

 **Nucleus**  
COMMERCIAL FINANCE



## About Nucleus Commercial Finance

We are a leading Fintech ensuring businesses get bespoke funding solutions at lightning speed. We're armed with the best-in-class technology which enables us to provide decisions and funds rapidly, with accuracy and fairness every time.



**EXPERT**



**BESPOKE**



**TRANSPARENT**



**FAST**

## Finance that fits

With funding between £3k and £5m through both secured and unsecured products, our customers have plenty of choice and flexibility to help them thrive.

Our award-winning tech has meant we're able to streamline and automate the entire process to deliver a hassle-free, effortlessly simple funding journey for both direct customers and the introducers we work with.

Through investments in artificial intelligence and machine learning, we transitioned seamlessly to being a leading Fintech with innovative, award-winning technology at its core.



## Working with us

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

### *myNucleus*

Our award-winning introducer CRM portal makes it easier to submit your proposals through to us. Keep track of deals, decisions, payouts and team performance all in one easy-to-use platform.

### 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 through the *myNucleus* CRM. Upload information on the chosen product, business information and documentation.



#### Work together

Track deal progress through *myNucleus* and maintain your relationship with your client throughout.



#### Close the deal

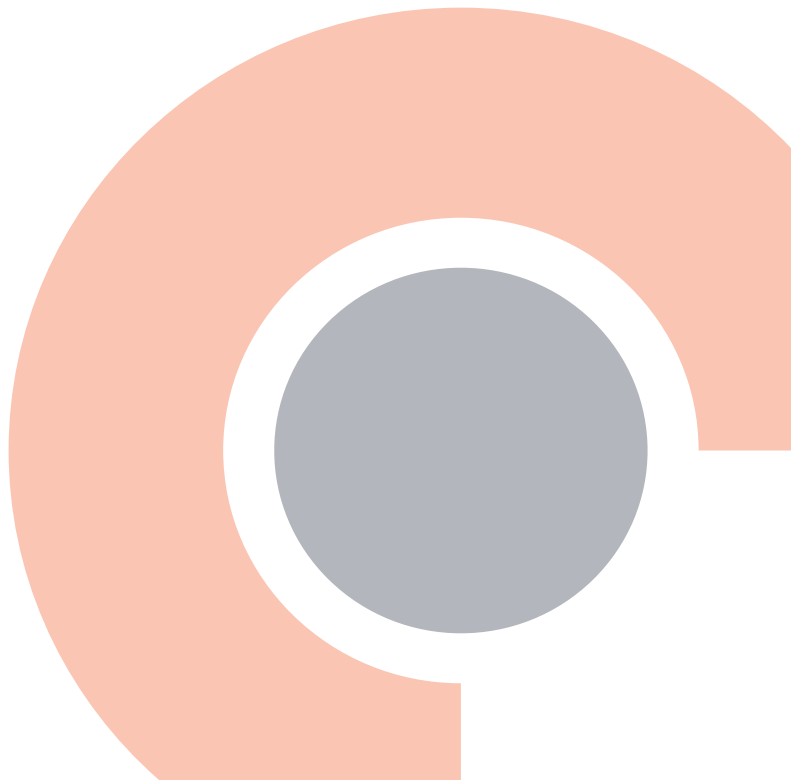
Once the deal is complete you will be eligible for commission. Send your invoice in and get paid in an instant.

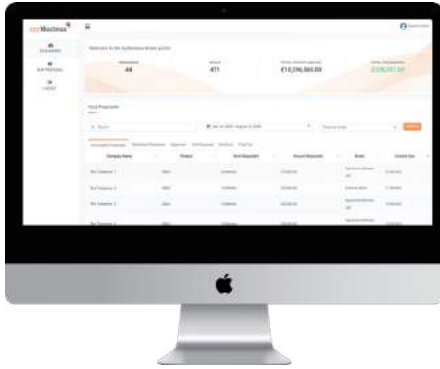
Our products and services come with guaranteed expertise, honesty and certainty. If you would like to find out more about *myNucleus* or any of our products, please contact our specialists using the following details.

Email: [introducers@nucleus-cf.co.uk](mailto:introducers@nucleus-cf.co.uk) or call: 020 7839 9451

# Our products

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*my*Nucleus 

Through our one-of-a-kind CRM myNucleus, introducers can upload deals, track their progress and provide their clients with a decision in just minutes. We've received over 35,000 proposals and approved over £300M through myNucleus so far – that's all thanks to our clever auto-underwriting system working its magic behind the scenes.



21 AWARDS

£2.6+ BILLION LENT

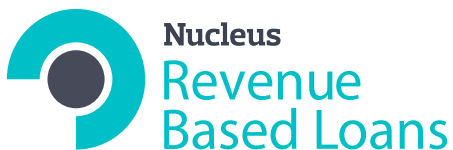


1000+ INTRODUCERS

OVER 35,000 APPLICATIONS SUBMITTED



COMING SOON



200%

Borrow up to 200% of monthly revenue

12 m

Repayment over 3-12 months



Ability to renew/top up as business grows

4 m

Minimum 4 months trading



Effortless application - Open Banking access only

£

£3k to £300k

**Nucleus Commercial Finance**

Mezzanine Floor, St Albans House, 57-59 Haymarket, London, SW1Y 4QX

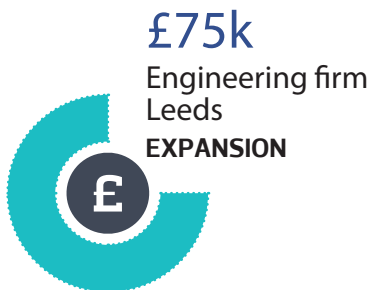
Tel: 020 7839 9451 Email: [introducers@nucleus-cf.co.uk](mailto:introducers@nucleus-cf.co.uk) Web: [nucleuscommercialfinance.com](http://nucleuscommercialfinance.com)

## More on Revenue Based Loans...

The amount of money that a business can borrow will be determined by their card takings and e-commerce sales.

The repayments will be simple weekly direct debits, therefore no operation challenges of setting up a trust account or splits with the POS provider are required.

For businesses registered in England, Scotland and Wales.





Nucleus Business Loans have just landed and they are the perfect solution for businesses wanting to grow, with funding from £10k up to £2m.

SMEs can use these loans to improve cash flow, fund expansion plans or grow into the business they've always dreamed of being.

## Product details

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### Term

3 months to 6 years

### Minimum Lend

£10k

### Maximum Lend

£2m

### Interest Rate

Interest rates from 6.5%

### Decision

Over 95% of deals decisioned within 1 minute with Open Banking and Open Accounting access

### Added Benefits

- No PG\*
- Interest-only option for up to 12 months\*

\*For qualifying businesses

## Eligibility

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### Minimum Criteria

- Minimum 6 months trading history
- Access via Open Banking
- At least one Director based in the UK

### 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.

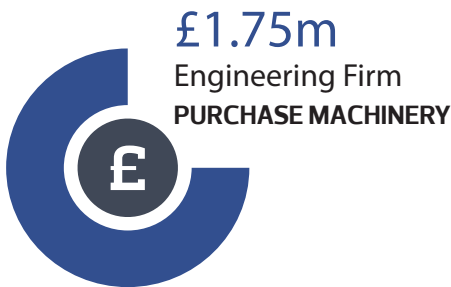
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## A Nucleus Business Loan might look like...



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 £5m per transaction**, on a short or long term basis. The loans we provide can be used for any purpose, including 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.**

<b>Specialism/USP</b>	Bespoke principal lender offering specialist lending solutions for businesses
<b>Charges</b>	1st and 2nd
<b>Interest Rates</b>	From 0.91% per month
<b>Security Types</b>	Commercial and Residential
<b>Types of Loan Available</b>	Term and Interest only
<b>Treatment of Interest</b>	Fully amortising
<b>Max LTV for Residential</b>	70%
<b>Max LTV for Commercial</b>	60%
<b>Max Loan Term</b>	7 years
<b>Min/Max Deal Size</b>	£25k to £5m
<b>Geographical Lending Area</b>	England and Wales
<b>Commission Rate</b>	Up to 5%
<b>Associations</b>	NACFB
<b>Adverse Credit Considered</b>	Yes
<b>Owner Occupied</b>	Yes
<b>Third Party Guarantors</b>	Yes
<b>Proposal Turnaround Times</b>	24 hours
<b>Flexible Finance Terms</b>	Yes

#### For an existing business:

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

#### 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 and both in England and Wales.

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

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## CASE STUDY

A fast-growing events company had enjoyed phenomenal success over the past 4 years since inception, experiencing an incredible increase in turnover from being a brand new start-up, to over £3m annually. The nature of the events industry meant that they were experiencing problems with their working capital.

After reaching out to the bank they were surprised that they were not offered a suitable finance solution considering the evidence of their success. Our solution was to provide a £4m Property Finance facility to help get over this cash flow hump and bolster the firms growth.



£400k

Fresh Food  
Supplier  
Kent

FUND NEW  
CONTRACT



£950k

Homecare  
Provider  
Harrogate

GROWTH



£2.4m

Specialist Event  
Company  
UK

PROJECT  
COMPLETION

# 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 2022 and beyond.

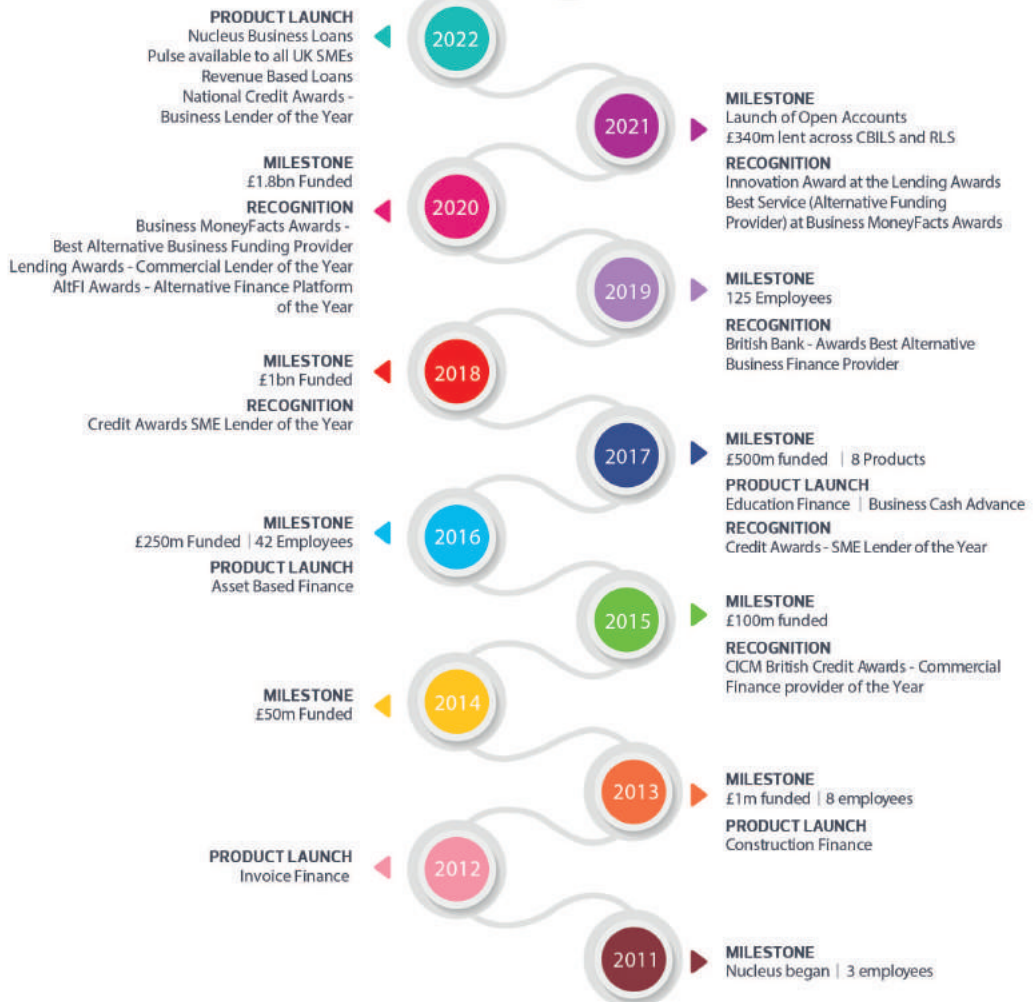
£2.6bn+  
LENT TO UK BUSINESSES

4  
FINANCE PRODUCTS



21  
AWARD WINS SINCE LAUNCH

125  
GLOBAL TEAM



# THE FUTURE OF FINTECH



£2.6 Billion Lent



21 Awards



Secured & Unsecured  
Loan Options



Decisions In Minutes.  
Same Day Payouts.

Our bespoke, all-in-one introducer CRM platform empowers you at every stage of the application journey. One central place with everything you need - built just for you.



Submit proposals in  
minutes



Manage all your proposals  
in one place



See your  
commission

[www.nucleuscommercialfinance.com](http://www.nucleuscommercialfinance.com)



## Take your clients to the next level with **game-changing insights**

Pulse empowers your clients to make the right decisions for their business, ensuring they always stay one step ahead of any potential hurdles.

### What is Pulse?

Get x-ray vision for your clients with Pulse insights. Use our advanced analytics to stand out from the competition. One thirty second journey and your clients are set for lightening fast funding decisions and payouts. We spot trends and flag issues so that your clients don't have to.



#### Invaluable insight

You and your clients will receive trends and insights on their turnover, P&L, gross margin and liquidity, giving you a head start on ensuring they easily surpass financial hurdles that come their way.



#### Dynamic lending

We will help your clients create bullet-proof loan applications. They'll have the data they need, in a way that lenders like it to bolster their chance of hearing that all important YES!



#### Driving growth

Pulse enables your clients to run the business they've always dreamed of. Our insights identify areas of concern and your clients will also receive well presented management accounts - and all for free.

# Actionable insights for your clients

## Turnover Trend

Truly understanding the trends within their turnover data will help spotlight growth opportunities.

### Turnover Trend →



### Gross Margin →



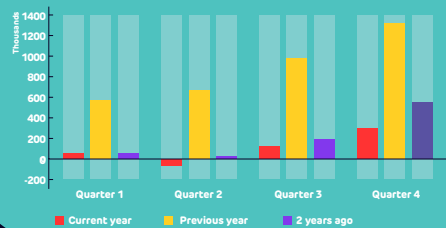
## Gross Margin

Real-time analysis of gross margin data means that persistent downward pressure can be spotted, its causes quickly identified, and a correction strategy implemented.

## Profit & Loss

An accurate and timely understanding of their P&L is a key tool to managing a business strategy. But developing and maintaining it can be hugely time consuming. Pulse solves that issue.

### Profit and Loss →



### Credit/Debit Ratio →



## Debtor / Creditor Ratio

Modern businesses have to contend with a varying multitude of supply chain providers. Successfully understanding and managing their debtor/ creditor ratio significantly strengthens the resilience of the business.



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