

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:  
**Elliott Paul**

#### CUSTOMER DETAILS

<b>Trading Name</b>	THE CAPON TREE (SCOTLAND) LIMITED	<b>Company reg. No.</b>	SC617031
<b>Trading Address</b>	61-63 High Street Jedburgh	<b>Mobile No.</b>	07818113927
<b>Postcode</b>	TD8 6DQ	<b>Email Address</b>	w28lke@yahoo.co.uk
<b>Business Activities</b>	Hotels and similar accommodation	<b>Website Address</b>	www.thecapontree.com
		<b>Date Established</b>	28/12/2018

#### PERSONAL DETAILS (Sole Proprietor/Partners/Directors)

Name	Date of Birth	Address	Property Value	Mortgage Outstanding
Mr Alasdair John Wilkie	12/01/1983	9 Cairnmount, Jedburgh, TD8 6SA	£110,000	£80,000
Alasdair also owns:		8 St Modan's Road, St. Boswells, Melrose, TD6 0BU	£130,000	£72,000

#### LOAN DETAILS

<b>Full Description of Loan</b>	UNSECURED LOAN
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#### FINANCE DETAILS

<b>Loan Amount</b>	£20,000.00
<b>Term</b>	12 Months
<b>Frequency</b>	Monthly
<b>Type of Agreement</b>	Unsecured Short 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**

The Capon Tree (Scotland) Ltd is a well-established hospitality business located in the heart of Jedburgh, Scotland. With a strong reputation for culinary excellence, they offer a unique dining experience with bold flavours and exquisite details. The business boasts a 2 AA rosette fine-dining restaurant, a stylish bar, and luxurious accommodation, providing guests with a comprehensive hospitality experience, backed up by their 182 google reviews rated an average of 4.6\*. The company presents significant growth opportunities due to its commitment to quality, innovation, and customer satisfaction. The business is a new customer to Portman, and therefore we have not arranged any funding so far for the firm.

**Funding Rationale**

The loan of £20,000 is sought to bolster working capital for The Capon Tree (Scotland) Ltd. This injection of funds will support the company in managing day-to-day operational expenses, such as payroll, utilities, and inventory purchases, ensuring smooth business operations and enabling the business to seize growth opportunities without impacting cash flow. With the increased cost of raw materials and luxury food items, the loan will assist them with larger bulk purchases at a reduced unit cost, helping profit margins. They are also looking to come clear of their overdraft, of which they have up to £25k available.

**ATTACHMENTS**

1. 6 months business bank statements
2. 2023 full accounts

DATE:	24/06/2024	PROPOSAL CHECKED BY:	
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