

Nucleus

COMMERCIAL FINANCE



About Nucleus Commercial Finance

Nucleus is a finance provider with a difference. We have the financial expertise and product range your clients need to take their 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 your clients.



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, Business Growth Loans, 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.

myNucleus

Our award winning introducer 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 myNucleus. 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 specialist using the following details. Email: introducers@nucleus-cf.co.uk or call: **020 7839 9451**.

Our products

Business Growth Loans	4
Cash Flow Finance	6
Business Cash Advance	8
Invoice Finance	10
Property Finance	12
Asset Based Lending	14
Construction Finance	16



Business Growth Loans are small, short-term solutions from £3k to £50k to help your clients business grow.

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

Up to 12 months

Minimum Lend

£3k

Maximum Lend

£50k

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.

Eligibility

Minimum Criteria

18 months trading history

1 set of fully filed company accounts

At least 1 Director(s) 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:

- 1 year of filed accounts.
The latest set of filed accounts cannot be more than 21 months old.
- Recent **12 months bank** statements

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

Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



RECENT DEALS



Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



Business Growth Loans are small, short-term solutions from £3k to £50k to help your clients business grow.

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.

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) incl. Asset & Liability Statement
- Recent **3 months bank** statements

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

Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



Business Management Software ✓

Business Optimx ✓

Operating since 2011 ✓

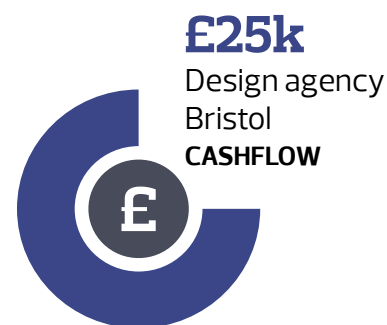
Surrey ✓

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

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



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

£2m (£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

INTRODUCER COMMISSION

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

To apply businesses must provide:

- A minimum of 1 month worth of card statements
- Typically a minimum of 12 months' worth of bank statements

For larger deals over £25k:

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

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

Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



- Latin Restaurant ✓
- Cafe Pacifico ✓
- Operating since 2016 ✓
- London ✓
- Marketing ✓

CASE STUDY

following a management buyout the new management team running Cafe Pacifico – a Mexican restaurant and Covent Garden institution which has been going for 35 years – wanted additional funds to breathe new life into the business by investing in property upgrades and marketing.

In order to achieve this the business needed a cash injection and worked with Nucleus Commercial Finance to secure £25,000 via a Business Cash Advance – a flexible loan which leverages the cash takings of the business. Cafe Pacifico found working with us was extremely efficient, professional and the speed of our process was essential for them.



Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



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

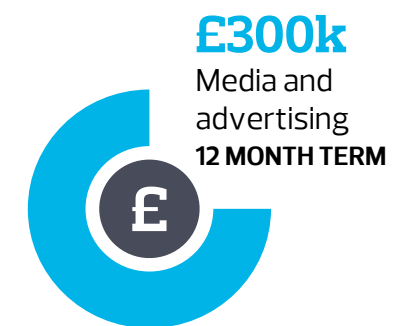
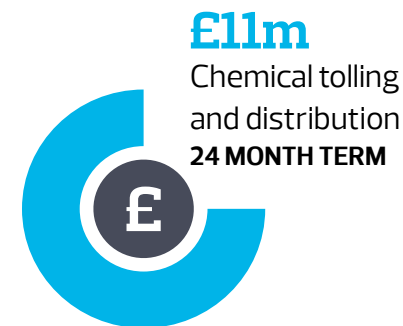


£8m facility ✓
British automotive industry manufacturer ✓
Coventry ✓
Investment in growth ✓

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 Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com

Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



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

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 Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



£500k

Restaurant Franchise Start Up

Operating since 2017

Harlow

Setup and launch costs

CASE STUDY

A fast-growing events company had enjoyed phenomenal success over the past 18 months, since inception, experiencing an incredible increase in turnover from brand-new start-up, to over £2m 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, considering the evidence of their success, that they were not offered a suitable finance solution. Our solution was to provide a £90k property finance facility to help get over this cash flow hump.



£400k

Fresh Food Supplier
Kent

FUND NEW CONTRACT



£90k

Homecare Provider
Harrogate

GROWTH



£2m

Specialist Event Company
UK

PROJECT COMPLETION



Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



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 Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



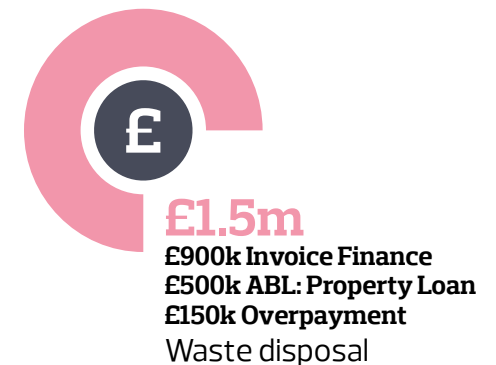
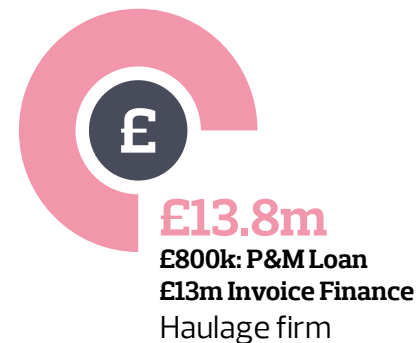
£14.5m
Steel stock
£11m ID facility, £2.5m property,
£1m ABL: plant and machinery
Operating since 1975
Southend-on-Sea
Expansion

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



Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



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

Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com



£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



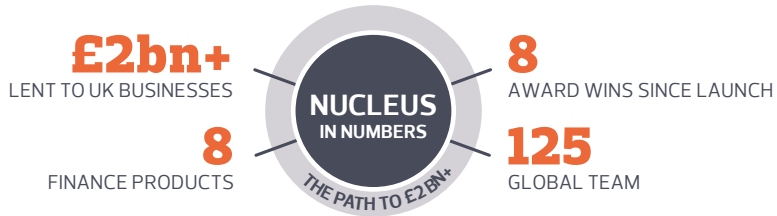
Nucleus Commercial Finance

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

Tel. 020 7839 9451 Email. contact@nucleus-cf.co.uk Web. nucleuscommercialfinance.com

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 2021 and beyond.



MILESTONE
£1.8bn Funded
RECOGNITION
Business MoneyFacts Awards – Best Alternative Business Funding Provider
Lending Awards – Commercial Lender of the Year
AltFI Awards – Alternative Finance Platform of the Year

2020

MILESTONE
£1bn Funded
RECOGNITION
Credit Awards SME Lender of the Year

2018

MILESTONE
£250m Funded | 42 Employees
PRODUCT LAUNCH
Asset Based Finance

2016

MILESTONE
£50m Funded
PRODUCT LAUNCH
Asset Based Finance

2014

PRODUCT LAUNCH
Invoice Finance

2012

MILESTONE
125 Employees
RECOGNITION
British Bank – Awards Best Alternative Business Finance Provider

2019

MILESTONE
£500m funded | 8 Products
PRODUCT LAUNCH
Education Finance | Business Cash Advance
RECOGNITION
Credit Awards – SME Lender of the Year

2017

MILESTONE
£100m funded
RECOGNITION
CICM British Credit Awards – Commercial Finance provider of the Year

2015

MILESTONE
£1m funded | 8 employees
PRODUCT LAUNCH
Construction Finance

2013

MILESTONE
Nucleus began | 3 employees

2011