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*Garry Halper Meswear  
Limited: A loan request for  
an export order*

# *Introduction*

**Garry Halper Menswear Limited (GHML)**  
produces male clothing products in  
Canada. GHML obtained a major export  
contract from a European retailer which  
offers profitable expansion possibilities.  
GHML requires financing to complete this  
order so the company looks for a loan to  
support the operation.



# Background

The company maintains robust business operations throughout its domestic market while pursuing international business development. Production along with shipping expenses have surpassed GHML's existing operating capital level creating difficulty in fulfilling the current export order with a major European customer.



# Key Challenges

**To obtain loan approval the bank demands proof regarding security assets and money flow statements and international transaction safety levels.**



# Conclusion

The strategic loan request prepared by GHML creates an opportunity to advance into international markets. The company achieves better chances of loan acceptance and sustained business growth when it shows sound financial evidence and uses risk reduction techniques.



# Resource

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