

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



T: 01604 761276
F: 01604 808576

Please direct any correspondence regarding this proposal to:
Andy Condon

Registered Name	Neil Cowling Limited	Company reg. No.	04555716
Registered Address	11 Devizes Road	Business Activities	Podcast Production
	Old Town	Website.	Freshairproduction.co.uk
	Swindon	Email Address	neil@freshairproduction.co.uk
Postcode	Wiltshire	Date Established	08/10/2002

PERSONAL DETAILS (Sole Proprietor/Partners/Directors)

Name	DOB	Address	Value	Mortgage
Mr. Neil Cowling	04/11/1975	10 Seacole Crescent, Swindon, SN1 4GN	£550,000.00	£400,000
Mrs. Nicola Cowling	05/03/1976	10 Seacole Crescent, Swindon, SN1 4GN	£550,000.00	£400,000

FINANCE DETAILS

Cost of Goods	£30,000.00
Type of Agreement	Commercial Loan
Profile	0+12
Frequency	Monthly

ADDITIONAL INFORMATION

WE HAVE PERMISSION TO SEARCH THE SHAREHOLDERS AND GUARANTEES ARE 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.

Neil Cowling Limited T/A Fresh Air Production are a well established company, who provide podcast production for a number of high profile customers, including Legal & General, Autotrader, and Pfizer among others.

Earlier in the year the customer was experiencing a cashflow shortage, due to late paying of customers. This did result in the occasional bounced payment in Feb-March.

Fortunately, the cashflow situation has now improved due to renegotiated payment terms, and the customer is up-to-date with all payments.

The customer is now looking for £30,000 to invest in some new equipment for the studio and another staff member.

ATTACHMENTS

1. Accounts
2. Bank Statements

DATE:	24/06/2024	PROPOSAL CHECKED BY:	
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