

Business Finance Proposal Form



Funding Circle Rep	Tom Maisey - 02034675545
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Date	17 July 2024

Business

Company Name	EPIGRAM COMMUNICATIONS AND DESIGN LIMITED
Trading/Registered Address	15 Oxford Court, 2nd Floor, Manchester, England, M2 3WQ
Registration number	02813045
Is the entity part of a group structure?	No
Date incorporated	27 April 1993
Summary of Business Activities	We are a multi-channel design studio, helping brands communicate effectively using design, animation and film
Website	https://www.epigram.co.uk/

Proposed Finance

Amount and Term	£250k – 24 months
Date Required	July 2024
Purpose of loan	Nicky wanted to hand over the business when Susan became CEO and now Susan is in the process of agreeing to terms to buy her out. She would like to know if she can be approved for a loan to buy out Nicky's 46% shares. She really wants to grow the business and this has gone well, but wanted to time it so she can buy it at the lowest price. They are a very fluid business with regular cash in bank, profitable and have a very firm eye on things. Nicky is drawing a salary, dividend and health benefits, £80k per year in expenses. Board meeting once every two months, she doesn't have any involvement. Susan took over in 2018 and guided them through COVID, position is for them to grow hugely well.

Current Position (per last filed accounts)

Annual Turnover	£1,276,111
Profit/Loss	£72,715
Shareholder Funds	£93,938
Overdraft Limit	N/A
Existing Government + other Debt (CBILS, BBL, Loan, HPs etc.)	N/A

Director/Shareholders

	Applicant 1	Applicant 2	Applicant 3
Name & Shareholder %	SUSAN PETTIT		
Home Address:	92 ASHLEY ROAD, HALE, ALTRINCHAM, WA14 2UN		
Previous address (if less than 2 years):	Same as current address		
Homeowner/Tenant:	Tenant		
Value:			
Mortgage Balance:			

DOB:	28/04/1979		
Phone 1:	07484915460		
Phone 2:			
Email:	susanpettit@epigram.co.uk		
Consent to Search (Y/N?):	Y		

Primary Contact

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