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Commercial Loan Proposal Form

Company Details

| | |
|---------------------|---|
| Company Name: | Share Haulage Limited |
| Company Type: | Limited Company |
| Company Reg: | 04368135 |
| Incorporation Date: | 06/02/2002 |
| Trading Address: | 8 Main Street, Bilton, Rugby, Warwickshire, CV22 7NB |
| Telephone: | 01788 541433 |
| Website: | https://www.facebook.com/sharehaulage/ |
| Email: | traffic@sharehaulage.com |
| Sector: | Haulage |

Director/Shareholder Details 1:

| | |
|---------------------|------------------------------------|
| Name: | Louise Ann Adkins |
| DOB: | 06/03/1982 |
| Address: | 1 Fieldfare Close, Rugby, CV23 0WS |
| Time at Address: | 3 ½ Years |
| Property Value: | £370,000 |
| Remaining Mortgage: | £120,000 |

Loan Details

| | |
|---------------|-----------------|
| Type of Loan: | Commercial Loan |
| Term: | 12 Months |
| Amount: | £50,000 |



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Our client has been advised that both company and personal credit checks will take place on the relevant individuals. A director/shareholder or individual with company authority has provided this information to us and we have consent to share this information with our funders.

Share Haulage Limited, under the directorship of Miss Louise Adkins, is seeking a loan of £50,000 to enhance their cash flow and working capital. The company reported a turnover of £899,828 in their 2023 accounts and holds a net worth of £76,936. Miss Adkins owns her home valued at £370,000 with an outstanding mortgage of £120,000, which demonstrates her personal financial stability.

Share Haulage Limited is a well-established haulage company that specialises in the transportation of goods across the UK. They have a strong reputation for reliability and timely deliveries, catering to a diverse clientele ranging from small businesses to large corporations. Their comprehensive services include same-day deliveries, pallet distribution, and dedicated contract services.

The requested loan of £50,000 will be allocated to the following areas to support the company's growth and operational efficiency:

1. Enhancing Cash Flow:

- **Managing Seasonal Demand:** The haulage industry experiences fluctuations in demand. The loan will provide the necessary liquidity to manage these variations, ensuring that Share Haulage Limited can meet customer needs during peak seasons without financial strain.
- **Expediting Receivables:** Funds will be used to offer early payment discounts to key clients, encouraging faster payment and improving cash flow. This will reduce the company's reliance on extended credit terms, thereby maintaining a healthy cash flow cycle.

2. Strengthening Working Capital:

- **Operational Expenses:** The loan will cover day-to-day operational costs, including fuel, maintenance, and wages. This ensures that the company can operate smoothly without interruptions, maintaining their high service standards.
- **Vendor Payments:** Timely payment to suppliers is crucial for maintaining strong relationships and negotiating better terms. The loan will be used to ensure that all vendor payments are made promptly, securing consistent supply and potential cost savings.

3. Marketing and Customer Acquisition:

- **Marketing Campaigns:** A portion of the funds will be allocated to targeted marketing campaigns aimed at acquiring new customers and entering new markets. This includes digital marketing, trade show participation, and direct sales efforts.
- **Customer Retention Programs:** Investment in customer loyalty programs and improved customer service initiatives will help retain existing clients and increase repeat business.

Share Haulage Limited has demonstrated financial stability with a significant turnover and positive net worth. The company's ability to generate substantial revenue and maintain a healthy financial standing indicates their capability to manage and repay the proposed loan. Additionally, Miss Louise Adkins' personal financial stability, as evidenced by her home ownership and equity, further strengthens the company's repayment capability.



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Supporting Attachments

| | |
|-----------|---|
| 1. | Latest set of full filed accounts |
| 2. | Last six months business bank statements |