

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:
Cristian Darabant

CUSTOMER DETAILS

Trading Name	RBH JOSEPH LIMITED	Company reg. No.	10290950
Trading Address	20 Franklyn Street, Bristol, Avon,	Telephone No.	07706 984463
Postcode	BS2 9LD	Email Address	Mhussainbdocw@gmail.com
Business Activities	Other retail sale in non-specialised stores	Website Address	https://www.rbhjoseph.co.uk
		Date Established	21/07/2016

PERSONAL DETAILS (Sole Proprietor/Partners/Directors)

Name	Date of Birth	Address	Property Value	Mortgage Outstanding
MALIK MOHAMMAD	26/04/1986	20 FRANKLYN STREET BS2 9LD	£300,000	£150,000
MOHAMMAD HUSSAIN	16/12/1971	95 Lower Cheltenham Place, Montpelier, Bristol BS6 5LA	£300,000	£125,000

FINANCE DETAILS

Loan Amount	£75,000
Term	12 Months
Frequency	Monthly
Type of Agreement	Unsecured Short Term Loan

ADDITIONAL INFORMATION

WE HAVE PERMISSION TO SEARCH THE DIRECTORS 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 to such searches being carried out.

Company Information

RBH Joseph Limited is a small family run business offering a range of household goods, at good value prices, with excellent customer service. The business began trading in a small Bristol shop in the 1960s. As times have changed RBHJ has moved online. Their products can be found here on rbhjoseph.co.uk, their Ebay store, artisan pro, their Onbuy Store RBH Joseph, at AuraHomeBoutique, on Etsy and on their Amazon store Pro Aura.

Online purchases can also be picked up from their Newport warehouse.

Some of the products they offer include the following:

- Art & Craft
- Camping and Caravan
- Fancy Dress
- Garden and Outdoor
- Health Products and more.

Company Financials

The business has turned over £2,040,987 with a net profit of £90,817 and shareholder's funds of £139,443 in the last set of accounts.

Funding Rationale

The business required funding to take advantage of an opportunity to purchase stock in bulk at a discounted price. This will allow them to fulfil more orders and fuel growth.

ATTACHMENTS

- 6 months business bank statements
- Last set of filed accounts
- Land Registry for directors

DATE:	30/05/24	PROPOSAL CHECKED BY:	
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