



UFCE

January 2025

CORPORATE PROFILE

UNITED CAPITAL EXPERTS, LLC

www.ufcapitalexperts.com



MISSION STATEMENT

Small businesses are the lifeblood of the U.S. economy and at United Capital Experts, LLC, (d/b/a/ “United First Capital Experts” or “UF Capital Experts” or “UFCE”) we realize small business owners often find themselves in a difficult position when attempting to secure working capital funding. Small business owners (“Merchants”) must act immediately when their businesses require funding to address the challenges and opportunities they encounter.

It is UFCE’s mission to provide alternative funding from that of traditional banks. UFCE’s underwriting starts with Merchants which have limited or no credit history, which is precisely where traditional bank underwriting ends. UFCE provides funding that is offered through a streamlined, stress-free process, often approved within hours, which is designed to meet the Merchant’s requirements.



Toward this mission, UFCE utilizes state of the art, scalable proprietary operating and underwriting systems to secure application submissions so that client data is secure. As a recognized leader in the alternative funding industry and a direct funder of merchant cash advances, UFCE works with Merchants directly or through our strategic partners. UFCE is committed to incorporating our clients in every step of the process to customize funding that meets our client’s needs. Our team of professionals guides our client Merchants through the entire funding process. Our entrepreneurial experience permits us to evaluate your business, thus allowing UFCE together with our clients to understand the responsible use of working capital in your business. At UFCE, we promise to keep the best interests of our client Merchants at the center of the funding process; always operating with transparency, fairness, and integrity.



United First Capital Experts maintains its primary registered corporate offices located in Queens, New York. However, UFCE conducts merchant funding operations nationwide. The management of UFCE rests with its experienced executive team, multifaceted management and scalable underwriting and operating processes supported by industry defining state of the art proprietary systems. Our entrepreneurial experience allows us to evaluate your business, thus helping you to understand the responsible use of working capital while we help your business to grow.

Management (continued)



**Boris Musheyev,
Founder & CEO**

Since founding UFCE in 2023, Boris has served as the Chief Executive Officer (CEO) of the company, overseeing its strategic growth and brand development. Under his leadership, UFCE has quickly become a respected name in the merchant funding industry. This success is driven by a dedicated work ethic and a passion for ensuring that each UFCE client is treated with integrity, respect for their business, and fairness in funding. UFCE has also established industry-leading standards for the conduct of Independent Sales Organizations and Brokers, ensuring that they are treated with professionalism and aligned with UFCE's mission to serve merchants. Prior to founding UFCE, Boris had a successful career in management within the real estate and service industries, which helped him hone the executive skills that have propelled UFCE's growth and success.



**Viacheslav Eliyayev,
Co-Founder**

Since co-founding UFCE in 2023, Viacheslav (Steve) has been responsible for building, training, and managing geographically dispersed teams that support UFCE's end-to-end workflow, including client acquisition, underwriting, funding, and account management. Steve's leadership has been instrumental in supporting UFCE's expansion into new markets and products. His teams review and underwrite hundreds of funding applications daily, making prompt underwriting decisions, and ensuring seamless coordination across all functions. A prior career with U.S. and foreign financial institutions, servicing small and medium-cap clients, allowed Steve to develop the considerable skill sets he has deployed at UFCE; resulting in process efficiencies and product innovations that have set UFCE apart from its competition as an industry leader.

Management (continued)



**Boris Shakhmurov,
COO, CISO**

As Chief Operating Officer (COO) and Chief Information Security Officer (CISO) of UFCE, Boris is responsible for driving company-wide operations, cybersecurity, information security, and underwriting program deployment. Boris has over nineteen years of cybersecurity and operational executive experience, having previously served in these roles as an Executive Director for JP Morgan Chase (JPMC). Prior to his executive experience at JPMC, he developed his encompassing skill set in global leadership roles at Royal Bank of Scotland, Citigroup, and Deutsche Bank. This experience has allowed Boris to drive critical improvements in process control and security; setting the stage for UFCE's continued growth.



**Jonathon Mayer,
CFO**

Jonathan as Chief Financial Officer (CFO) has more than sixteen years of professional experience serving the financial services sector. Jonathan developed his skill set through thirteen years in public accounting at leading firms such as Ernst & Young, LLP, and Grant Thornton, LLP. The focus of his public career centered upon private equity, hedge and venture capital firms, as well as asset management start-ups, with a specialty in credit analysis. Prior to joining UFCE, Jonathan was the CFO of a multistrategy private investment fund. This experience has allowed Jonathan to bring best-in-class processes / procedures, and leadership to UFCE's finance and accounting functions, while developing more sophisticated reporting and financial analysis that UFCE will leverage as it continues to grow.

Management (continued)



**Boreis Khanales,
CTO**

Boris is a twenty-year technology veteran having served in various development, deployment, and consulting positions in the financial services sector. As Chief Technology Officer (CTO) of UFCE, he has responsibility for information systems development and integrity; in addition to his role in reviewing technologies meant to keep UFCE at the forefront of its industry. Prior to joining UFCE, Boris held senior technology positions at Deutsche Bank; Imagine Software; Nova MicroSonics; and IBM, with responsibility for designing, developing, and supporting real-time portfolio reporting, risk management, and related regulatory solutions for global financial institutions.



**Alex Pinkhasov,
Credit Committee**

Since 2023, Alex has been a pivotal member of UFCE's Credit Committee, responsible for overseeing all aspects of the underwriting process, including financial analysis, risk assessments, and pricing evaluations. Alex brings a wealth of experience from his senior management roles in the financial sector, having previously served at Alpine Woods Capital Investors LLC and ConvergeX, where he excelled in corporate actions, P&L management, financial reporting, data consolidation, and risk management. With a strong foundation in general financial management and relationship banking, Alex is known for his strategic approach and dedication to maintaining rigorous underwriting standards. His leadership and expertise play a crucial role in managing UFCE's credit risk and enhancing the company's overall credit strategy.

Management (continued)



**Samin Masnun,
Final Underwriting Manager**

Samin as UFCE's Final Underwriting Manager, coalesces the component parts of the underwriting team's analysis for final funding and pricing decisions. Samin has over seven years of underwriting experience in the commercial and merchant cash advance funding industries. Under Samin's leadership, the underwriting team is responsible for performing the final evaluation of every funding contract, pre and post-funding, to ensure that each conforms to UFCE's established underwriting guidelines.



**Leora Katayev,
Legal Compliance, Account Manager**

With over 21 years of experience in the legal field, Leora serves as UFCE's Director of Legal, Compliance & Account Management. Leora's leadership has been instrumental in fostering strong partnerships between merchants and UFCE, ensuring full compliance with industry regulations, and driving a culture of accountability. She excels in navigating complex legal and compliance challenges, enhancing both the operational efficiency and integrity of UFCE.

REPRESENTATIVE OFFICE & OFFICE OF GENERAL COUNSEL

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