

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 £5k to £50m.



Nucleus
Cash Flow
Finance



Nucleus
Business
Cash Advance



Nucleus
Invoice
Finance



Nucleus
Property
Finance



Nucleus
Education
Finance



Nucleus
Overdraft
ID



Nucleus
Asset Based
Lending



Nucleus
Construction
Finance

Our products

Cash Flow Finance	6
Business Cash Advance	8
Invoice Finance	10
Property Finance	12
Education Finance	14
Construction Finance	16
Asset Based Lending	18



Nucleus
Cash Flow
Finance

Cash Flow Finance is a straightforward and hassle free commercial loan of up to £200k.

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

£200k

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

Up-front arrangement fee between 3.5-5.5%, flat rate interest starting at 5%

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.

To apply businesses must provide:

- 2 years of filed accounts (sole traders 2 years of accounts) incl. Asset & Liability Statement
- 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 Optimx 
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 level of service.



Nucleus Commercial Finance

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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, calculated based 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



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



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Cash Flow
Finance



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Cash Advance



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Finance



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Finance



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Education
Finance



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Overdraft
ID



Nucleus
Asset Based
Lending



Nucleus
Construction
Finance



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.

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

Minimum Lend

£100k

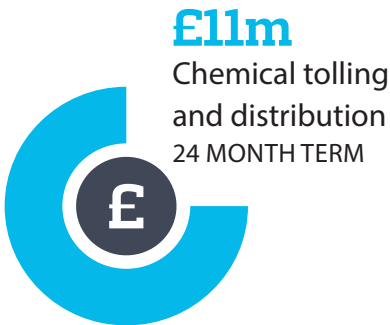
Maximum Lend

£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.



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Asset Based
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Construction
Finance



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	80%
Max LTV for Commercial	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 and 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, 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 payments

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



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.”

Lorraine Heath, Deputy Principal, Basingstoke College

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 means 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





Nucleus

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

Eligibility

Minimum Criteria

£1m turnover

Industry Sector

Construction: contractors, subcontractors, suppliers

Minimum Trading

1 year

Product details

Prepayment

~40-70%

Fees

Arrangement fee

Fixed fee from 0.1 to 2% of turnover

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, plant and machinery, stock and property.

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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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.

