

## Business Finance Proposal Form

Funding Circle Rep	Matthew Barker - 020356 74687
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Date	5 <sup>th</sup> June 2024



### Business

Company Name	E-CRYSTAL LIMITED
Trading/Registered Address	PO Box DA12 2DW, 17 Eaton Place, Larkfield, Aylesford, Kent, United Kingdom, ME20 7GF
Registration number	08138917
Is the entity part of a group structure?	No
Date incorporated	11 July 2012
Summary of Business Activities	Specialist property company based in Kent
Website	<a href="https://www.facebook.com/ecrystalproperties/">https://www.facebook.com/ecrystalproperties/</a>

### Proposed Finance

Amount and Term	33k over 24 months
Date Required	June 2024
Purpose of loan	<p>The business is looking to refinance an Iwoca loan they took recently at a lower rate / longer term, as the current lending is eating too much into the cash flow.</p> <p>£32,649.20 is the outstanding balance on the facility, at 5.7% per month on a 12 month term.</p>

### Current Position (per last filed accounts)

Annual Turnover	£686,911
Profit/Loss	£44,506
Shareholder Funds	£3,792
Overdraft Limit	£10,000
Existing Government + other Debt (CBILS, BBL, Loan, HPs etc.)	<p>32k with fc</p> <p>31k with iwoca</p> <p>BBL - 29k</p>

### Director/Shareholders

	Applicant 1	Applicant 2	Applicant 3
Name & Shareholder %	JULIUS ZUBAIR		
Home Address:	17 EATON PLACE, LARKFIELD, AYLESFORD ME20 7GF		
Previous address (if less than 2 years):	Same as current address		
Homeowner/Tenant:	Homeowner		
Value:	£380,000		
Mortgage Balance:	£204,501		
DOB:	06/08/1971		

Phone 1:	07735823753		
Phone 2:			
Email:	info@ecrystalltd.co.uk		
Consent to Search (Y/N?):	Y		

### Primary Contact

Tel: Email: