

Portman Finance Group, Portman House, 300 Pavilion Drive,
Northampton Business Park, Northampton, NN4 7YE



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Please direct any correspondence regarding this proposal to:
Kyle Ellis

CUSTOMER DETAILS

Trading Name	GMA Construction Services Ltd	Company reg. No.	10401507
Trading As	GMA Construction Services Ltd	Telephone No.	02080755625
Trading Address	82 Church Lane Rickmansworth	Mobile No.	07881 021924
		Email Address	alex@gmaconstructions ervices.co.uk
Postcode	WD3 8HE	Website Address	gmatilers.co.uk
Business Activities	Floor and wall covering	Date Established	29/09/2016

PERSONAL DETAILS (Sole Proprietor/Partners/Directors)

Name	Date of Birth	Address	Property Value	Mortgage Outstanding
Marian Alexandru Gherghinis	16.09.1986	3 Quick Woods Close, WD3 8LU	£495,000	£310,000

LOAN DETAILS

Full Description of Loan	Commercial Loan
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FINANCE DETAILS

Loan Amount	£50,000
Term	0+12
Frequency	Monthly
Type of Agreement	Unsecured Term Loan

ADDITIONAL INFORMATION

WE HAVE PERMISSION TO SEARCH THE DIRECTOR AND A GUARANTEE IS AVAILABLE

We have advised the Customer concerned that searches with a credit reference agency will be made against their Name and Business; they have consented to such searches being carried out.

Company Information

GMA Construction Services Ltd was established on the 29th of September 2016 and specialises in Refurbs, Domestic, Commercial, and Industrial Wall and Floor Tiling – Supply and Fix, Flooring, Mastic, Cleaning & More. They excel in undertaking projects ranging from £1,000 to £5,000,000, spanning residential, offices, showrooms, garages, industrial, schools, nursing homes, and airports.

Company Financials

In the financial year ending September 30, 2022 GMA Construction Services Ltd has seen their turnover significantly increase, reaching £1,900,561 compared to £1,568,897, indicating a notable expansion in business activity. This

growth is reflected in the gross profit, which surged to £427,270, a remarkable improvement from £87,020. Moreover, the operating profit also demonstrates a commendable turnaround, standing at £84,161 compared to a significant loss of £229,313 in the previous year. These figures underscore the company's resilience and effective management strategies, positioning it on a path of financial recovery and sustainable growth.

Funding Rationale

This funding will be strategically allocated to support contractual terms, facilitate essential recruitment efforts, and finance crucial asset purchases. By leveraging this investment, GMA Construction Services Ltd will not only meet project requirements but also expand its talented workforce and acquire necessary assets, propelling the company towards operational capacity. Should GMA Construction Services Ltd ascertain the funding it will support in driving further revenue and profitability while solidifying their position as a market leader in the construction industry.

The business also has a current capify agreement which they will be looking to settle with this facility which at present, they are on daily payment of £362 meaning this will free up further affordability for funding. Therefore, it would be brilliant to try and get as close to £50,000 as possible to service the requirement.

ATTACHMENTS

Last 6months business bank statements;
Latest filed accounts (2022)

DATE:	03/06/2024	PROPOSAL CHECKED BY:	
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