

# Property Finance Fact Sheet



**Nucleus**  
Property  
Finance

Property finance is exactly what it sounds like: a secured business loan that uses a residential property, commercial property, or property portfolio as collateral, allowing you to borrow what you need, when you need it – at competitive rates.

## WHAT IS PROPERTY FINANCE?

Property Finance is a secured loan backed by residential or commercial property from £25,000 to £20m

## WHY NUCLEUS?

At Nucleus we understand what businesses need. We pride ourselves on our bespoke lending approach. We use common sense and spend time getting to know you and your business so that we can tailor our solutions to fit.

**We want to help you achieve your goals, that's why we offer:**

- ▶ **Fast service** – decision in 24 hrs
- ▶ **Human approach** – our in-house experts will guide you through the process
- ▶ **Short to mid-term borrowing** – from 3 months to 7 years in length
- ▶ **No early repayment fee**
- ▶ **£25,000 to £20m**

## HOW CAN IT HELP?

It enables businesses that cannot obtain funding elsewhere to get funding.

If you are:

- A start up
- An existing business turned down by other lenders
- Don't tick a box for other lenders

## WITH PROPERTY FINANCE YOU CAN:

- Assist with **working capital** requirements
- Facilitating business **buy-outs and buy-ins**
- Business growth**, whether this means hiring new staff or investing in productivity solutions
- Obtain **startup capital**
- Consolidate business debts

**In fact, as long as the loan is spent on your business, we're pretty flexible about what you use it for.**

## CAN I USE PROPERTY FINANCE?

**To use the product you will need to show us:**

**If you have an existing business:**

- Three months business bank statements
- Recent set of unabbreviated filed accounts
- Any other supporting information such as cashflow forecasts

**If you are starting a new business:**

- Business plan
- Proven profitability in recent accounts

We work with businesses in all sectors and both direct to consumer and business to business in England and Wales. You must have sufficient equity in your residential or commercial property.

Talk to our expert funding team to find out more about Property Finance or our other products: Invoice, Overdraft, Education, Cash Flow, Construction and Asset finance solutions:

+44 (0)207 839 9451 or [contact@nucleus-cf.co.uk](mailto:contact@nucleus-cf.co.uk)