nivo

NIVO AI ASSISTANT | FOR BROKERS

Email your AI assistant a case. Get it back checked and ready to submit.

Send what you have, from two lines to a full set of accounts. It gets the rest from your client over email, day and night, and checks it all. You keep the advice and the client.

The case report

EXAMPLE

Brindlemoor Joinery Ltd · Unsecured business loan · Names and details changed

EXECUTIVE SUMMARY

A bespoke kitchens and joinery business in the South West, six years trading, seeking £65,000 unsecured over 36 months for a five axis CNC router and dust extraction. Turnover rose to £614,800 from £552,700, and both directors are personal guarantors.

LOAN	TERM	TURNOVER	CREDIT SCORE
£65,000	36 months	£614,800	68, low risk

EVIDENCE GATHERED — Held and checked

- Six months of business statements
- Year end accounts, two years
- Management accounts to September
- Accountants' letter on directors' income
- Company credit report
- Signed declarations, both directors

CHECKS RUN — From the documents

- Statements reconcile, every month
- No returned or unpaid payments
- Declared turnover matches the accounts
- Credit report: low risk, no CCJs
- Directors match the company register
- Directors' income confirmed

THE SUMS — Worked from the statements

Average monthly receipts	£61,039
Net retained a month	£2,646
Director pay and dividends a month	£6,262
Existing repayments a month	£1,375
Repayments to receipts	2.3%
Loan to annualised receipts	8.9%

RAISED WITH YOU — Before the report

3 points, settled in one reply

- BORROWING — £920 a month loan, not mentioned
- REPAYMENTS — £1,375 a month, not £455
- TURNOVER — Bank credits 19.1% above turnover

Sent back to you with every document checked and attached.

- First two weeks free, every case
- Set up in your firm's name
- Nothing to install, it works over email
- No set up fee, no minimum term

nivohub.ai/brokers

Hire an AI assistant for your loan cases.

Every case comes with hours of admin before you can submit it: asking for statements and accounts, checking them, chasing what's missing, and the back and forth that slows deals down. Nivo AI Assistant for brokers does that for you.

Business loans, asset finance, bridging and more.

5 hours
of gathering, checking and chasing on an average case

£150
of admin cost on an average case

None
of it is the advice you're paid for

Averages from around 100 surveys with UK brokers and lenders.

Most AI tools help with tasks at certain points, like checking a bank statement. Nivo's AI assistant does all the work, from the first email to a checked case.

A leap in capability and productivity.

What it does

Send it whatever you have on a case: a quick summary, the full details or a few documents. It works out what the case needs, asks your client for each item and reads every document as it lands. It reconciles bank statements, matches turnover to the accounts, pulls the company credit report, finds borrowing nobody mentioned and gets declarations signed. Then it writes the case report and hands you a checked pack.

How it works

It works 24/7, over email. Your clients reply to an email and use secure links for documents, open banking and ID checks. You see every message, document and check in your own dashboard.

Why we built it

We built it so brokers can grow without hiring, and so you can spend your time advising clients and winning new ones. It is designed to take the admin off every case and get more cases right first time.

You stay in control

Anything that needs your judgement comes to you first. You reply once, and it finishes the job.

Ready out of the box

Set up is done for you, and we go through your first cases with you.

One email in. A checked case back.

Email it whatever you have on a case, from your own inbox or straight from your CRM. It works out what the case needs, then gathers, checks and chases it and sends you back the checked pack and the case report.

Email it in

Two lines or a full set of accounts: whatever you know about the client. The last admin you do on the case.

SB **Sarah** 10:24
To: Nivo AI Assistant

Brindlemoor Joinery Ltd

Hi Nivo, new case for Brindlemoor Joinery: £65,000 unsecured over 36 months for a CNC router. Directors Dan Mercer and Emma Hale. Turnover £614,800, and asset finance at £455 a month. Two years of accounts attached.

2 attachments EXAMPLE

Gather, check, chase

It gathers what the case needs, checks each item as it arrives and chases whatever is missing until the case is complete.

NC 1042 · Brindlemoor Joinery EXAMPLE

Gather evidence
Six months of statements and the management accounts.
In progress

Check documents
Statements against the accounts and the credit report.
Pending

Chase the client
Dan for the business statements, Emma for her declaration.
Pending

Case comes back

Every document checked, plus a case report on flags, affordability and readiness. Ready to submit to a lender.

Case report EXAMPLE
NC 1042 · Brindlemoor Joinery Ltd

CASE READINESS
What is sought, and what supports the case?
Statements reconcile for all six months, with no returned payments, and the business retains about £2,646 a month. A £920 a month term loan, not mentioned at the start, has been confirmed with you.

Pack checked and complete

Works the way you do.

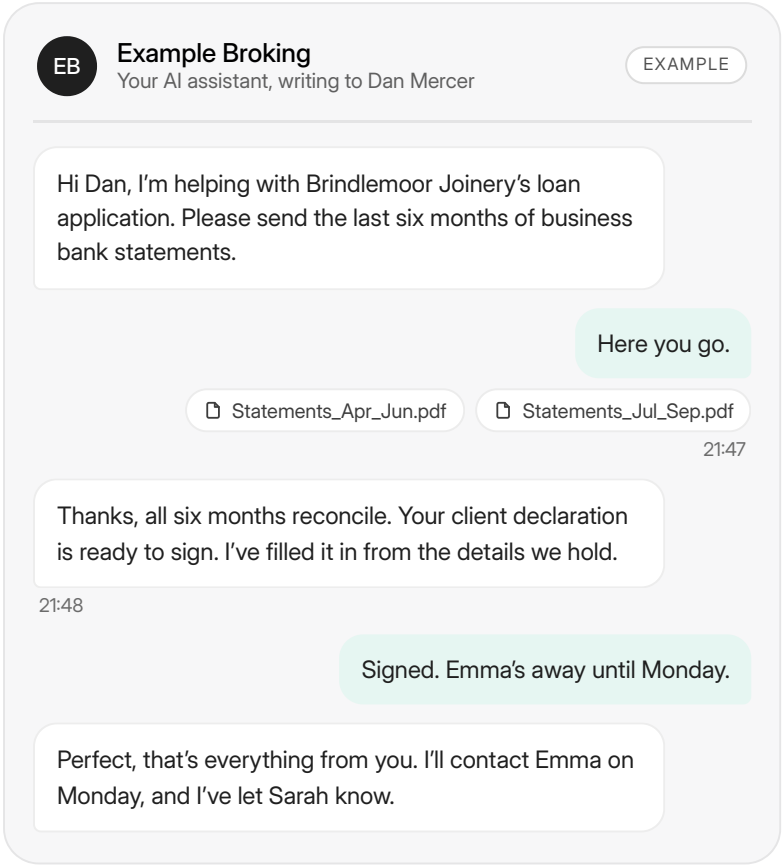
BY EMAIL
Forward it a case
Send cases to your assistant's own address, or forward them from your inbox.

FROM YOUR CRM
Connect your CRM
Cases can come straight in from your CRM. We scope the connection with you.

CREDIT CHECKS
Use your own account
Connect your own Creditsafe or Red Flag Alert account for company and credit checks.

What your clients see.

Polite, plain English emails that only ask for what is missing. It fills in forms from what it already holds and keeps every director on track.



In your firm's name

Set up with your document lists, templates and tone, so every message reads the way your office writes.

Patient with busy clients

It replies in the evening and at weekends, when directors get to their paperwork, and chases politely until everything is in.

Keeps you posted

It tells you when a director is away, and follows up as soon as they are back.

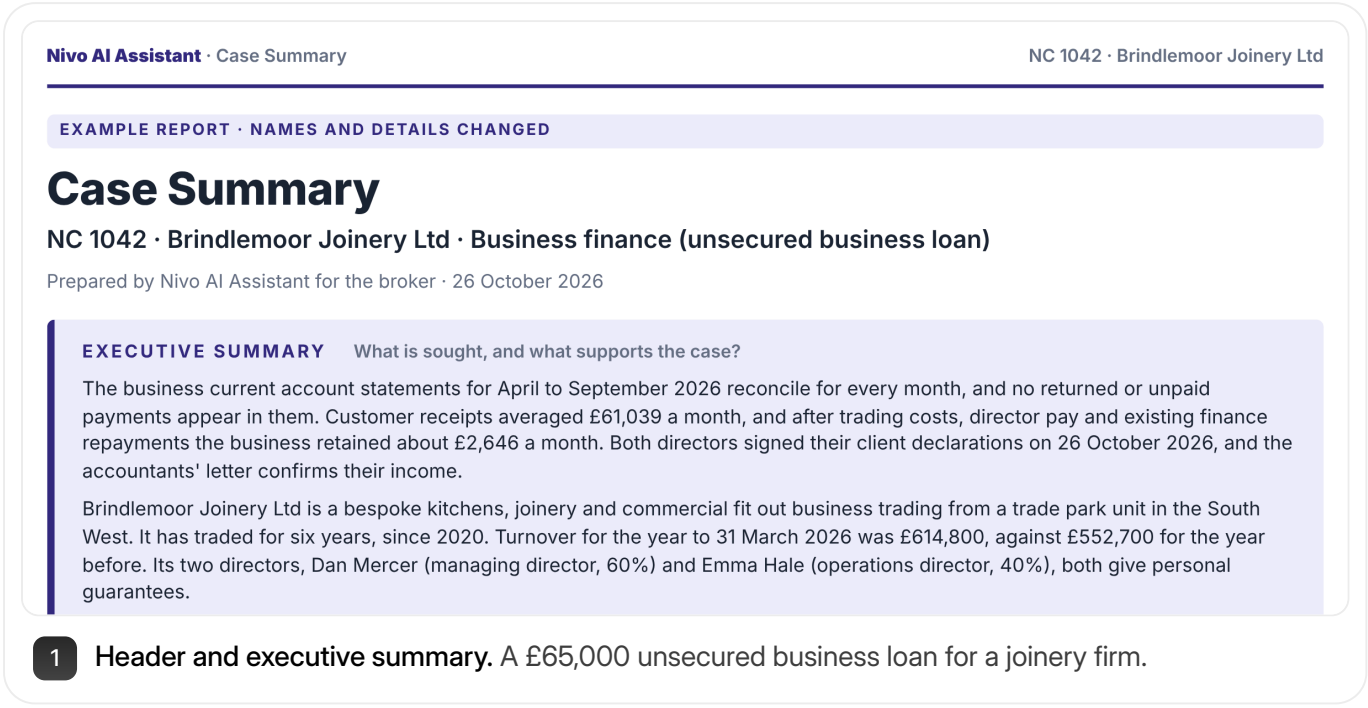
What it does along the way.

The jobs a good case handler does on every case, from the first email to the checked pack.

- Document collection and analysis
- Bank statement analysis
- Turnover matched to the accounts
- Open banking
- ID checks
- Company credit reports
- Existing borrowing matched
- Forms and declarations signed electronically
- Chasing
- Points referred to you
- Case report and checked pack
- Directors checked against the register
- Dashboard and audit trail
- Cases by email or from your CRM

The case report, part by part.

The case report is the output: what is sought, what supports the case and what needs your judgement, with every check and every document attached. Every type of lending gets its own report, and we can tailor yours to the way your firm works.



Nivo AI Assistant · Case Summary — NC 1042 · Brindlemoor Joinery Ltd

EXAMPLE REPORT · NAMES AND DETAILS CHANGED

Case Summary

NC 1042 · Brindlemoor Joinery Ltd · Business finance (unsecured business loan)

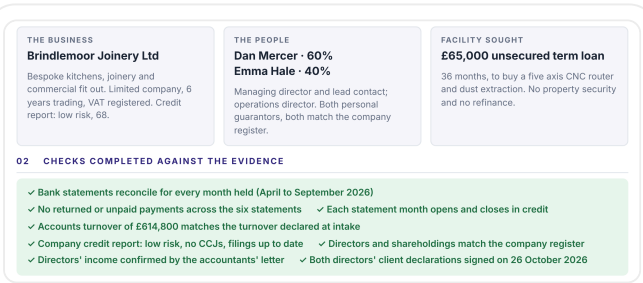
Prepared by Nivo AI Assistant for the broker · 26 October 2026

EXECUTIVE SUMMARY What is sought, and what supports the case?

The business current account statements for April to September 2026 reconcile for every month, and no returned or unpaid payments appear in them. Customer receipts averaged £61,039 a month, and after trading costs, director pay and existing finance repayments the business retained about £2,646 a month. Both directors signed their client declarations on 26 October 2026, and the accountants' letter confirms their income.

Brindlemoor Joinery Ltd is a bespoke kitchens, joinery and commercial fit out business trading from a trade park unit in the South West. It has traded for six years, since 2020. Turnover for the year to 31 March 2026 was £614,800, against £552,700 for the year before. Its two directors, Dan Mercer (managing director, 60%) and Emma Hale (operations director, 40%), both give personal guarantees.

1 Header and executive summary. A £65,000 unsecured business loan for a joinery firm.



THE BUSINESS
Brindlemoor Joinery Ltd
Bespoke kitchens, joinery and commercial fit out. Limited company, 6 years trading, VAT registered. Credit report: low risk, 68.

THE PEOPLE
Dan Mercer · 60%
Emma Hale · 40%
Managing director and lead contact; operations director. Both personal guarantors, both match the company register.

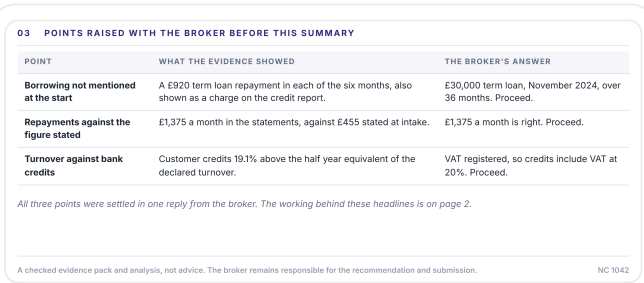
FACILITY SOUGHT
£65,000 unsecured term loan
36 months, to buy a five axis CNC router and dust extraction. No property security and no refinance.

02 CHECKS COMPLETED AGAINST THE EVIDENCE

- ✓ Bank statements reconcile for every month held (April to September 2026)
- ✓ No returned or unpaid payments across the six statements
- ✓ Each statement month opens and closes in credit
- ✓ Accounts turnover of £614,800 matches the turnover declared at intake
- ✓ Company credit report: low risk, no CCJs, filings up to date
- ✓ Directors and shareholdings match the company register
- ✓ Directors' income confirmed by the accountants' letter
- ✓ Both directors' client declarations signed on 26 October 2026

2 Case details and checks

Every check, made against the evidence.



03 POINTS RAISED WITH THE BROKER BEFORE THIS SUMMARY

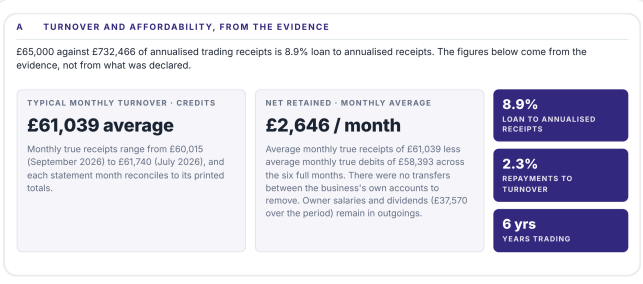
POINT	WHAT THE EVIDENCE SHOWED	THE BROKER'S ANSWER
Borrowing not mentioned at the start	A £920 term loan repayment in each of the six months, also shown as a charge on the credit report.	£30,000 term loan, November 2024, over 36 months. Proceed.
Repayments against the figure stated	£1,375 a month in the statements, against £455 stated at intake.	£1,375 a month is right. Proceed.
Turnover against bank credits	Customer credits 19.1% above the half year equivalent of the declared turnover.	VAT registered, so credits include VAT at 20%. Proceed.

All three points were settled in one reply from the broker. The working behind these headlines is on page 2.

A checked evidence pack and analysis, not advice. The broker remains responsible for the recommendation and submission. NC 1042

3 Points raised with you

What the evidence showed, and your answer.



A TURNOVER AND AFFORDABILITY, FROM THE EVIDENCE

£65,000 against £732,466 of annualised trading receipts is 8.9% loan to annualised receipts. The figures below come from the evidence, not from what was declared.

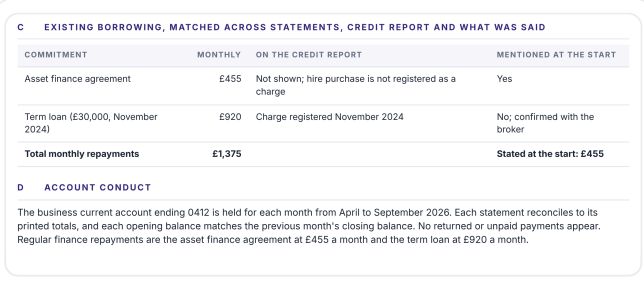
TYPICAL MONTHLY TURNOVER · CREDITS
£61,039 average
Monthly true receipts range from £60,015 (September 2026) to £61,740 (July 2026), and each statement month reconciles to its printed totals.

NET RETAINED · MONTHLY AVERAGE
£2,646 / month
Average monthly true receipts of £61,039 less average monthly true debits of £58,393 across the six full months. There were no transfers between the business's own accounts to remove. Owner salaries and dividends (£37,570 over the period) remain in outgoings.

8.9% LOAN TO ANNUALISED RECEIPTS
2.3% REPAYMENTS TO TURNOVER
6 yrs YEARS TRADING

4 Turnover and affordability

Worked from the statements, not the application.



C EXISTING BORROWING, MATCHED ACROSS STATEMENTS, CREDIT REPORT AND WHAT WAS SAID

COMMITMENT	MONTHLY	ON THE CREDIT REPORT	MENTIONED AT THE START
Asset finance agreement	£455	Not shown; hire purchase is not registered as a charge	Yes
Term loan (£30,000, November 2024)	£920	Charge registered November 2024	No; confirmed with the broker
Total monthly repayments	**£1,375**		**Stated at the start: £455**

D ACCOUNT CONDUCT

The business current account ending 0412 is held for each month from April to September 2026. Each statement reconciles to its printed totals, and each opening balance matches the previous month's closing balance. No returned or unpaid payments appear. Regular finance repayments are the asset finance agreement at £455 a month and the term loan at £920 a month.

5 Existing borrowing

Statements, credit report and what was said.

You give the advice.

The assistant hands you a checked evidence pack and analysis, not advice. You decide what to recommend, and the client stays yours.

STAYS WITH YOU

- The recommendation and the submission
- The client relationship
- Anything that needs your judgement

NIVO AI ASSISTANT DOES THE ADMIN

- Gathers, checks and chases every item
- Writes the case report, with every document
- Sends the checked case back to you

Bank standard security.

ISO 27001
Information security management

ISO 42001
AI management system

ISO 9001
Quality management

Cyber Essentials Plus
UK Government cyber security baseline

FSQS
Financial services supplier qualification

YOUR DATA

Hosted in the EEA and encrypted in transit and at rest. Each firm runs in its own logically segregated instance, with an immutable audit trail of every message, file, check and AI action.

RESPONSIBLE AI

The AI automates the admin, not credit decisions, and people stay in the loop. No client data is ever used to train the underlying models. It is governed by a published AI policy aligned to ISO 42001.

Nivo AI Assistant is new technology, built on the Nivo platform that is already trusted by 100+ lenders and brokers.

Four steps to your first cases.

Our team is alongside you from the first call. There is nothing to install and no integration project.

1

Discovery call

30 minutes. We learn how your firm works and show you the system, end to end.

2

Onboarding call

We collect what we need to set you up: document lists, templates, lenders and tone.

3

Set up for you

We configure your assistant, connect your credit check account and give you your case address and dashboard.

4

Guided first cases

We go through your first cases with you and tune things based on your feedback.

From £500 + VAT a month. First two weeks free.

Priced like an assistant, not software: one monthly allowance for your whole firm.

MONTHLY ALLOWANCE

From **£500** + VAT / month

The allowance includes £500 of usage. A typical case costs about £2 to £20, depending on the number of applicants and how much checking and chasing it takes.

NO SET UP FEE

What the allowance covers

- The assistant's work on every case
- ID checks, open banking and electronic signing
- Your dashboard, with a full audit trail
- As many users as you like
- No minimum term, cancel any time

Connections to your CRM or lender systems are scoped with you. Prices exclude VAT.

nivo

Put it to work on your next case.

Book a 30 minute discovery call. We'll learn how your firm works and show you the system, from the first email in to the checked case and report coming back.

Scan to book a discovery call

30 minutes · no prep · no obligation

nivohub.ai/brokers

Book a discovery call ›

No set up fee · First two weeks free · No commitment

Built on the Nivo platform, which is trusted by 100+ lenders and brokers.

CERTIFIED ISO 27001 ISO 42001 ISO 9001 Cyber Essentials Plus FSQS

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