



W: bearbusinessfinance.com

T: 01832 770 273

E: proposals@bearbusinessfinance.com

Commercial Loan Proposal Form

Company Details

Company Name:	Imperial Stone Group Ltd
Company Type:	Limited
Company Reg:	10580480
Incorporation Date:	24/01/2017
Trading Address:	8 Park Way, Edgware, Middlesex, HA8 5EZ
Telephone:	07538258122
Website:	www.imperialstonegroup.com
Email:	Michael@imperialstonegroup.com
Sector:	Stone Masonry

Director/Shareholder Details 1:

Name:	Michael Cohen
DOB:	05/04/1983
Address:	Dormer Cottage, River Hill, Flamstead, St. Albans, AL3 8BY
Time at address:	Over 3 Years

Loan Details

Type of Loan:	Commercial Loan
Term:	12 Months
Amount:	£150,000



W: bearbusinessfinance.com

T: 01832 770 273

E: proposals@bearbusinessfinance.com

Additional Information

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.

Imperial Stone Group Ltd have established themselves as the UK's leading luxurious Natural Stone wholesalers with a heritage of working with the finest quarries and materials around the world. Imperial Stone Group Ltd stock a wide range of beautiful marble, quartzite, granite and porcelain slabs and tiles. They also specialise in Italian marble and hold different types of Calacatta, Statuario, Arabescato and Palissandro. Personalisation, and excellent customer care are at the core of the company's ethos which has resulted in Imperial Stone Group Ltd installing stone in some of London's most luxurious residential and commercial properties.

Michael Cohen, Director of Imperial Stone Group Ltd, has over 25 years' stone masonry experience and has developed a solid network of trusted partners and suppliers on a global level. This has enabled Imperial Stone Group Ltd to visit quarries all around the world to choose the highest quality stone from the best suppliers. This includes personally choosing the block of stone they want cutting before it is delivered to their premises in the UK.

The goal of securing this loan is to fortify and expand the operational capacity for Imperial Stone Group Ltd. The funds will be allocated strategically to invest in a showroom based in London where they can portray hundreds of their highest quality stone materials. Imperial Stone Group Ltd recognise that London has a significant demand for precious stone to be fitted in luxurious commercial and residential properties, and therefore, want to capitalise on solidifying their market position. This endeavour upon completion, is projected to generate an additional revenue of £950,000 in the first year alone.

In addition, a portion of the funds will be allocated to working capital to invest in higher volumes of their highest quality stock. Imperial Stone Group Ltd have quarries in Italy and Switzerland that are able to supply a considerable volume of a new variant of Black Fusion Quartzite Slabs, of which Imperial Stone Group Ltd want to capitalise on the opportunity and distribute it to both the UK and US markets. Ultimately, this provides Imperial Stone Group Ltd with an opportunity to open new revenue streams and have a competitive edge in the stone masonry market which has already been a considerable factor in their proven growth year on year.

Under the stewardship of Michael Cohen, Imperial Stone Group Ltd, in January 2023, achieved a commendable turnover of £1,363,669 from £757,583 the previous year. This is an uptick of +80% year on year. Profitability on the year has also seen significant growth, increasing by 239.86% from £48,908 to £166,220. With the proposed initiatives poised for implementation, the company anticipates a substantial surge in turnover to £3,150,000, with profits exceeding £350,000 in the next financial year.

Supporting Attachments

1.	Latest set of full filed accounts (2023)
2.	Last six months business bank statements