

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 your business to borrow what it needs, when it needs it – at competitive rates.

WHAT IS PROPERTY FINANCE?

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

WHY NUCLEUS?

At Nucleus we understand what businesses need and 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 business goals, that is why we offer:

- ▶ **Fast service** – decision in 24 hrs
- ▶ **Human approach** – our in-house experts will guide you through the process
- ▶ **Flexible terms** – from 3 months to 8 years in length
- ▶ **£25,000 to £20m**

WHY PROPERTY FINANCE?

It enables businesses to raise secure long term funding.

This product is particularly suitable if:

- Your business is low on fixed assets
- You do not think your business fits standard lending criteria
- Your business is a start up

USE PROPERTY FINANCE TO:

- Assist with **working capital** requirements
- Facilitate business **buy-outs and buy-ins**
- Grow your business** by 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 are pretty flexible about what you use it for.

CAN MY BUSINESS 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
- Purpose of the loan

You may be asked for other supporting information such as cashflow forecasts.

If you are starting a new business:

- Business plan
- Cashflow forecast

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:

0207 839 9451 or contact@nucleus-cf.co.uk