

# Nucleus Business Cash Advance (BCA)



Nucleus  
Business  
Cash  
Advance

If your 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 without the worry of unmanageable repayments.

## WHAT IS BUSINESS CASH ADVANCE?

A business loan for any purpose, calculated based on your card takings. Borrow **up to 120%** of your monthly card payments, **£5,000 to £150,000**.

## HOW CAN IT HELP?

Getting finance when you need it can be a big challenge for business owners. That is where we can help.

### Do you experience any of these challenges?

- **Lumpy cash flow or seasonal peaks and troughs** – with BCA you only pay back an agreed percentage of your card payments so even in the quieter periods it is affordable for them
- **Expansion plans/growth delayed due to cash restrictions** – BCA can be the injection of cash that you need to take on that big project or realise their growth ambitions by reinvesting in their business

These factors, and many others, are common reasons for needing a short-term injection of capital.

## WHY NUCLEUS?

At Nucleus we understand what businesses need. Our Business Cash Advance product was created by talking to business owners and creating a product that works for you.

### We want to help you achieve your goals, that is why our service is:

- ▶ **Fast** – Same day decision. Money a few days
- ▶ **Flexible** – Tailored to you. Only pay back what you can afford, with no fixed time frame to repay
- ▶ **Simple** – Online application. Automatic repayments
- ▶ **Human** – Dedicated account manager. We understand your business

## WITH BCAYOU CAN:

Enable **expansion**, whether this means a new project, premises or equipment

### Cash flow

Helping to pay **unexpected bills**

### Stock purchase

### Refurbishment

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

## WHAT ARE THE BENEFITS OF BCA?

- **No Application fee**
- **Unsecured**
- **Does not affect personal credit**
- **Renewals – can apply for more funds again & again**
- **Payback is only on card sales** (we do not touch your cash or cheque transaction)
- **High Approval rates**

## CAN MY BUSINESS USE BCA?

- Minimum 4 months trading
- UK registered company
- Sole traders, Ltd, LLP
- Minimum turnover £5k a month
- Minimum 10 card transactions pcm

### To apply you should have these documents ready:

- Card statements (Usually 12 to 18 months)
- Bank account details
- Identification
- Proof of address
- Mandate form (You can request this form and send it to us)
- 3 months bank statements
- VAT status

We work with businesses in all sectors and both direct to consumer and business to business, as long as you operate using card payments. We also have a range of other cash flow, growth and turnaround finance products that can work parallel to this product. Ask our team for more information.

Talk to our expert funding team for invoice, overdraft, property, construction and asset finance solutions:

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