

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

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PORTMAN

Please direct any correspondence regarding this proposal
to:

Andrew Parish

CUSTOMER DETAILS

Trading Name	Duffield Morgan Limited	Company reg. No.	SC157920
Trading Address	Rowallan Castle, Kilmaus, Ayrshire,	Landline No.	01563 572 678
		Mobile No.	07803 144445
		Website.	https://rowallancastle.co.uk/
Postcode	KA3 2LP	Email Address	niall@rowallancastle.co.uk
Business Activities	Leisure + Property Development	Date Established	05/10/1995

ASSET DETAILS

Full Description of Loan	Commercial Loan
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PERSONAL DETAILS (Sole Proprietor/Partners/Directors)

Name	DOB	Address	Time at Address	Property Value	Mortgage outstanding
Mr Niall Campbell	22/01/1950	Hareshawmuir House, The Stables Hareshawmuir, Waterside, Kilmarnock, KA3 6JJ	45 Years	£850,000.00	£475,000.00
PROPERTY OWNED		ROWALLAN CASTLE, KILMAUS, KILMARNOCK, AYRSHIRE, KA3 2LP	45 YEARS	£16.5M	£7.5M

FINANCE DETAILS

Cost of Goods	£150,000
Profile	0 + 12
Term	12 Months
Frequency	Weekly
Type of Agreement	Commercial 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 verbally to such searches being carried out.

About

Duffield Morgan Limited has been trading since 1995 and runs a variety of leisure businesses within the estate owned by Niall Campbell, this includes an award-winning golf course and highly sought after restaurant and wedding venue. Duffield Morgan Limited are also developing properties for sale on a plot of land and are currently working on their second development after completing on 13 houses, they have secured permission for another 66 houses on a new development.

Family history as told by Niall Campbell – “Our family sold the estate in 1860 and I bought it back in 1989. The estate comprised two castles one dated 1120 and a new mansion (castle) 1896 designed by Sir Robert Lorimer - his first major commission.

The whole estate is a Listed and Designed Landscape of which there are only 14 in Scotland. It comprises a scheduled monument and all other buildings, A listed.”

A Professional valuation of the estate has been provided in the attachments and was valued at £16.5m

Reason for funding

Duffield Morgan Limited are looking to inject capital into the business to cover an upcoming VAT bill and support cashflow as the continue working on the development of property for sale, a brochure for this can be found at www.carmel-view.co.uk

Guarantee

Duffield Morgan Limited is solely owned by Niall Campbell who is a high net worth individual and is happy to support the application with his personal guarantee.

ATTACHMENTS

1. Last 6 months business bank statements
2. Accounts

DATE:	25/06/2024	PROPOSAL CHECKED BY:	
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