



# Nucleus

COMMERCIAL FINANCE



## About Nucleus Commercial Finance

We are a leading Fintech ensuring businesses get bespoke funding solutions at lightning speed. We're armed with the best-in-class technology which enables us to provide decisions and funds rapidly, with accuracy and fairness every time.



**EXPERT**



**BESPOKE**



**TRANSPARENT**



**FAST**

## Finance that fits

With funding between £3k and £2m through both secured and unsecured products, our customers have plenty of choice and flexibility to help them thrive.

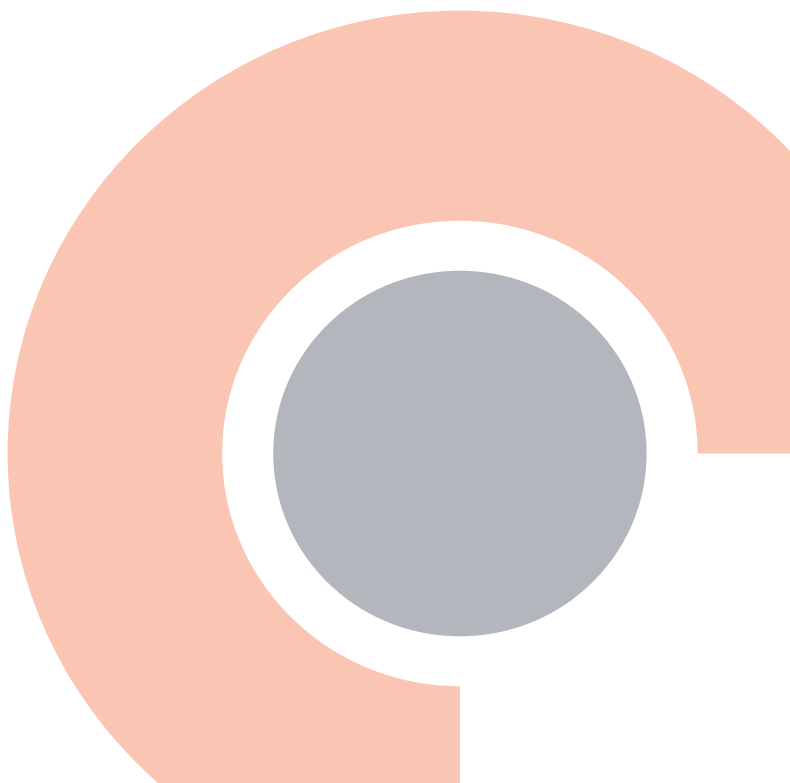
Our award-winning tech has meant we're able to streamline and automate the entire process to deliver a hassle-free, effortlessly simple funding journey for both direct customers and the introducers we work with.

Through investments in artificial intelligence and machine learning, we transitioned seamlessly to being a leading Fintech with innovative, award-winning technology at its core.



# Our products

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Nucleus Business Loans offer you the perfect solution to grow and expand, with affordable funding from £10k up to £2m.

These loans can help you enhance your cash flow, fund your expansion plans or develop into the business you've always dreamed of being.

## Product details

### Term

3 months to 6 years

### Minimum Lend

£10k

### Maximum Lend

£2m

### Interest Rate

Interest rates from 8.5%

### Decision

Over 95% of deals decisioned within 1 minute with Open Banking and Open Accounting access

## Eligibility

### Minimum Criteria

- Minimum 12 months trading history
- Access via Open Banking
- At least one Director based in the UK

### 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.

## A Nucleus Business Loan might look like...

**£1.75m**

Engineering Design  
Activities  
North West

**PURCHASE MACHINERY**



**£30k**

General Site  
Cleaning  
London

**STOCK**



**£700k**

Transportation  
Birmingham

**WORKING CAPITAL**



**£1.2m**

Manufacturing  
Bristol

**EXPANSION PLANS**





Revenue Based Loans are the ideal choice for those, who want to grow their businesses without sacrificing equity or collateral.

They can access up to 200% of their monthly E-commerce sales and card takings, and apply for ongoing top-ups as they increase their revenue. With fixed weekly direct debits, repayments are kept simple, as they should be!

## Product details

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**Term**

3 – 12 months

**Minimum Lend**

£3k

**Maximum Lend**

£300k

**Factor Rate**

Between 1.15 and 1.35

**Commissions To Broker**

50% of arrangement fee

25% of arrangement fee on renewals  
within 6 months

**Decision**

Decisions in less than 1 hour when correct  
information and Open Banking access is  
provided

## Eligibility

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**Minimum Criteria**

- Minimum 4 months trading history
- Minimum 10 transactions per month
- Access via Open Banking
- Backed by Personal Guarantees
- At least one Director based in the UK

**ADDITIONAL INFORMATION**

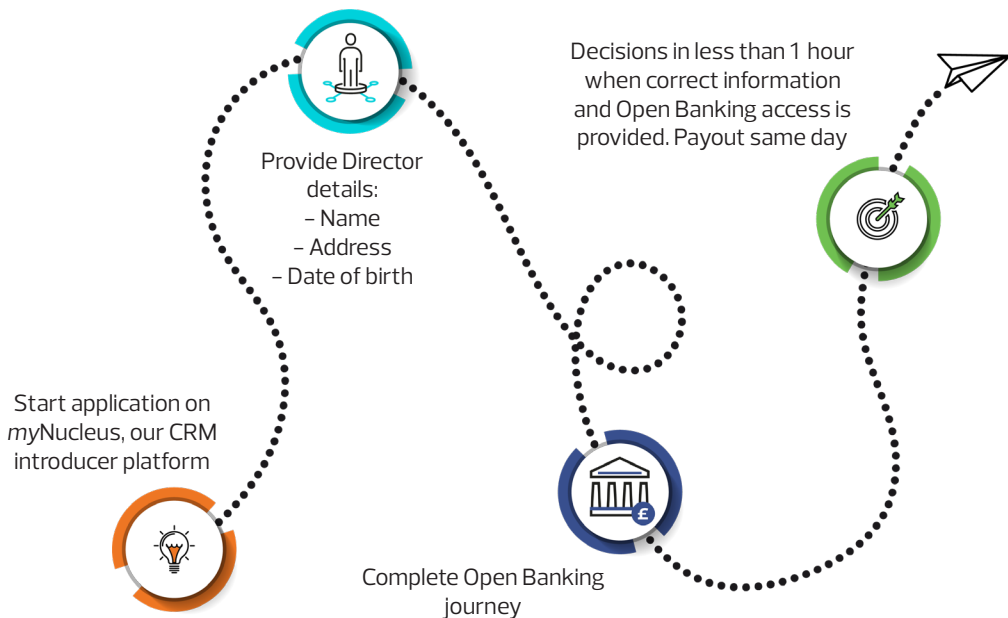
As we require Open Banking access on all RBL deals, decisions are almost instant with legals being sent immediately should your client want to proceed.

## More on Revenue Based Loans...

You can access various amounts of funding based on your card takings and E-commerce sales, even if you have a merchant cash advance loan elsewhere.

The repayments are hassle-free weekly direct debits.

This product is available for businesses registered in England, Scotland\* and Wales. To apply, you need to provide a phone number and email address, as well as the director's name, date of birth and home address.



\*Businesses in Scotland can borrow up to £75k through this product.



Property Finance is a secured business loan that helps you to unlock the value of your property, providing **up to £2m per transaction** to start, grow or assist your business. Whether you need working capital, growth funding or debt consolidation, our Property Finance can offer you a short- or long-term solution.

This product is ideal for those who are: **low on fixed assets, do not meet standard lending criteria or are 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 and Interest only
Treatment of Interest	Fully amortising
Max LTV for Residential	70%
Max LTV for Commercial	60%
Max Loan Term	7 years
Min/Max Deal Size	£25k to £2m
Geographical Lending Area	England and 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:

- Open Banking required
- Recent set of unabbreviated filed accounts

### 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

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## CASE STUDY ON PROPERTY FINANCE

A fast-growing events company had enjoyed phenomenal success over the past 4 years, since inception, experiencing an incredible increase in turnover from brand-new start-up, to over £3m 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 that they were not offered a suitable finance solution considering the evidence of their success. Our solution was to provide a £2m Property Finance facility to help get over this cash flow hump and bolster the firms growth.

**£400k**

Fresh Food  
Supplier  
Kent

**FUND NEW  
CONTRACT**

**£950k**

Homecare  
Provider  
Harrogate

**GROWTH**

**£1.4m**

Specialist Event  
Company  
UK

**PROJECT  
COMPLETION**

# 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 2023 and beyond.





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