

Cultura

BUILDING **FUNDAMENTAL FINANCIAL FOUNDATIONS** AROUND YOUR PASSION

RESELLER PROGRAM

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THE ULTIMATE
BUSINESS ECO-SYSTEM.

Turn Your Industry Influence Into Compounding, Year-on-Year Wealth

A Partner Invitation from the Chief Executive Officer, Cultura

You already hold the most valuable asset in the hair, beauty, health, and wellness sectors: **the trust of business owners.** Every day, salon founders, aesthetic clinic directors, spa operators, and gym owners rely on your strategic guidance to grow their revenue, streamline their operations, and protect their margins.

Yet while you help your clients build enterprise value, traditional consultancy models often leave you trading time for one-off fees, while third-party suppliers capture the long-term recurring revenue generated by your advice.

At **Cultura** (culturapay.com), we built a 360-degree commercial and financial ecosystem engineered specifically for the hair, beauty, health, and wellness industries. Today, I am inviting a select group of industry consultants and advisors to join the **Cultura Reseller Program,** a partnership designed to turn your existing client relationships into a high-margin, compounding asset.

The Commercial Advantage: Unmatched Economics
We do not treat our partners as mere lead generators; we treat you as commercial stakeholders. When you introduce a client to Cultura, you unlock an industry-leading remuneration structure built for long-term wealth creation:

50% Commission Share Across the Portfolio:
Where possible, we share **50% of all commissions received** directly with you, across every eligible vertical in our ecosystem.

Generous Profit Share Scheme: Beyond standard commissions, high-performing partners participate in our profit share framework, aligning your rewards directly with the growth we build together.

True Recurring Revenue, Year on Year: This is not a one-time bounty. Every new business introduction and every subsequent commission generated across your client's lifecycle is **recurring year on year**. As your clients renew contracts, process more card transactions, or expand into new sites, your residual income compounds automatically.

Multi-Vertical Portfolio Earnings: You earn across the **entire Cultura portfolio**. One trusted introduction can generate multiple concurrent income streams from a single salon, clinic, or wellness group.

1. **WHOLESALE** SUPPLY:
2. **PAYMENT** SOLUTIONS:
3. **ENERGY** CONTRACTS:
4. **INSURANCE** COVER:
5. **FUNDING** SOLUTIONS:
6. **EQUIPMENT** FINANCE:
7. **MORTGAGE** SOLUTIONS:
8. **WASTE** SERVICES:
9. **SALON** SOFTWARE:
10. **DIGITAL** SERVICES:

1

Cultura Wholesale is a dedicated trade wholesaler and business partner for hair, barbering, beauty, and aesthetics professionals. Guided by the principle that ***"you make money when you buy, not simply when you sell,"*** we supply high-performing products, turnkey shop fit-outs, and commercial services designed to protect your margins and grow your business.

What We Do:

- PPE
- Hair & Beauty Consumables
- Lumore Nail Products
- Colour
- Wetline Products
- Tools & Equipment
- Electricals
- Furniture
- Luxury Linen

Cultura Wholesale is members only access



2

We've built payment solutions specifically for the Lifestyle & wellness sector, meet the needs of the business owners, whilst helping them grow their business profitably. Our solutions include:

PAYMENT SOLUTIONS

- Card Terminal
- Epos
- Ecommerce
- Recurring Payments & Payment Links
- Vender Interest Free Finance (BNPL)

All our solutions include the following as standard:

- Next Day Settlement
- 12-month Contract
- UK Call Centre
- Dedicated Onboarding Manager

DEBIT CARD | CREDIT CARD | RENTAL

0.4%	0.7%	£25



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3 Cut Your Commercial Energy Overheads, Without the Hassle.

Rising gas and electricity costs shouldn't eat into your salon, clinic, or studio margins. Because commercial energy contracts are far more complex than domestic tariffs, we do the heavy lifting for you.

- **Whole-of-Market Access:** We compare leading UK commercial suppliers to secure competitive fixed-rate gas and electricity deals tailored to your usage.
- **Zero Disruption:** Our specialists handle the comparison and supplier switch from start to finish so you can stay focused on your clients.
- **1-Hour Bill Audit:** Simply share a recent energy bill and receive a free, no-obligation cost comparison within the hour.

Send us your latest statement today and lock in lower commercial rates.



4

Business Insurance that covers your business, and not smother it.

INSURANCE COVER

We've partnered with **PolicyBee** a specialist, professional insurance broker with a knack for covering freelancers, sole traders, small businesses in **Hair, Beauty, Wellness & Aesthetic** industry. They're independent and they're digital.

You can get cover online, in minutes, with documents delivered straight to your inbox:

Who We Cover:

- Hair & Beauty Salons
- Aesthetic Clinics
- Spas
- Gym & Health Studios



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5 See what business funding products meets your needs

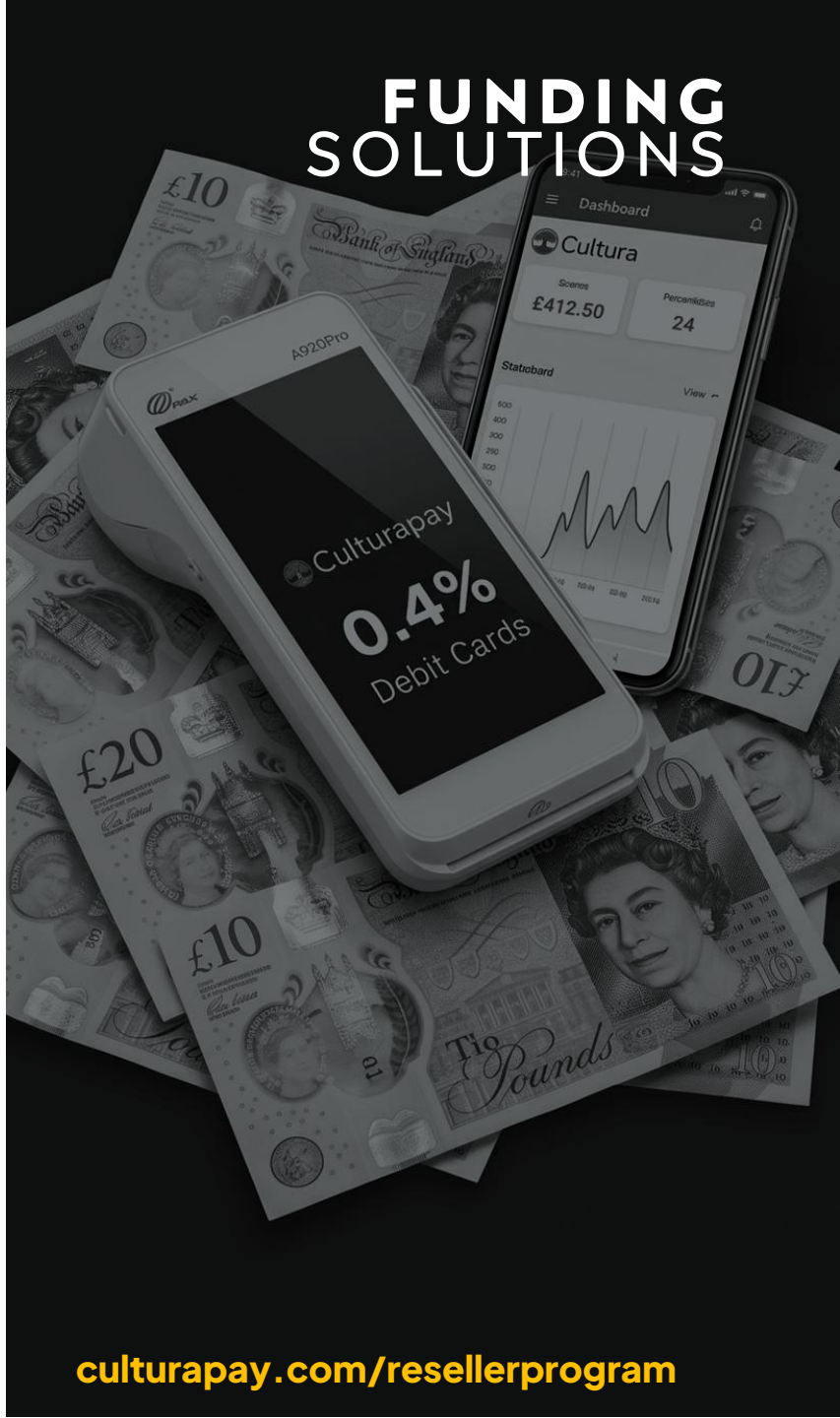
Our huge range of loan options means we'll always have a solution that's perfect for you. Whether you want short term finance to pay a quick bill or want to achieve bigger dreams, we'll find the right combination to breathe life into your business again.

Merchant Cash Advance:
Supercharge your business! Access up to **£500,000** to buy new stock, invest in growth plans or just keep your cash flow smooth.

A fast-funding solution that repays through your card terminals takings

Revolving Credit Facility:
Flexible funding designed for how your business actually works, with no expiry, no surprises, and no guesswork. Whether for stock, marketing, or cash flow gaps, draw down when you need it, repay on your terms. Only pay for what you use. Access up to **£500,000**

Term Business Loans:
Getting a business loan for your **Salon, Clinic, Barbershop or Spa** could help you grow or cover funding gaps. We offer flexible small business loans from **£3,000 to £500,000** with the choice between unsecured and secured loans.



6

SALONFLEX is the easiest way to purchase or lease equipment for your Salon, Clinic, Barbershop or Spa. We provide asset finance for Hair, Beauty, Wellness and Aesthetics equipment from as little **as £500.00** up to **£500,000** in value, and terms from 1-5 years.

EQUIPMENT FINANCE

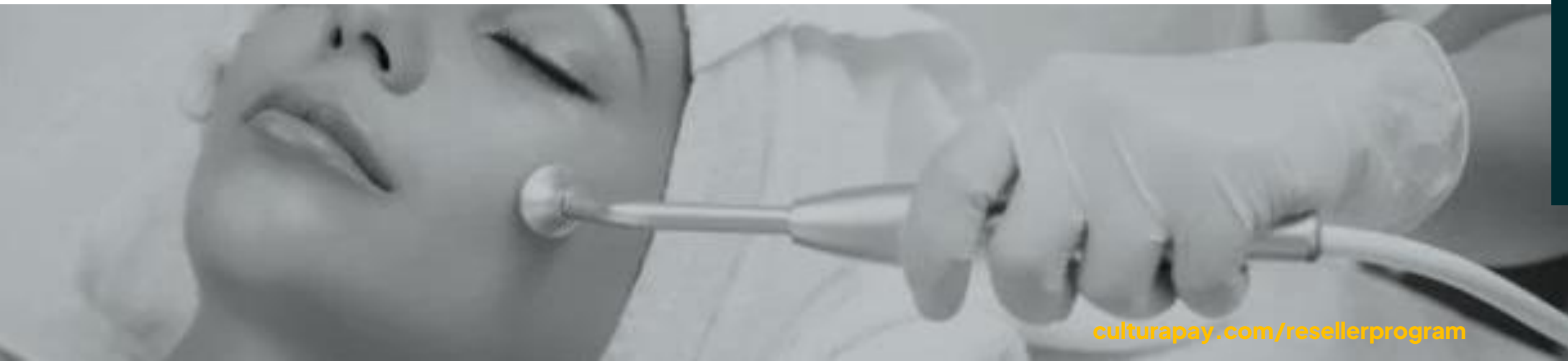
Let's see what **SALON**FLEX product is best for you and your business

What We Finance:

- Salon & Clinic Furniture
- Gym Equipment
- Aesthetics Equipment
- New Location & Refurbishment
- Vehicles

SALONFLEX *From: Based on 60mth Term*

10.9% APR



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7 The best landlord for your business is you! No one understands your business better...

- 80% LTV, for owner occupied commercial properties
- Pricing with 24hrs of quote request
- VAT bridging available upon request
- Borrow between £150K - £10M
- Dedicated Relationship Manager
- 5 – 25yrs Term

Why Buy:

Owning your work premises is not for everyone, But for those that can, should! Here's why:

- Build long-term wealth if structured correctly
- Fix your long-term costs
- Provides security & stability
- Great for future planning, especially in retirement

CRITERIA

To be eligible, your business must have two full years of financial accounts and be either a Limited Company or LLP registered at Companies House, or a partnership or sole trader that operates in England, Scotland or Wales.

Businesses can include those trading from freehold/long leasehold property in England, Scotland and Wales e.g. offices (including professional practices), industrial units, mixed-use, warehouses, factories, retail, hotels, guest houses, restaurants, public houses, convenience stores and children's day nurseries. Security will be required.



8

Cultura Services deliver essential, contract-managed hygiene, facility management, and workplace safety solutions across the **UK and Ireland**. Partnering with thousands of Beauty, Health & Wellness sites, Cultura offers an all-in-one solution: washroom hygiene, clinical waste disposal, commercial floorcare, and electrical compliance testing. Driven by zero-waste-to-landfill targets, Cultura Services empowers facilities managers to fulfil statutory duty of care and meet key ESG goals.

WASTE&WASHROOM SERVICES

What We Service:

- Salon & Clinic Waste
- Washroom Services
- Floor Mats

Book your site survey today

SAVING* | FIXED TERM

20% **3Yrs**

*Annual expected Saving.



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9 All-in-One Management Software for Salons, Spas & Beauty Clinics

As the UK's authorised reseller, we are proud to bring **ReSpark, the globally trusted management software**, directly to your business. Designed specifically for **Salons, Spas, Aesthetic Clinics, Nail Studios, Tattoo Studios, and Wellness Centers**, ReSpark is the ultimate tool to elevate your operations.

With an extensive suite of user-friendly features, it simplifies daily management, boosts team efficiency, and strengthens customer retention. By combining local UK expertise and support with a world-class platform, we empower your beauty or wellness business to grow faster, smarter, and more profitably.

We offer three plans that cover **Freelancers, Single locational and multi-location businesses.**

Monthly Subscription Fees:

£45	£85	£109*
LITE	PRO	ENTERPRISE

*Includes Integrated Online payments, and in-Salon/Clinic terminal.



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10

Affordable Websites Built to Grow Your Beauty Business

DIGITAL SERVICES

Need a stunning website that ranks on Google and looks flawless on every smartphone, without breaking the bank? You're in the right place. We build high-performance websites exclusively for the hair, beauty, aesthetics, and wellness sectors.

To fit your budget and business goals, we offer two flexible payment paths: Rent your site for a low, predictable fee, or buy it outright for complete ownership. It's never been easier to get your business the professional digital home it deserves.

RENTAL | NO HOSTING | INC HOSTING

£99 £250 £499



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Reseller Program: Commission Rates 2026

No:	Product & Services	Commission & Profit Share Rates
1.	Wholesale Supplies	5% of total net sales, Paid Monthly*
2.	Payment Solutions:	Card Terminal: **£200** Per Mid** EPOS: **£200** Per Mid** Ecommerce: **£150***** Recurring Payment & Links: **£40**** BNPL: **40%** of ongoing commission*
3	Energy Contracts	**50%** of total commission***
4	Insurance Cover	**£20****
5	Business Funding	**50%** of total commission***
6	Equipment Finance	**50%** of total commission***
7	Mortgage Solutions	**40%** of total commission***
8	Waste & Washroom	**7%** of total contract value***
9	Salon Sofware	X2 Months Subscription***
10	Digital Services	£50***

*Paid Monthly
**Paid Annually
***Paid Once



Authorised Reseller Details:

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Cultura

Building Fundamental Financial Foundations