

Cash Flow Finance Fact Sheet



Nucleus
Cash Flow
Finance

If your business needs a cashflow boost then this could be a great product for you. Whether you're looking to expand your premises or workforce, take your company to the next level or fill a cashflow gap it means you will either need considerable cash reserves, make budgetary sacrifices or seek alternative solutions.

WHAT IS CASH FLOW FINANCE?

Cash Flow Finance is a straightforward and hassle free unsecured commercial loan of up to **£150,000**.

HOW CAN IT HELP?

Getting finance when you need it can be a big challenge for business owners. That's where we can help.

Do you experience any of these challenges?

- Lumpy cashflow or seasonal peaks and troughs
- Long payment terms putting pressure on your finances
- Expansion plans/growth delayed due to cash restrictions

These factors and many others are common reasons for needing a short-term injection of capital.

WHY NUCLEUS?

At Nucleus we understand what businesses need. Our Cash Flow Finance product was created by talking to businesses and creating a product that works for you.

We want to help you achieve your goals, that's why we offer:

- ▶ **Fast service** – receive your funding in 24 hrs
- ▶ **Human approach** – our in-house experts will guide you through the process
- ▶ **Short to mid-term borrowing** – from 3 months to 5 years in length
(5 year terms only available to loans over £75K)
- ▶ **No early repayment fee**
- ▶ **£25,000 to £150,000**

WITH CASH FLOW FINANCE YOU CAN:

- Enable **business expansion**, whether this means a new premises or office equipment
- Helping to pay **unexpected bills**
- Assist with **working capital** requirements
- Facilitating business **buy-outs and buy-ins**
- Business growth**, whether this means hiring new staff or investing in productivity solutions

In fact, as long as the loan is spent on your business, we're pretty flexible about what you use it for.

CAN I USE CASH FLOW FINANCE?

To use the product you will need to show us:

- Minimum three years of trading history
- Proven profitability in recent accounts
- Registered in England or Wales
- Homeowner in England or Wales

To apply you will need to send us:

- 3 month's bank statements
- Asset and Liability statement
- Last 2 years full accounts

We work with businesses in all sectors and both direct to consumer and business to business.

We also have a tailored Cash Flow Finance product for Professionals

Talk to our expert funding team for invoice, overdraft, property, construction and asset finance solutions:

+44 (0)207 839 9451 or contact@nucleus-cf.co.uk