

**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 £2m 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

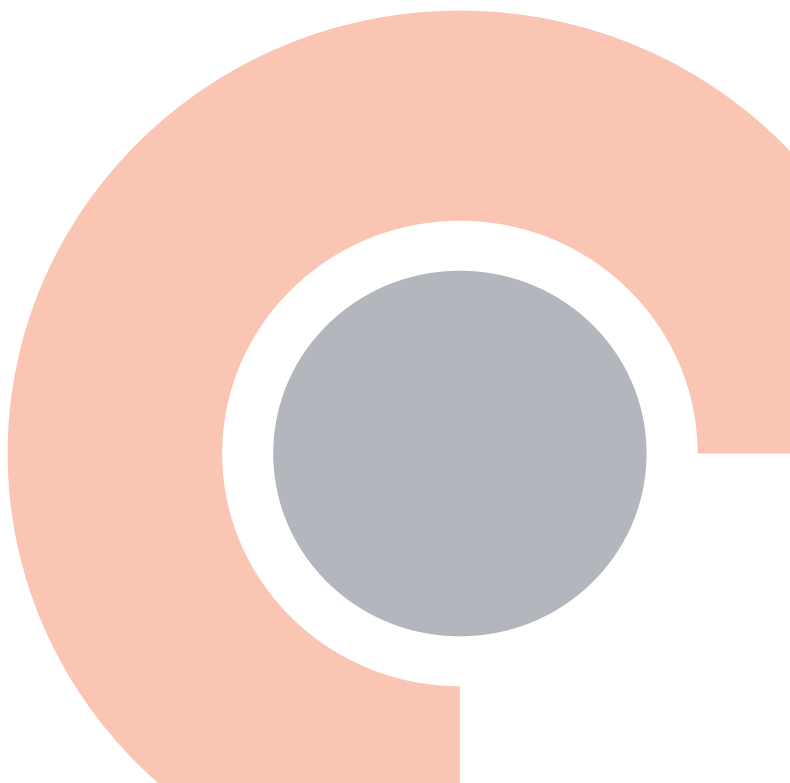
Once the deal is complete, you will be eligible for commission. Send your invoice in and get paid in an instant.

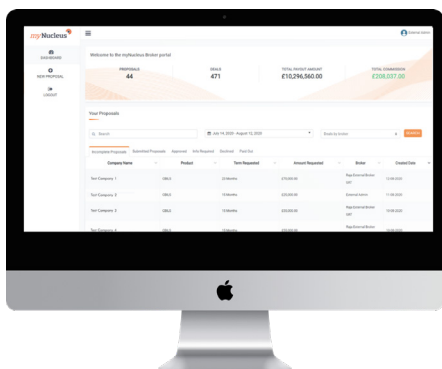
Our products and services come with guaranteed expertise, honesty and certainty. If you would like to find out more about *myNucleus* or any of our products, please contact our specialists using the following details.

Email: introducers@nucleus-cf.co.uk or call: **020 7839 1980**

Our products

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*my***Nucleus**

If you are looking for a fast and easy way to submit deals and get instant decisions for your clients, you will love our unique CRM myNucleus. With myNucleus, you can upload deals, track their progress and get a decision in minutes. Our smart auto-underwriting system has processed over 40,000 proposals and approved over £495M so far – and you can be part of this success story too!



24 AWARDS

£2.9+ BILLION LENT



1,000+ INTRODUCERS

OVER 40,000 APPLICATIONS SUBMITTED





Nucleus Business Loans offer your clients the perfect solution to grow and expand, with affordable funding from £10k up to £2m.

These loans can help your clients enhance their cash flow, fund their expansion plans or develop into the business they've always dreamed of being.

Product details

Term

3 months to 6 years

Minimum Lend

£10k

Maximum Lend

£2m

Interest Rate

Interest rates from 8.5%

Decision

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

Eligibility

Minimum Criteria

- Minimum 12 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.

A Nucleus Business Loan might look like...

£1.75m

Engineering Design
Activities
North West

PURCHASE MACHINERY



£30k

General Site
Cleaning
London

STOCK



£700k

Transportation
Birmingham

WORKING CAPITAL



£1.2m

Manufacturing
Bristol

EXPANSION PLANS





Revenue Based Loans are the ideal choice for your clients who want to grow their businesses without sacrificing equity or collateral.

They can access up to 200% of their monthly E-commerce sales and card takings, and apply for ongoing top-ups as they increase their revenue. With fixed weekly direct debits, repayments are kept simple, as they should be!

Product details

Term

3 – 12 months

Minimum Lend

£3k

Maximum Lend

£300k

Factor Rate

Between 1.15 and 1.35

Commissions To Broker

50% of arrangement fee

25% of arrangement fee on renewals within 6 months

Decision

Decisions in less than 1 hour when correct information and Open Banking access is provided

Eligibility

Minimum Criteria

- Minimum 4 months trading history
- Minimum 10 transactions per month
- Access via Open Banking
- Backed by Personal Guarantees
- At least one Director based in the UK

ADDITIONAL INFORMATION

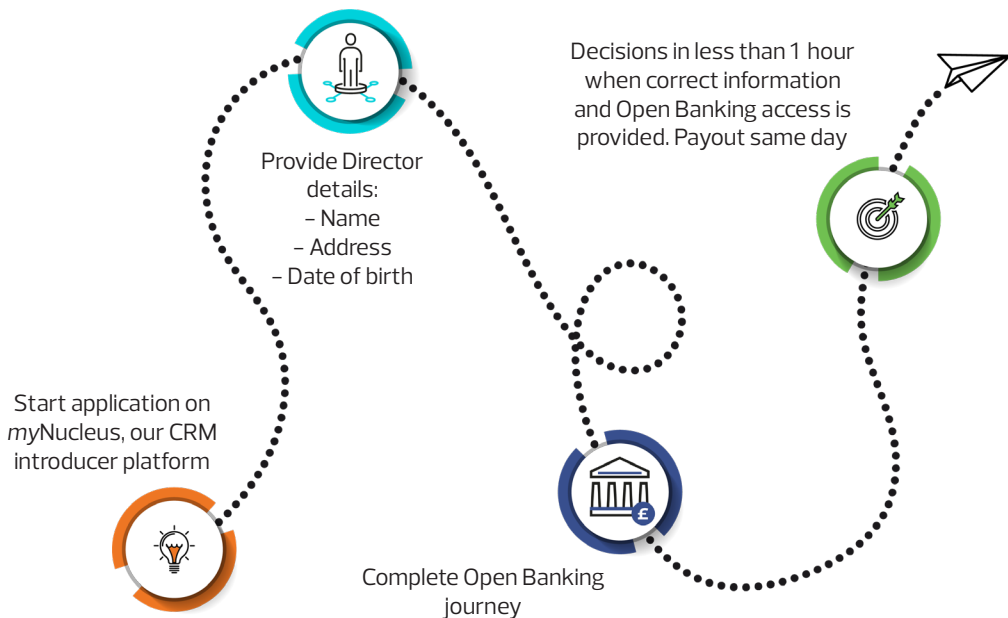
As we require Open Banking access on all RBL deals, decisions are almost instant with legals being sent immediately should your client want to proceed.

More on Revenue Based Loans...

You can help your clients access various amounts of funding based on their card takings and E-commerce sales, even if they have a merchant cash advance loan elsewhere.

The repayments are hassle-free weekly direct debits, so there is no need to set up a trust account or split payments with the POS provider.

This product is available for businesses registered in England, Scotland* and Wales. To apply, your clients need to provide a phone number and email address, as well as the director's name, date of birth and home address.



*Businesses in Scotland can borrow up to £75k through this product.



Property Finance is a secured business loan that helps your clients unlock the value of their property, providing **up to £2m per transaction** to start, grow or assist their business. Whether they need working capital, growth funding or debt consolidation, our Property Finance can offer them a short- or long-term solution.

This product is ideal for clients who are: **low on fixed assets, do not meet standard lending criteria or are 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 and Interest only
Treatment of Interest	Fully amortising
Max LTV for Residential	70%
Max LTV for Commercial	60%
Max Loan Term	7 years
Min/Max Deal Size	£25k to £2m
Geographical Lending Area	England and 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:

- Open Banking required
- 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.

Nucleus Commercial Finance

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

Tel: 020 7839 1980 Email: introducers@nucleus-cf.co.uk Web: nucleuscommercialfinance.com

CASE STUDY ON PROPERTY FINANCE

A fast-growing events company had enjoyed phenomenal success over the past 4 years, since inception, experiencing an incredible increase in turnover from 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 £2m 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

**£1.4m**

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 2023 and beyond.



Unleash Pulse for your Clients



We spot trends, flag issues, and **create management accounts** so your clients don't have to.



You can drive engagement with our first-class tool and **boost client retention** like never before.



Saves your clients **time and money** by automating time-consuming tasks.



Empower your clients to make **smart financial decisions** with our AI-powered dashboard.



Help your clients create **bullet-proof loan applications** with the data they need in a way that lenders like it.

And all for free!


We're moving fast, don't get left behind!

We're serious when we say we're starting a revolution...
At Pulse HQ, we're enabling brokers across the UK to
leverage their clients' financial data and we've got
exciting updates **coming soon**....



1 Cash Flow Analysis

- With Open Banking access from your clients, you'll get real time alerts on any irregular transactions - we'll let you know if they get too low
- Receive the latest updates on your clients' new borrowings and repayments from us



2 Business Loan Offers

- Receive daily updates on how much your clients can borrow
- Get pre-approved loans with details on amount, term and rate



3 Dynamic Forecasting Capability

- Generate forecasts instantly with a single tap
- Sleek UI with clever tips for forecasts based on historical trends, and the power to override them



4 Customer and Supplier Analysis

- Use our insights to identify areas of concern and get well-presented management accounts for each of your clients

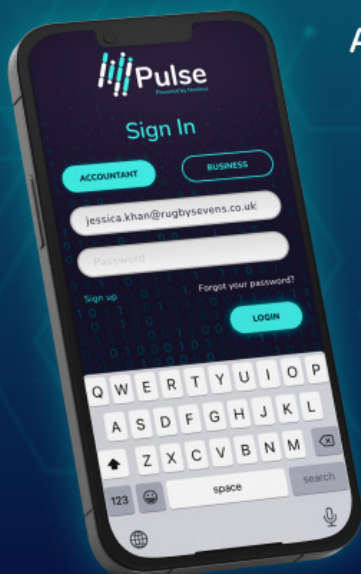
Their very own AI-driven Pulse dashboard



Access insights on our all-encompassing,
dynamic dashboard.

View trend analysis and management
accounts for your clients on any device,
anywhere, any time.

Advanced data analysis made easy
thanks to our intuitive dashboard
designed for your clients.





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