

# Nucleus Business Growth Loans (BGL)



**Nucleus**  
Business  
Growth Loans

Nucleus Business Growth Loans – are commercial loans of up to £50,000. Our Business Growth Loans are small, super fast solutions to help you grow your business. They also come with quarterly top-ups, which means they are perfect for helping your business start trading again post lockdown.

## WHAT ARE BUSINESS GROWTH LOANS?

Short-term cashflow boosts for any purpose. Borrow from **£3,000 – £50,000**, for 12 months with simple monthly repayments.

## HOW CAN THEY HELP?

Getting the right finance to help with your immediate business needs can be a challenge. Our Business Growth Loans are the perfect choice to help you achieve your goals.

### Do you experience any of these challenges?

- **Drop in cashflow** – with our Business Growth Loans, you can apply and get funds within hours – meaning you can free up cash to tackle any urgent business requirements.
- **Expansion plans/growth delayed due to cash restrictions** – Business Growth Loans can be the injection of cash that you need to take on that big project or realise your growth ambitions by reinvesting in your business.

## WITH BUSINESS GROWTH LOANS YOU CAN:

- ▶ Enable expansion, whether this means a new project, premises or equipment
- ▶ Improve your cash flow
- ▶ Pay unexpected bills
- ▶ Purchase stock
- ▶ Press forward with your growth ambitions as the UK lockdown comes to an end.

## WHAT ARE THE BENEFITS OF BGL?

- ▶ **Cash boost – funds from £3,000 – £50,000**
- ▶ **Top-ups – apply for quarterly top-ups**
- ▶ **Short term – 12 months**
- ▶ **Quick decisions – 90% of applications decided in an hour**
- ▶ **Rapid funds – same day payouts**

## WHY NUCLEUS?

At Nucleus we understand what businesses need. Our Business Growth Loans have been created by talking to business owners and understanding their challenges. The result is a flexible, short-term product perfect to help you achieve your growth aspirations.

**We want to help you achieve your goals and that is why our service is:**

### FAST

Same day decision and funds when you provide all the required information on application.

### EFFICIENT

Borrow funds for 12 months and get an immediate cash boost.

### SIMPLE

Online application, automatic repayments and quarterly top-ups.

### HUMAN

You get a dedicated account manager to guide you through the process.

## CAN MY BUSINESS USE BGL?

### Basic criteria

- Business registered in England or Wales.
- Minimum 18 months' trading history.
- Minimum 1 set of filed accounts. Last filed accounts cannot be more than 21 months old
- All directors/shareholders must provide the following: date of birth, phone number, email and current address
- Personal Guarantees – At least 1 Guarantor must be a U.K homeowner
- Minimum limit £3k.
- To ensure you get a same day decision, you must provide all of the required information at the point of application.

### What information is required to apply?

- Application form.
- 12 months' bank statements (for all business accounts – Open Banking is the preferred method)
- Confirmation that at least one Guarantor is a home owner

We work with businesses in a wide range of sectors, both direct to consumer and business to business. We also provide other bespoke finance solutions, including secured, invoice and asset based funding products. For more information, get in touch using the contact details below.

**Nucleus Commercial Finance, Mezzanine Floor, St Albans House, 57-59 Haymarket, SW1Y 4QX.**

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