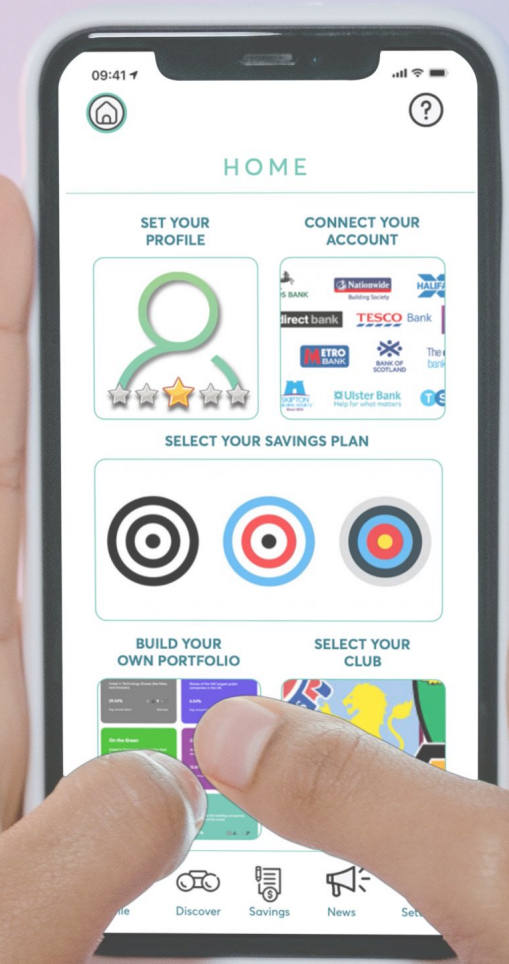
OUTSOURCING THE HEAVY LIFTING FOR A MORE PROFITABLE BUSINESS.

Cluberly operates a unique licensed model, outsourcing all regulated activities to FCA-regulated companies. This approach allows Cluberly to avoid the overhead of managing complex regulatory requirements in-house, unlike many traditional savings apps.

Instead of handling users' money directly, Cluberly licenses its intellectual property (IP) to trusted, regulated intermediaries who manage the financial transactions between users and money managers.

Revenue is generated through commercial software licensing agreements, user subscriptions, and transaction fees. This cost-effective structure not only keeps operations lean but also allows Cluberly to allocate 50% of its charged fees to support grassroots sports, charities, and schools.

By outsourcing the heavy lifting, Cluberly can focus on delivering value to users and their communities, all while maintaining a more sustainable and profitable business model.



JOURNEY SO FAR

METICULOUSLY PLANNED

Since the idea for Cluberly was first conceived, extensive research has been conducted to ensure every aspect of the Cluberly App is thoughtfully designed before development. Through group studies, we've gained valuable insights into user preferences for investing, the referral process, and support for clubs, charities, and schools.

All legal and compliance considerations have been addressed to ensure Cluberly can operate seamlessly upon launch.

With a clear roadmap in place, Cluberly has completed the discovery phase with its dedicated development team, who are working on finalising the app development and providing ongoing technical support. The core development is nearly complete, with the final step being the integration of key APIs to enable connectivity for banking, savings, and investment services.

Having secured initial seed capital, Cluberly is now on the cusp of launching, bringing its innovative savings and investing platform to market.



FINAL STEPS TO LAUNCH

THE ROAD TO VICTORY

Cluberly is now in the final stages of development, with just a few critical steps remaining before we bring the platform to market. Having already secured initial seed capital, we are now focused on closing our final round of funding. This investment will enable us to complete the app's development, integrate the necessary APIs for seamless banking, savings, and investment services, and finalise our launch.

With these integrations in place, we are targeting a soft launch in January 2025. This phase will allow us to test the platform with early users and gather valuable feedback to optimize the user experience before a full-scale launch.

In preparation for the launch, we are also looking to expand our team by hiring key personnel to help with marketing. This will support our major marketing push as we gear up to raise awareness, grow our user base, and build strong partnerships with clubs, charities, and schools.

With the final funding, API integration, and marketing team in place, Cluberly is poised to revolutionise savings and investments while giving back to grassroots causes.





CONSERVATIVE FIVE-YEAR FORECAST

The Conservative five-year forecast below provides a summary of the projected performance. For a more detailed breakdown please revert to the Cluberly Information Memorandum.

	DEV YEAR	YEAR 1	YEAR 2	YEAR 3	YEAR 4
	£'000	£'000	£'000	£'000	£'000
Revenues	143	1,730	3,797	6,080	8,580
Costs	2,000	2,537	2,743	2,972	3,222
Donations	69	808	1,683	2,558	3,434
Total Costs, including Donations	2,069	3,345	4,427	5,530	6,656
EBITDA	-1,925	-1,615	-629	549	1,924
Users (,000)	20	73	126	179	233
Aum (£,000)	11,340	109,220	313,074	622,903	1,038,707
Valuation (,000)	9,758	22,735	45,987	79,348	124,348

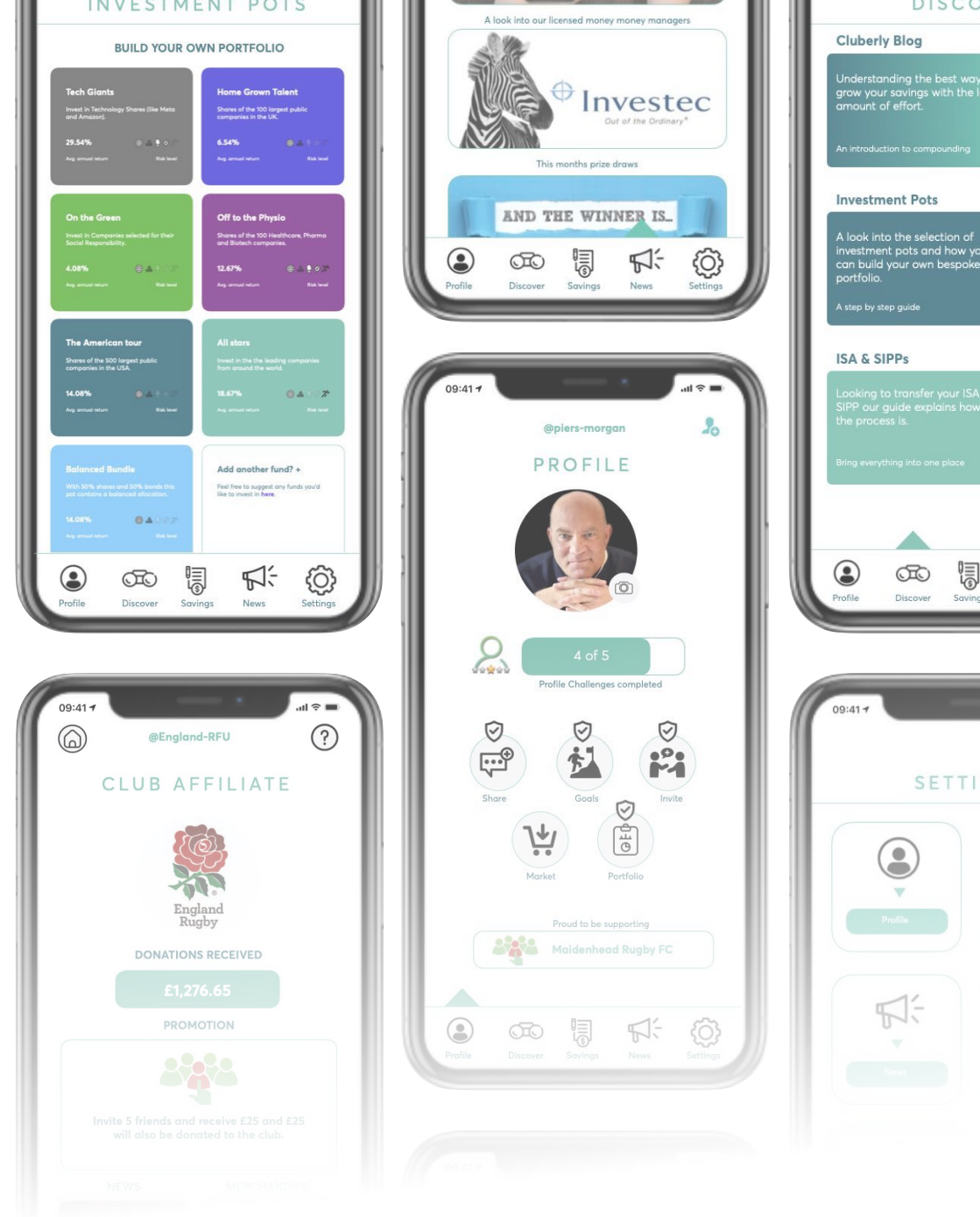
REGULATION

INTELLECTUAL PROPERTY LICENSE

As a technology-based platform that licenses its intellectual property (IP), Cluberly is not required to be regulated. Instead of handling users' money or performing regulated activities, Cluberly licenses its proprietary software through commercial agreements with FCA-regulated companies. These trusted third parties act as intermediaries between consumers and money managers, ensuring full regulatory compliance.

This strategic model offers significant advantages. By outsourcing regulated activities, Cluberly can expand internationally with greater ease, as it is not constrained by country-specific financial regulations. Additionally, this structure has allowed us to secure SEIS and EIS approval from HMRC, providing valuable tax incentives for investors.

Furthermore, by reducing the need for in-house compliance teams, Cluberly minimises operational costs—allowing us to allocate more resources to product development and community support.





COMBINING ALL THE ELEMENTS FOR SUCCESS

Cluberly has taken a conservative approach in its pre- and post-launch estimates, especially when compared to similar applications that have undergone comparable funding rounds. However, with its unique market positioning and well-defined go-to-market strategy, the directors are confident that the set targets are not only realistic but achievable.

By leveraging its strategic model, strong marketplace potential, and innovative approach to savings and investment, Cluberly anticipates positive growth in both valuation and revenues within the next five years.

With the right team, a well-executed strategy, and the necessary funding secured, Cluberly is positioned to bring all the critical elements together to achieve its ambitious goals and deliver long-term success.

WHAT'S NEEDED

FINAL STEPS TO DELIVER SUCCESS

With everything in place, it's now time to execute the final phases of Cluberly's journey. We are seeking to secure an additional **£1.5 million** of funding, having already raised **£500,000**, to complete the following key objectives:

- Finalise the last steps of the Cluberly App's development, including API integration
- Secure high-profile Ambassadors to champion the platform
- Launch a targeted PR and marketing campaign to attract the first 20,000 users.
- Conduct a nationwide roadshow to engage clubs and charities across the UK
- Expand Cluberly's internal team to support the full-scale launch

With this final investment, Cluberly will be fully equipped to deliver on its mission and achieve its growth targets, setting the stage for long-term success.





KEVIN LONDON
Founder & CEO

Kevin London is the Founder and CEO of Cluberly, bringing over 20 years of experience in technology and business management. He began his career at SunGard, supporting top-tier financial institutions like Deutsche Bank and Morgan Stanley.

Kevin has successfully built and sold a managed services provider and invested in multiple SaaS ventures. At Cluberly, Kevin leads with a focus on operational excellence, innovation, and delivering exceptional client experiences.



DARREN DACKOMBE
CSO

Darren Dackombe serves as Chief Security Officer at Cluberly, with over 25 years of experience in financial services, IT security, and risk management. He holds senior roles within finance and IT, specialising in cybersecurity and risk protocols.

At Cluberly, Darren oversees IT security strategy, ensuring the protection of digital assets and client data, and building secure, scalable systems to support the company's growth.



JOHN LEWIS
CFO

John Lewis, Chief Financial Officer at Cluberly, has over 20 years of experience in finance and technology, having held senior roles at Amazon UK and Hewlett Packard. He specialises in aligning financial strategy with business goals, ensuring sustainable growth.

At Cluberly, John manages budgeting, forecasting, and financial operations, integrating technology to support the company's expansion while maintaining financial discipline and long-term profitability.



LEWIS MUTTON
CTO

Lewis Mutton is Chief Technology Officer at Cluberly, leading the company's technological development. With over a decade of experience in fintech and software engineering, Lewis has built innovative platforms and mobile apps that push the boundaries of technology.

At Cluberly, he is responsible for overseeing technical strategies, ensuring that the company delivers secure, cutting-edge solutions to meet the needs of its clients.



ELLIOT STROUD
CCO

Elliot Stroud is Chief Commercial Officer at Cluberly, with over 25 years of experience in commercial partnerships and business development. Having held senior roles at Leeds United FC and Wakefield Trinity RLFC, Elliot is an expert in sponsorship strategies and creating long-term partnerships.

At Cluberly, he is responsible for expanding commercial opportunities and growing the company's network of business relationships.



STEVE NORTON
Marketing Director

Steve Norton brings over 30 years of experience in sports marketing, sponsorship, and athlete representation to his role as Non-Executive Marketing Director at Cluberly. A former footballer, Steve has worked with leading global brands and athletes, including Steffi Graf and Seve Ballesteros.

At Cluberly, Steve oversees marketing strategy, leveraging his expertise to create impactful campaigns and strengthen the company's brand presence.

RUGBY FOR HEROES

Cluberly is proud to support Rugby for Heroes, one of the many worthy causes we're committed to helping. As shirt sponsors, we're honoured to increase visibility for their important work supporting military personnel transitioning to civilian life. Inspired by patron Mike Tindall MBE's dedication, we're leveraging our platform to raise awareness and generate funds for Rugby for Heroes. This partnership reflects our belief in the power of sport to build communities and create positive change. By supporting organisations like Rugby for Heroes, we're helping bridge gaps and create opportunities. It's part of our broader commitment to combining financial growth with social responsibility.

We're excited to play a role in supporting Rugby for Heroes, just as we support various grassroots sports, schools, and charities. Together, we're building a community that values both personal and collective well-being, and we believe this sponsorship demonstrates our commitment to supporting those that align with our values.

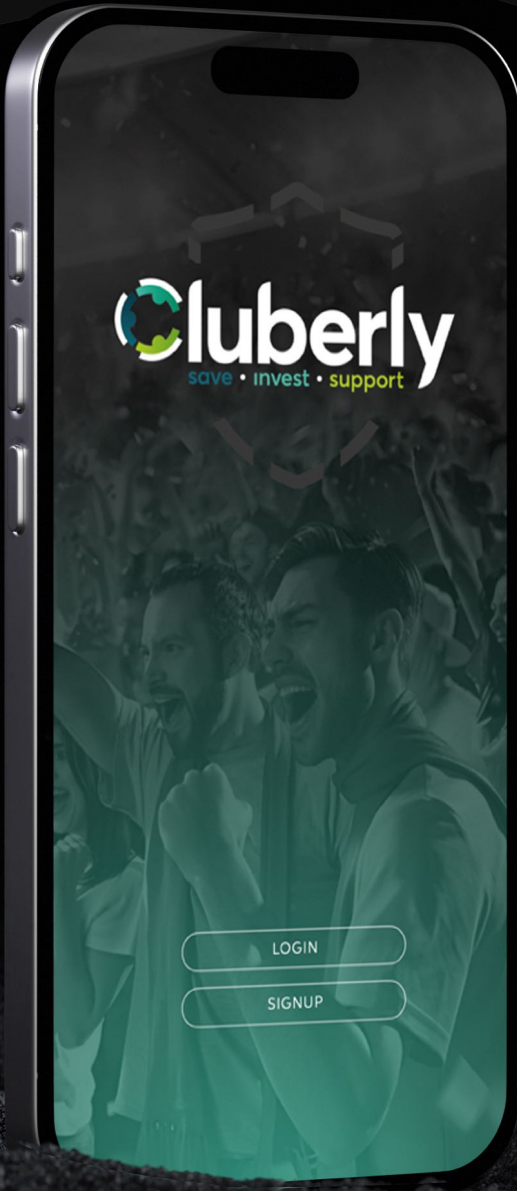




save

Cluberly
save • invest • support

Cluberly
support



LOGIN

SIGNUP