

Nucleus

COMMERCIAL FINANCE

About Nucleus Commercial Finance

Nucleus is a finance provider with a difference. We have the financial expertise and product range you need to take any business to the next level.

Our range of products means that if one does not suit, we can either combine them or use an alternative, with no extra hassle for you or the business.



Expert



Bespoke



Transparent



Fast

Finance that fits

We pride ourselves in taking the time to get to know you and the businesses you work with. We focus on finding solutions and fitting our products to the needs of a business, rather than the other way round. Our speed and flexibility means we can provide finance when a business needs it. With our Cash Flow, Business Cash Advance, Invoice, Education, Property, Construction Finance and Asset Based Lending, and our human and tailored approach, we can combine products or use them individually to find the right finance solution.

We can work with all sizes of business, in any industry. We have a growing team of experienced professionals and can fund deals ranging from £3k to £50m.



Working with us

We value our introducer network, you are an important part of what we do every day.

Commission

We have a generous commission structure but the specific rates vary according to product. Refer to our product cards for more information.



Refer the lead

Log a lead with one of our team so we can attribute it to you. Work with our team to gather documents and key information.



Work together

You will receive regular progress updates and you maintain your relationship with the business throughout.



Close the deal

Once the deal is complete you will be eligible for commission, calculated monthly and paid the following month.

Our products and services come with guaranteed expertise, honesty, and certainty.

If you would like to find out more, please contact one of our specialist team members on



OUR REACH

Our team of experts have a wealth of experience in their products to help you deliver the best choice of finance for your clients. We are present all over England and Wales, with clients and introducers in every region.

- Asset Based Finance
- Invoice Finance
- Property Finance
- Cash Flow Finance
- Business Cash Advance
- Construction Finance
- All products



David Rushton
West Midlands,
North West



Dennis Pym
South West



Ian Bath
National



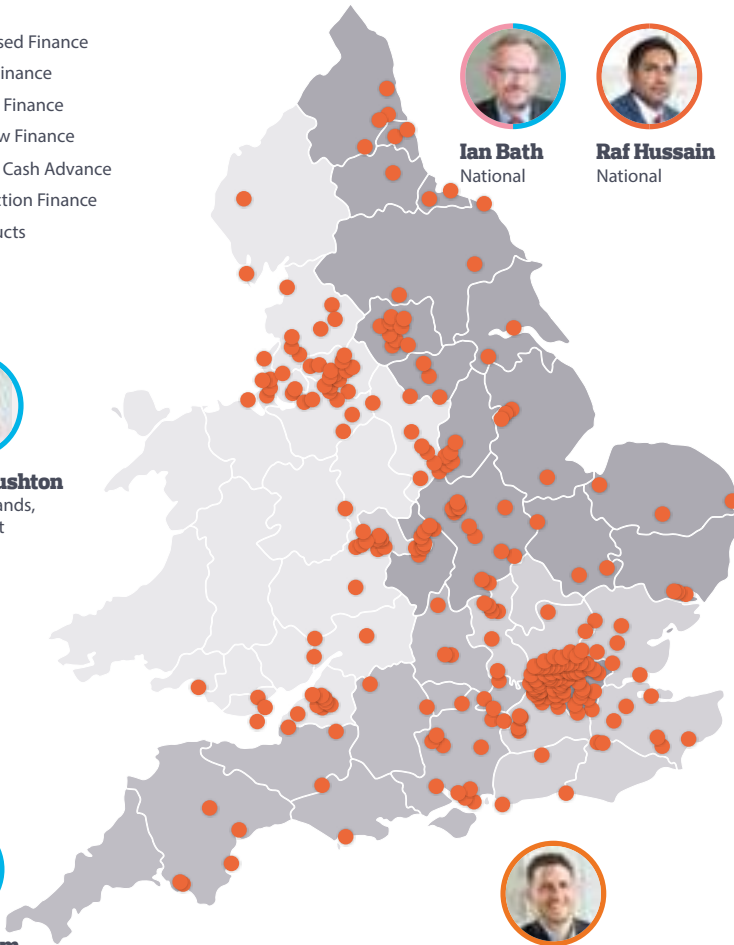
Raf Hussain
National



Yasmine Holliday
East Midlands,
North East



Mark Swindell
South East



Our products

Cash Flow Finance	6
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Property Finance	12
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Nucleus Cash Flow Finance

Cash Flow Finance is a straightforward and hassle free commercial loan of up to £150k.

Whether the needs of the business are for cashflow, asset purchase, expansion plans or a wide range of other reasons, we can support them.

Product details

Term

3 months to 5 years
(5 year terms only available to loans over £75K)

Minimum Lend

£25k

Maximum Lend

£150k

Interest Rate

Fixed Interest rate based on the credit grading of the business

Decision

Same day decision and funding when we receive a fully packaged application.

Fees

Arrangement fee between from 3.5% - 5.5%. Flat rate interest starting at 5% per annum

Eligibility

Minimum Criteria

3 years trading history
Business should be **profitable** in their latest accounts

Director must be a homeowner in England or Wales

Industry Sector

All sectors; b2b and b2c

ADDITIONAL INFORMATION

Loan completion is subject to satisfactory searches on both the business and its directors.*

Adverse credit which has now been satisfied, may be considered with an explanation on a case by case basis.

Final loan amount is based on balance sheet.

INTRODUCER COMMISSION

We have bespoke tiered commission structures for this product, enquire for more details

To apply businesses must provide:

- 2 years of filed accounts (sole traders 2 years of accounts)
- Recent **3 months bank** statements

* AND shareholders if they own over 25% of the shareholding in the business.



Nucleus
Cash Flow
Finance

Business Management Software

Business Optix

Operating since 2011

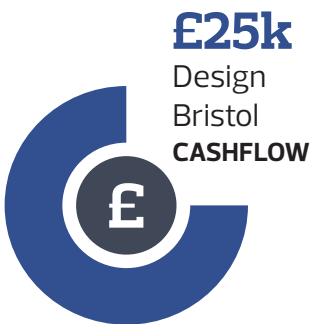
Surrey

Growth after MBO

CASE STUDY

BusinessOptix needed a cash flow boost to help with their ambitious two-year growth plan. The business offers a cloud-based platform that enables organisations to run their core operations, grow the scale of their business and make transformational changes.

Ali Peerbhoy, CFO at the business had looked around the market for solutions after they became frustrated with the rigidity of the service their bank provided and they were introduced to Nucleus by a broker. They chose Nucleus because they were impressed by the fast turnaround and the high level of service.



Nucleus
Cash Flow
Finance

Nucleus
Business
Cash Advance

Nucleus
Invoice
Finance

Nucleus
Property
Finance

Nucleus
Education
Finance

Nucleus
Overdraft
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Nucleus
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Nucleus

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Nucleus
Business
Cash Advance

If your client's business takes card payments and needs a cash flow boost then a Business Cash Advance (BCA) is the perfect solution.

It works like a business loan but repayments are flexible and tailored to suit your client's revenue. The funding can be used for any business purpose and is calculated on your client's monthly card takings.

Product details

Term

3 months to 18 months+

Minimum Lend

£3k

Maximum Lend

£150k (£150k+ bespoke pricing)

Decision

Same day decision when we receive a fully packaged application. Funding on same day.

Repayments

Fixed cost repayments based on risk and size of deal. Pay back based on % of daily card takings.

Eligibility

Minimum Criteria

- Minimum 4 months trading
- Registered in England, Wales & Scotland
- Minimum turnover £2.4k a month
- Minimum 10 card transactions

Industry Sector

All sectors; b2b and b2c

To apply businesses must provide:

- Bank Account details
- Mandate Form (Client requests this form and provide it to us)

For larger deals over £25k we will need:

- 3 months of bank statements
- Management accounts
- VAT status + PAYE

INTRODUCER COMMISSION

We have bespoke tiered commission structures for this product, enquire for more details



Nucleus
Business
Cash Advance

CASE STUDIES

£75k

Architectural firm
Manchester
WORKING CAPITAL



£23k

Convenience store
Bath
STOCK PURCHASE



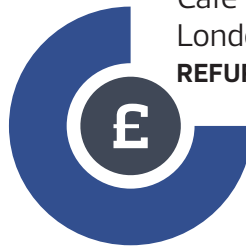
£10k

Convenience store
Bristol
**STOCK PURCHASE
AND CASH FLOW**



£23k

Café
London
REFURBISHMENT



Nucleus
Cash Flow
Finance



Nucleus
Business
Cash Advance



Nucleus
Invoice
Finance



Nucleus
Property
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Asset Based
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Invoice Finance allows businesses to have access to funds immediately, rather than waiting for their customers to pay.

Our charges are transparent and easy to understand. Our fixed monthly fee makes it easy for businesses to plan and manage their finances. At Nucleus we have:

- An experienced team with the level of expertise to handle all types of enquiry
- A specialist team that can manage more difficult and complex funding requirements
- A consultative, solution driven approach

Once onboard, our in-house Client Relationship Management team offer ongoing support to all our clients.

INTRODUCER COMMISSION

7.5–10% of **all fees (incl. interest)** earned monthly

Eligibility

Minimum Criteria

Business to business,
with credit terms

Industry Sector

All sectors – see our specialist
product for Construction

Minimum Trading

From start-ups

Product details

Prepayment

Up to 100%

Fees

- Arrangement fee
- **Fixed fee** from 0.1 to 2% of turnover or funding line

Minimum Lend

£100k

Maximum Lend

£50m

CASE STUDY

Our client, a successful supplier for the top British automotive brands was previously funded by a bank but was asked to seek alternatives after a few overseas projects failed. The deal was complex, with a high concentration needed for one of the debtors and it required a specialist understanding of the industry to structure the facility appropriately and support the client's operations.

Nucleus was the only funder who were able to fully meet their requirements and was able to match the previous provision to deliver the bespoke £8m Invoice Discounting facility that was needed and the company is now thriving.





Nucleus
Property
Finance

Our Property Finance is a secured business loan that enables businesses to access the funding they need to start, grow or assist their business. Using property as security means that we can offer **up to £20m per transaction**, on a short or long term basis. The loans we provide can be used for any purpose: working capital, growth or debt consolidation.

This product is ideal if the business is: **low on fixed assets, does not fit standard lending criteria or is a start-up.**

Specialism/USP	Bespoke principal lender offering specialist lending solutions for businesses
Charges	1st and 2nd
Interest Rates	From 0.91% per month
Security Types	Commercial and Residential
Types of Loan Available	Term, Bridging and Interest only
Treatment of Interest	Fully amortising
Max LTV for Residential	Up to 80%
Max LTV for Commercial	Up to 65%
Max Loan Term	7 years
Min/Max Deal Size	£25k to £20m+
Geographical Lending Area	England & Wales
Commission Rate	Up to 5%
Associations	NACFB
Adverse Credit Considered	Yes
Owner Occupied	Yes
Third Party Guarantors	Yes
Proposal Turnaround Times	24 hours
Flexible Finance Terms	Yes

For an existing business:

- 3 months business bank statements
- Recent set of unabbreviated filed accounts
- Purpose of the loan

For a new business or start-up:

- Business plan
- Cash flow forecasts

We work with businesses who sell direct to consumer or to other businesses, in all sectors, both in England and Wales.

The business must have sufficient equity in their residential or commercial property.



Nucleus
Property
Finance

£500k

Restaurant Franchise Start-Up

Operating since 2017

Harlow

Setup and launch costs

CASE STUDY

A brand new start up restaurant franchise in a great location was looking for **£500k** to cover **purchasing equipment, securing a location and other set up costs**. The two directors, who were experts in the field, approached us.

With their business plan and cashflow forecasts, plus security against their properties, we were able to advance the full amount and the business is now going from strength to strength.



£400k

Fresh Food
Supplier
Kent

**FUND NEW
CONTRACT**



£90k

Homecare
Provider
Harrogate

GROWTH



£2m

Specialist Event
Company
UK

**PROJECT
COMPLETION**



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Apprenticeship Finance is a solution designed to assist colleges and training providers with the increased financial and administrative demands placed on their organisations. We have enabled establishments to thrive since the new funding regime launched in May 2017.

Our in-house team of Education Finance experts have years of experience in business and education funding.

- A full credit control function is provided
- A credit check on each employer is included
- We will prepay the initial 10% employer contribution to the training provider so that they can unlock the 90% government payments
- The training provider is freed up to concentrate on the important relationship with the employer, rather than spend time chasing

Eligibility

Minimum Criteria

Listed as a provider on RoATP

Industry Sector

Apprenticeship training providers:

- Colleges
- Further education
- Universities

Product details

Prepayment

50-100%

Fees

No Hidden Fees

Small fee per employer per month

Interest fee on the advance

Minimum Lend

£50k

Maximum Lend

£500k



Nucleus
Education
Finance

Apprenticeship training provider ✓

Basingstoke College ✓

Operating since 1947 ✓

Basingstoke ✓

New apprenticeship funding ✓

CASE STUDY

Basingstoke College saw that the newly announced funding changes would have an impact on them and decided to get ahead .

“The support from Nucleus will ensure that our team can focus on building relationships with businesses and employers, ensuring that we are offering the right products and continuing to deliver excellent service to those we work with.”

Other Education Finance products

Nucleus have a specialist education team with years of experience of working in the sector. We understand the needs of education providers and our in-house expertise, based on working in both the Education and Finance industries , meaning that we know exactly how to support businesses in the sector.

We can also provide commercial loans for growth, cashflow or special projects. Whether the provider is in Higher Education, Further Education, Apprenticeship provision, Early Years or Education services, we are able to provide a range of solutions to manage your funding needs and the changing landscape.



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Construction Finance

Our specialist Construction Finance and expert understanding of the sector is perfect for contractors and sub-contractors in the industry. Construction finance provides businesses with a pre-agreed advance of funding, against their uncertified applications, stage payments or milestones.

This specialist industry needs specialist understanding. The way payments work can mean that even when a large or long-term contract has been agreed, funds are not necessarily accessible when your client needs them.

At Nucleus we have in-house expertise and our own quantity surveyors to help guide you and the business to a funding solution.

- A **cheaper fixed fee facility** compared to other providers
- Pre payments against applications
- A **confidential facility** to prevent the need for disclosure to debtors
- Competitively priced bad debt protection available

INTRODUCER COMMISSION

7.5–10% of **all fees (incl. interest)** earned monthly

Eligibility

Minimum Criteria

£1m turnover

Industry Sector

Construction: contractors, subcontractors, suppliers

Minimum Trading

From start-ups

Product details

Prepayment

40–70%

Fees

Arrangement fee

Fixed fee from 0.1 to 2% of turnover or funding line

Minimum Lend

£100k

Maximum Lend

£50m



£290k ✓

Commercial fit out company ✓

Midlands ✓

Increased working capital ✓

CASE STUDY

The difficulty for this business was that large amounts of its cash were being tied up in contracts typical to the construction industry, where framework agreements and staged payments are the norm. Nucleus arranged a finance facility for a transparent, fixed fee, giving the business access to more than £290k. The company has gone from strength to strength and we recently increased the limit to £350k.

“Nucleus demonstrated a detailed understanding of our industry, and how to fund contractual debt. They have a unique process for analysing and managing contractual debt based businesses like ours.”

Client feedback



£250k

Principal housing
contractor

WORKING CAPITAL



£3.8m

Pre-fabricated building
contractor

FUND LARGE £70M CONTRACT





Nucleus

Asset Based Lending

Asset based lending allows a business to raise funding against business assets such as invoices, stock, property, plant and machinery.

Unlike other asset based lenders, our funding does not necessarily need to be linked to an invoice finance facility.

We do not have a pre-determined criteria. We work with our customers to understand their borrowing needs and match appropriate funding against the business assets, to satisfy requirements.

Our charges are transparent and easy to understand and our fixed monthly fee makes it easy for businesses to plan and manage their finances. We make all of our lending decisions locally and use a fast and efficient, yet consultative approach. Our experienced team have the expertise to handle all types of enquiry, both in terms of complexity and large size funding requirements..

Eligibility

Industry Sector

All sectors

Minimum Trading

From start-ups

Product details

Prepayment

Plant & Machinery up to 80%

Stock up to 60%

Property up to 75%

Minimum Lend

£100k

Maximum Lend

£50m



Nucleus
Asset Based
Lending

£14.5m

Steel stock

£11m ID facility, £2.5m property,
£1m ABL: plant and machinery

Operating since 1975

Southend-on-Sea

Expansion

CASE STUDY

In 2016, SES was looking to stimulate business growth, but found typical routes to finance unsatisfactory. The client's existing invoice funding arrangement could not be extended, and if they hoped to expand, they needed to tap into the liquidity of their considerable asset base. We were able to offer a multi-product £14.5m solution and the business has gone from strength to strength ever since..

“We’d heard that Nucleus were flexible and reliable, and we needed a lender who would be able to provide a variety of different finance types. Nucleus has offered, and continues to offer, superb levels of support.”

Mick Welden, Breal Consulting



£13.8m

£800k: P&M Loan
£13m Invoice Finance
Haulage firm



£1.5m

£900k Invoice Finance
£500k ABL: Property Loan
£150k Overpayment
Waste disposal



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Finance



Nucleus
Business
Cash Advance



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OUR JOURNEY

Since launching Nucleus in 2011 we have been growing our team and product offering and with your help we will continue to grow in 2019 and beyond.

