



COMMERCIAL FINANCE PROPOSAL

For
Prepared By Georgia Dow (georgia.dow@afsuk.com, 0333 0153301)
Date 25/06/2024
Deal ID 316436

APPLICANT

Name Four Lads Limited
Address 270-272 Walsgrave Road
Coventry CV2 4BL
Phone +447853959289
Email aaaf.lads@gmail.com
Website <https://www.caprinospizza.co.uk/>
Legal Form Limited Company
Sector (SIC Code) 56103 - Take-away food shops and mobile food stands
Year Established 2021
Company Registration No. 13141240
VAT No. GB391113518
FCA Permission No.
Applicant Contact(s)

Directors, Partners and Proprietors

Mr Adnan Sarwar		Addresses	
From		Home - Tenant	3 Mottistone Close
Phone	+447853959289	Present	Coventry West Midlands CV3 5PP England
Date of Birth	17/4/1985		
Nationality	British		
Marital Status			
<input checked="" type="checkbox"/> Search Consent			
<input checked="" type="checkbox"/> Automated Processing			
<input checked="" type="checkbox"/> Privacy Notice			

Stocking & Cropping

STATEMENTS

- I have seen the Applicant (Borrower) face-to-face.
- The Applicant (Borrower) has consented for searches to be carried out.
- The Applicant (Borrower) does not anticipate any change in their circumstances.

BANK DETAILS

Bank details for Four Lads Limited are available upon request.

FINANCING DETAILS

Finance Type Loan - Non-Regulated
Product Type Commercial Loan
Loan Period 12 Months
Funding Profile 12 Months

Item	Value
Loan Amount	£25,000.00
(i) Advance Repayments	£0.00
(ii) Additional Repayment	£0.00
Total Initial Payment, (i) + (ii)	£0.00
Amount to Finance, Loan Amount - Total Initial Payment	£25,000.00
Repayments	12 x £2,843.97
Balloon Payment	£0.00

COMMENTS

Background:

Four Lads Limited is a takeaway food restaurant and is a franchise of Caprinos.

Caprinos Pizza is a young successful UK pizza chain with a rapid popularity growth in the market. They are one of very few pizza brands offering Halal menu across all our branches.

They have won several awards for their best service and quality food. Caprinos offers Italian American cuisine and menu items are suitable for adults, children, and to share with family and friends. Caprinos have branches all over the country from Glasgow to Bognor Regis.

Adnan Sarwar taken on this franchise in Coventry at the beginning of 2021. His vision for the franchise is to bring the renowned quality and service of Caprinos to the local community, leveraging his extensive knowledge of the market and business acumen. Adnan's dedication to excellence and customer satisfaction has been instrumental in establishing the franchise, which has quickly gained a loyal customer base and a positive reputation for its delicious offerings and friendly service.

Project:

Four Lads Limited is seeking a short-term loan primarily to address immediate cash flow challenges, ensuring the smooth operation of daily business activities.

In the fast-paced environment of the food service industry, consistent cash flow is crucial for covering day-to-day expenses such as inventory purchases, employee wages, utility bills, and other operational costs. By securing a short-term loan, the franchise aims to bridge the gap between outgoing expenses and incoming revenues, particularly during periods of fluctuating sales. This financial strategy will allow the business to maintain operational efficiency and avoid any disruptions that could impact customer service or staff morale.

The short-term loan will provide Caprinos Coventry with the financial flexibility to respond to unexpected expenses or opportunities that require immediate capital. This could include emergency repairs, seasonal stock adjustments, or marketing initiatives aimed at boosting sales during slower periods. Having access to additional funds on a short-term basis ensures that the franchise can continue to operate smoothly without compromising on quality or service standards.

Ultimately, this approach helps in maintaining the business's competitive edge in the market while safeguarding against the risks associated with temporary cash flow shortfalls.

Financials:

Four Lads Limited has had an increase turnover to £385,254 and now is profitable of £10,988

Adnan is also happy to give his guarantee in support of the application

Summary:

SOURCE

By submitting this proposal I confirm that to the best of my abilities all the information provided on this form is true and accurate as provided by the customer. The customer has been informed that this information will be disclosed to lenders for the purpose of considering this credit application. The customer has given their permission for Asset Finance Solutions (UK) Ltd. to pass this information onto third party finance houses for the specific purpose of ascertaining their credit worthiness and are aware that lenders may use this information to carry out searches with credit reference agencies.

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