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Commercial Loan Proposal Form

Company Details

Company Name:	Monarch Gaskets & Seals Ltd
Company Type:	Limited Company
Company Reg:	11006156
Incorporation Date:	10/10/2017
Trading Address:	Unit 10, Eagle Point, Telford Way, Wakefield 41 Industria, Wakefield, WF2 0XW
Telephone:	07876 570 371
Website:	https://monarch-gaskets.com/
Email:	gavin@monarch-gaskets.co.uk
Sector:	Manufacture of other rubber products

Director/Shareholder Details 1:

Name:	Gavin Lyles
DOB:	15/12/1977
Address:	14 Balne Mill Grove, Wakefield, WF2 0FL
Time at Address:	10 Years
Property Value:	£250,000
Remaining Mortgage:	£55,000

Loan Details

Type of Loan:	Commercial Loan
Term:	12 Months
Amount:	£75,000



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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.

Monarch Gaskets & Seals Ltd are seeking a loan to facilitate the growth of Monarch Gaskets & Seals Ltd. by investing in key areas that will enhance production capabilities, expand product offerings, and improve operational efficiency.

Business Overview: Monarch Gaskets & Seals Ltd. is a well-established manufacturer specialising in high-quality gaskets and seals. The company has demonstrated significant growth, with a turnover of £427,245 in 2022, which increased to £762,361 in 2023. The net profit for 2023 was £30,864.

Recent Investments and Capabilities:

- **Accreditation of ISO 9001 Certification:** Ensuring adherence to international quality management standards.
- **Expansion of Press Machines:** Increased to seven press machines to boost production capacity.
- **Investment in 25 Tonne Hydraulic Press:** Enhanced ability to manufacture Graphite Pressed Die Formed Rings, ranging from the smallest DFR to up to 400mm OD.
- **Extensive In-house DFR Tooling:** Capability to manufacture in any grade of specialised graphite.
- **Waterjet Machines:** Two waterjet machines enabling precise cutting of parts from drawings or reverse engineering to the tightest tolerances.
- **Triple Offset Valve – Laminated “Butterfly Valve” Seals:** A leading product range manufactured in-house, emphasizing the brand’s strength and innovation.

Personal Financial Information of Director: Mr. Gavin Lyles owns a home valued at £250,000 with a small remaining mortgage of £55,000, indicating a strong personal financial standing and stability.

Proposed Allocation of Funds:

- 1. Upgrade and Maintenance of Machinery (£30,000):**
 - Continued investment in advanced machinery to enhance production efficiency and capacity.
 - Regular maintenance of existing machines to ensure optimal performance and reduce downtime.
- 2. Expansion of Production Facility (£20,000):**
 - Enhancing the manufacturing floor to accommodate additional machinery and streamline workflows.
 - Improving storage and handling areas to support increased production volumes.
- 3. Research and Development (£10,000):**
 - Developing new gasket and seal products to expand the product range.
 - Investing in innovative materials and manufacturing processes to maintain competitive edge.
- 4. Marketing and Sales Expansion (£10,000):**
 - Increasing marketing efforts to reach new markets and customers.
 - Expanding the sales team to drive growth and improve customer engagement.
- 5. Working Capital (£5,000):**
 - Supporting day-to-day operational expenses to ensure smooth business operations.
 - Providing a buffer for unexpected expenses and ensuring financial stability.

Conclusion: The requested loan of £75,000 will enable Monarch Gaskets & Seals Ltd. to capitalise on its recent growth and investments. By upgrading machinery, expanding facilities, investing in R&D, and enhancing marketing efforts, the company will continue its upward trajectory and further solidify its position in the market.



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Supporting Attachments

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