

Commercial Finance Opportunities

Alternative Fixed Income Opportunities (SICAV-SIF)

Presentation

Fund Investment Portfolio

Trade Examples

Q1 / 2018

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VAT Registration Number: 9 2 8 7 8 6 2 6 8
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Mission

To provide investors with a genuine alternative inflation hedge in an increasingly uncertain and volatile world.

Investment Process

Finance Areas



The Fund operates a diversified investment portfolio of loans which are typically secured against a diverse range of assets. Loan ‘collateral’ is often tied to accounts receivable / invoices, and/or inventory, as well as personal guarantees, land, buildings and debentures over bank accounts.



Nucleus
Overdraft
Finance



Nucleus
Cash Flow
Finance



Nucleus
Invoice
Finance



Nucleus
Property
Finance



Nucleus
Asset
Finance



Nucleus
Construction
Finance

Over GBP 700 million lent to small business since 2011

Historic Trade Examples:

<http://www.prestigefunds.com/wp-content/uploads/CFO-Fund-Investment-Examples.pdf>

NOTE: As at 01/2018. All figures are approximate and subject to change without notice. All Finance Areas are example only and may not be representative of future lending activity. SOURCE: Prestige Capital Management Limited. FINANCE ARRANGER: Nucleus Commercial Finance Limited.

Investment Portfolio

Snapshot



Fund Investment Portfolio - Lending Statistics

- Minimum lending period 3 months
- Maximum lending period 8 years
- Total # loans 557
- Total # of facilities 116
- Average value of finance provided GBP 500k - Debt Finance Portfolio 1
 GBP 300k - Debt Finance Portfolio 2
 GBP 250k - Debt Finance Portfolio 3
 GBP 100k - Debt Finance Portfolio 4
 GBP 50k - Debt Finance Portfolio 5
- Average loan maturity term 13 months - Debt Finance Portfolio 1
 15 months - Debt Finance Portfolio 2
 35 months - Debt Finance Portfolio 3
 9 months - Debt Finance Portfolio 4
 33 months - Debt Finance Portfolio 5

NOTE: As at 01/2018. All figures, terms and conditions are approximate and subject to change without notice.

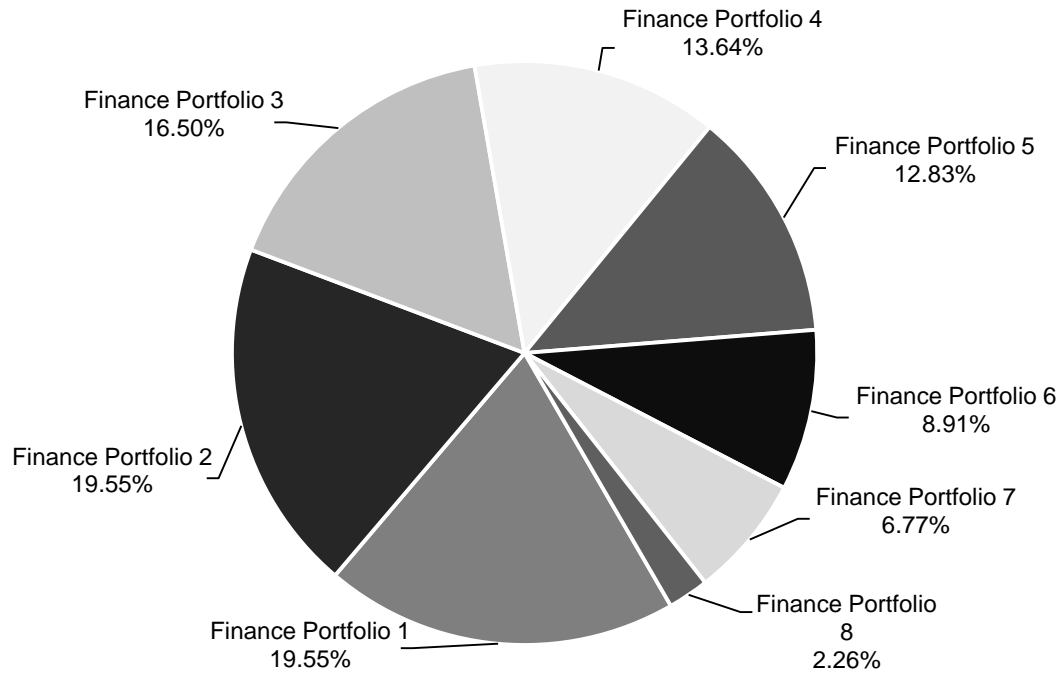
SOURCE: Prestige Capital Management Limited

Investment Portfolio

Snapshot



Debt Finance Portfolios: Asset Allocation % of Fund



NOTE: As at 01/2018. All figures, terms and conditions are approximate and subject to change without notice.

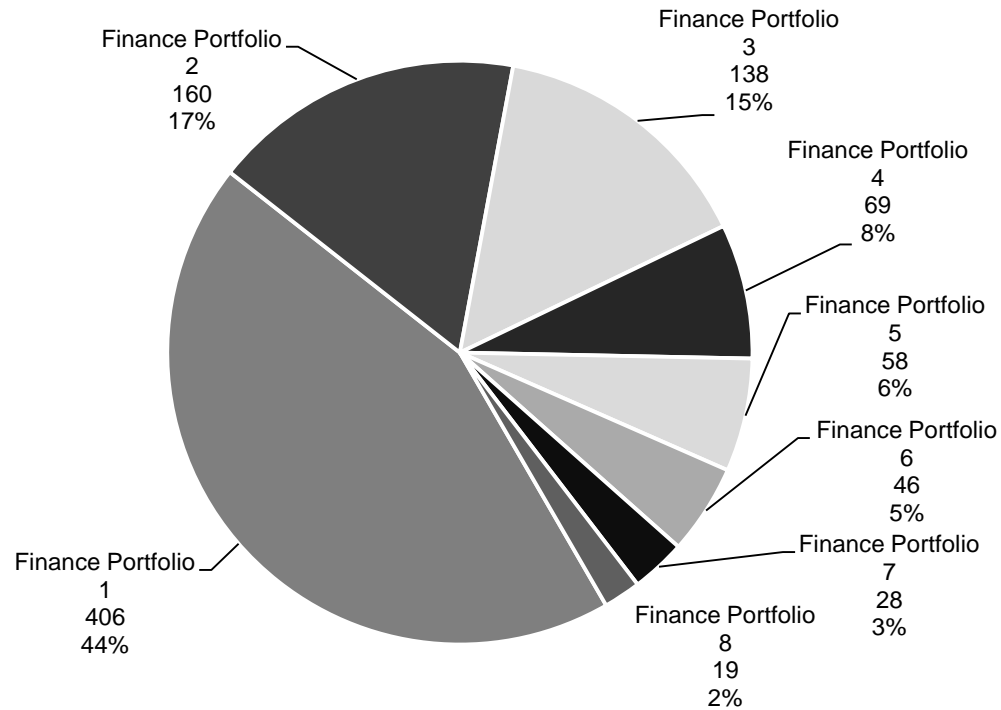
SOURCE: Prestige Capital Management Limited

Investment Portfolio

Snapshot



Debt Finance Portfolios: Asset Allocation # of Loans / % of Loans



NOTE: As at 01/2018. All figures, terms and conditions are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Customer Locations



1. Shoeburyness (UK)
2. Kent (UK)
3. Lincoln (UK)
4. Coventry (UK)
5. Yorkshire (UK)
6. Hampshire (UK)



NOTE: As at 01/2018 subject to change without notice.

SOURCE: Prestige Fund Management Limited

Investment Portfolio - Examples

South Essex Stockholders Limited



Investment Portfolio - Examples

South Essex Stockholders Limited



General Information

Type:	Property Finance Asset Finance Invoice Finance
Industry:	Non-specialised wholesale trade in industrial metals and materials
Location:	Shoeburyness (UK)
Size:	250+ employees
Incorporated:	1975
Funding Objective:	To stimulate business growth

Financials

Financial Commitment:	GBP 14.5M
Loan Duration:	12 Months

Security

Debentures over bank accounts / assets
Personal guarantees
Accounts Receivable / Invoices

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

South Essex Stockholders Limited



“Transitioning from an old lender to a new one is often complicated, and you don’t expect to have this level of access to decision-makers after the deal’s been agreed. Nucleus has offered, and continues to offer, superb levels of support.”

Mick Welden, South Essex Stockholders Limited

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

GSE Group Limited



Investment Portfolio - Examples

GSE Group Limited



General Information

Type:	Invoice Finance / Construction Finance
Industry:	Civil Engineering and Plant Hire construction firm
Location:	Kent (UK)
Size:	50+ employees
Incorporated:	2003
Funding Objective:	To repay existing overdraft facility to generate working capital

Financials

Financial Commitment:	GBP 3M
Loan Duration:	6 months

Security

Debentures over bank accounts /
assets
Personal guarantees
Accounts Receivable / Invoices

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

GSE Group Limited



“Nucleus has been fantastic to work with: the team is very flexible and proactive, and takes the time to fully understand our business needs - ultimately Nucleus ensures we get paid on time.”

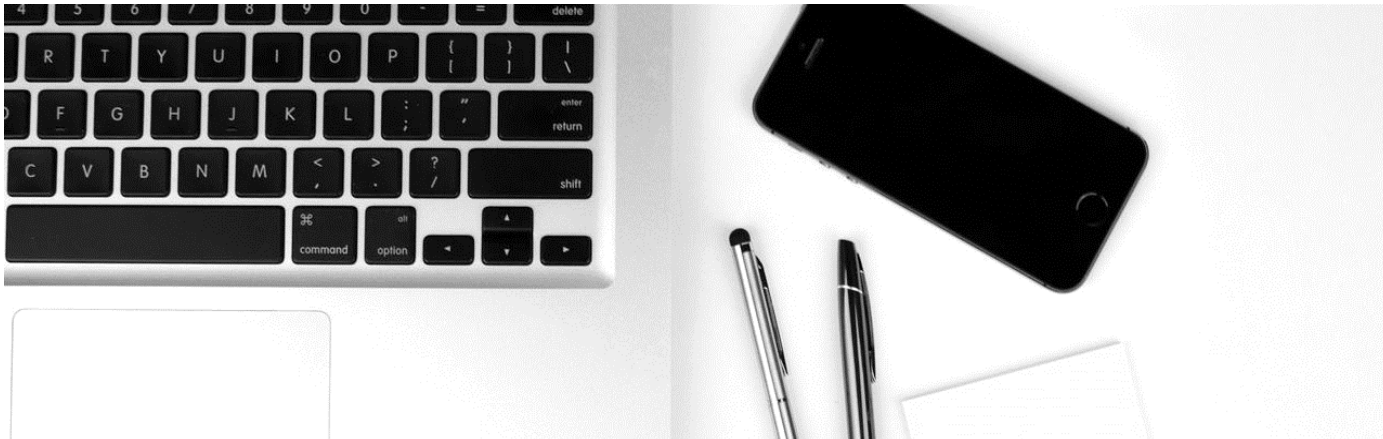
Darrell Healey, GSE Group Limited

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Go Paycare Limited



Investment Portfolio - Examples

Go Paycare Limited



General Information

Type:	Invoice Finance
Industry:	Temporary recruitment
Location:	Lincoln (UK)
Size:	50+ employees
Incorporated:	2013
Funding Objective:	To stand out from the crowd offering more attractive credit terms to customers

Financials

Financial Commitment:	GBP 14.5M
Loan Duration:	6 months

Security

Debentures over bank accounts / assets
Personal guarantees
Accounts Receivable / Invoices

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Go Paycare Limited



**“I couldn’t believe it when Nucleus said they could do it in 7 days!
Their competitive pricing and level and speed of service beats our
bank hands down.”**

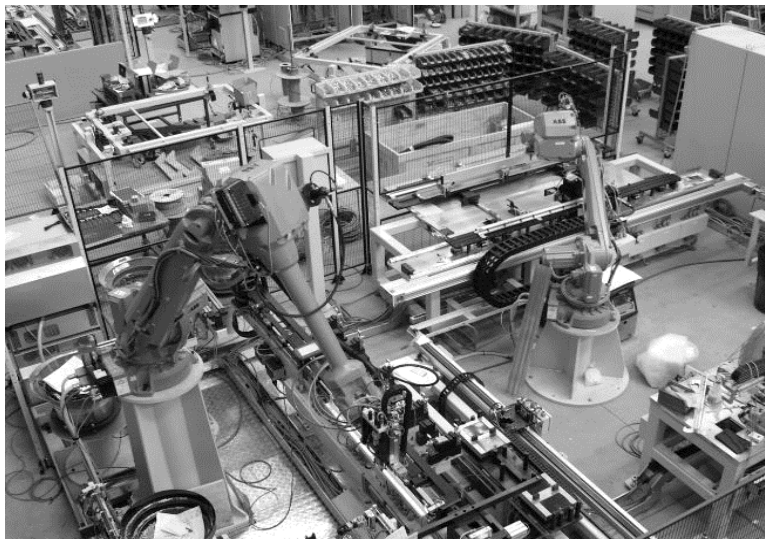
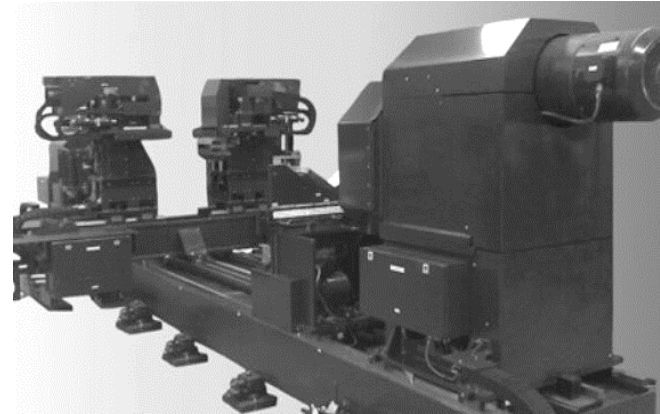
Raymond Trew Senior, Go Paycare Limited

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Expert Tooling and Automation Limited



Investment Portfolio - Examples

Expert Tooling and Automation Limited



General Information

Type: Invoice Finance
Industry: Largest automation system builder in the UK, supplying specialist assembly line components
Location: Coventry (UK)
Size: 60+ employees
Incorporated: 1972
Funding Objective: To replace their existing Invoice Discounting facility whilst retaining the same pre-payment and funding limit

Financials

Financial Commitment: GBP 8M
Loan Duration: 6 months

Security

Debentures over bank accounts / assets
Personal guarantees
Accounts Receivable / Invoices

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Expert Tooling and Automation Limited



“The reason we selected Nucleus is that they took the time to understand our business and the challenges around the nature of our project related trading. Nucleus offered a flexible solution that allows us to have other sources of funding where appropriate.”

Angelo Luciano, Expert Tooling and Automation Limited

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

MCJ Fabrications



Investment Portfolio - Examples

MCJ Fabrications



General Information

Type: Invoice Finance
Industry: Leading supplier of Architectural Fabrication Services
Location: West Yorkshire (UK)
Size: 50+ employees
Incorporated: 2013
Funding Objective: Company was put in a financial predicament and needed to access funds fast.

Financials

Financial Commitment: GBP 350K
Loan Duration: 12 months

Security

Debentures over bank accounts / assets
Personal guarantees
Accounts Receivable / Invoices

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

MCJ Fabrications



“We were truly in a dire position. Thanks to Nucleus we’ve been able to employ more people and take on more work and are now earning over £400,000 a month. We are profitable once again and this is crucial to the company. ”

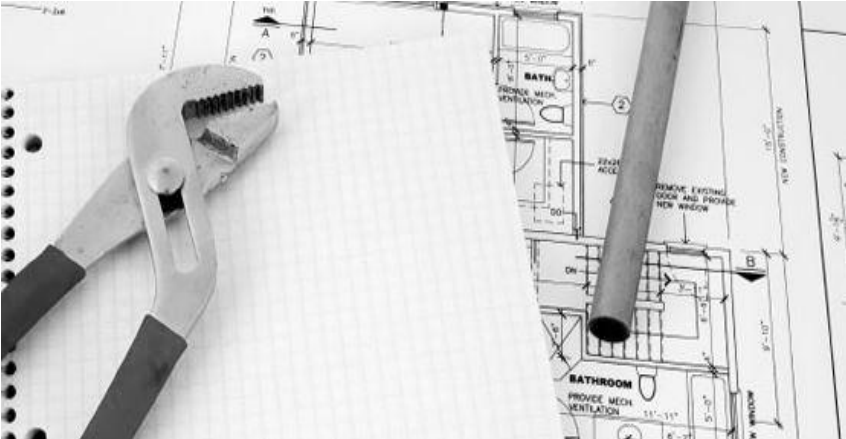
Mick Fortune, MCJ Fabrications

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Correct Contract Services



Investment Portfolio - Examples

Correct Contract Services



General Information

Type: Invoice Finance
Industry: Mechanical and Electrical Contractor Servicing all market sectors
Location: Hampshire(UK)
Size: 50+ employees
Incorporated: 2007
Funding Objective: Strengthen the Company's financial department to avoid further cash flow problems due to rapid growth.

Financials

Financial Commitment: GBP 300K
Loan Duration: 18 months

Security

Debentures over bank accounts / assets
Personal guarantees
Accounts Receivable / Invoices

NOTE: As at 01/2018. All figures are approximate and subject to change without notice.

SOURCE: Prestige Capital Management Limited

Investment Portfolio - Examples

Correct Contract Services



“Nucleus were very flexible with overpayment facilities, rates and the speed at which we could draw funding – their platform was simple and straightforward to use and provided good reporting tools so we could easily notify them about late payments for example. Importantly they were also very supportive and personal”

Danny Gladwyn, Correct Contract Services

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SOURCE: Prestige Capital Management Limited

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