

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:  
Bradley Winfield

#### CUSTOMER DETAILS

Trading Name	SNS (SCOTLAND) LIMITED	Company reg. No.	SC531862
Trading As	TOP SAVER	Telephone No.	
Trading Address	Unit 4, 35 Firth Road Livingston	Mobile No.	07555 190786
		Email Address	snsscotlandltd@hotmail.com
Postcode	EH54 5DJ	Website Address	www.amazon.co.uk/s?i=merchant-items&me=A2US33UZVDCQLO
Business Activities	Retail sale via mail order houses or via Internet	Date Established	06/04/2016

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

Name	Date of Birth	Address	Property Value	Mortgage Outstanding
Mr Muhammad Imran	23/05/1975	88 Staunton Rise Livingston West Lothian United Kingdom EH54 6PD	N/A	N/A
		45 Cedric Rise Livingston EH54 6JS	£130,000	£90,000

#### LOAN DETAILS

Full Description of Loan	£50,000 Short Term Loan
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#### FINANCE DETAILS

Loan Amount	£50,000.00
Term	12 Months
Frequency	Monthly
Type of Agreement	Unsecured 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**

SNS (Scotland) Limited trade as Top Saver on Amazon and have their own Amazon store. It currently stocks over 600 items, focusing on household items and garden equipment. They also sell their items on Ebay, and are soon to be opening their own website.

**Company Financials**

In it's latest financial year, SNS (SCOTLAND) LIMITED has increased turnover by 10% to £725,561 with a small profit. In the most recent filed accounts, SNS (SCOTLAND) LIMITED reported a strong balance sheet, with a reported net worth of £32,786.

**Funding Rationale**

SNS (SCOTLAND) LIMITED is seeking a loan of £50,000 to initiate product development and enhance margin control by building a new website and establishing relationships with manufacturers and distributors. They feel by establishing their own products will allow them to control more margin and increase profitability. This strategic investment will enable the company to diversify its product offerings, increasing revenue streams and profitability in the long term.

**ATTACHMENTS**

- 1) *2023 Filed Accounts*
- 2) *Business Bank Statements*
- 3) *Land Reg*

DATE:	26/06/24	PROPOSAL CHECKED BY:	
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