

# Equifax Full Report

Dated: 13/09/2016 10:13

## Key Items

Reference	CH		
<b>Standard Equifax Credit Limit</b>		<b>£200,000</b>	
ScoreCheck Grade	C	CCJs	
ScoreCheck Score	59	Gazette	
Protect Score	+70	CIFAS	
Latest Annual Return	04/09/2015	Insight	
		Mortgages	
<b>Latest Accounts</b>	30/09/2015		
Shareholders Funds	1,158,599	decreased	by 7.3%
Turnover	20,270,493	increased	by 23.1%
Profitability	430,398	decreased	by 31.7%
Gearing (%)	-183.63	decreased	by 18.1%
Working Capital	967,930	decreased	by 4.5%

### Tip

Being aware of changes to those companies you deal with is a vital part of good customer and supplier management. Use the "Add to" link at the head of this page to monitor for key changes across your customer, prospect and supplier databases.

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## Company Identification

<b>Company Name</b>	SAMPLE COMPANYLIMITED		
<b>Company Number</b>	04064193	<b>Date of Incorporation</b>	04/09/2000
<b>Credit Limit</b>	200,000	<b>Latest Accounts</b>	30/09/2015
<b>Company Type</b>	Private Limited	<b>Annual Return</b>	04/09/2015
<b>Legal Status</b>	N/A		
<b>Company Secretary</b>	ALEX MICHAEL WARD		
<b>Registered Office</b>	22 SAMPLE END SAMPLESFIELD SAMPLESHIRE XX9 1XX		
<b>Post Code</b>	XX9 1XX		
<b>Business Address</b>	122 SAMPLE STREET SAMPLETON London XX1 2XX		
<b>Business Phone No.</b>		<b>Fax Number</b>	
<b>Names of Directors</b>	JOE BLOGGS		

**Business Activities**  
General Commercial Company

**SIC Codes**  
62020 Information technology consultancy activities

**CRO Activity**

03/03/2016	Accounts Made Up Date
25/09/2015	Annual Return Made Up Date
25/09/2015	SIC Codes
12/02/2015	Accounts Made Up Date

29/09/2014	Annual Return Made Up Date
29/09/2014	SIC Codes
12/12/2013	Accounts Made Up Date
10/09/2013	SIC Codes
10/09/2013	Annual Return Made Up Date
13/03/2013	Accounts Made Up Date
17/09/2012	Annual Return Made Up Date
17/09/2012	SIC Codes
26/01/2012	Accounts Made Up Date
14/09/2011	Annual Return Made Up Date
14/09/2011	SIC Codes
27/01/2011	Accounts Made Up Date
21/09/2010	Annual Return Made Up Date
21/09/2010	SIC Codes
05/12/2009	Accounts Made Up Date
14/09/2009	Annual Return Made Up Date
14/09/2009	SIC Codes
16/01/2009	Accounts Made Up Date
09/09/2008	Annual Return Made Up Date
09/09/2008	SIC Codes
23/07/2008	Accounts Made Up Date
18/09/2007	Annual Return Made Up Date
18/09/2007	SIC Codes
08/12/2006	Accounts Made Up Date
12/09/2006	Annual Return Made Up Date
12/09/2006	SIC Codes
07/12/2005	Accounts Made Up Date
18/11/2005	Registered Address Change
13/10/2005	Annual Return Made Up Date
13/10/2005	SIC Codes
07/12/2004	Accounts Made Up Date
12/11/2004	Annual Return Made Up Date
12/11/2004	SIC Codes
25/02/2004	Accounts Made Up Date
13/11/2003	Annual Return Made Up Date
13/11/2003	SIC Codes
12/02/2003	Accounts Made Up Date
18/09/2002	Annual Return Made Up Date
18/09/2002	SIC Codes
30/04/2002	Accounts Made Up Date
22/11/2001	Registered Address Change
09/10/2001	Annual Return Made Up Date
09/10/2001	SIC Codes
05/09/2000	Registered Address Change
04/09/2000	New Incorporation

**Previous Names**

N/A

**Company Capitalisation**

<b>Share Information Date</b>	26/09/15	<b>Share Currency</b>	GBP
<b>Share Currency</b>	GBP		
<b>Issued at date of Report</b>	75,800 ORD A Shares of 0.01 each		
	18,900 ORD B Shares of 0.01 each		

Principal Shareholders	Type of Share	No. of Shares	Value
JOE BLOGGS	ORD A	30,026	300.26
E. M AN	ORD A	30,026	300.26
P. M AN	ORD B	18,900	189.00
A. M AN	ORD A	11,048	110.48
M. M AN	ORD A	4,700	47.00

Immediate Holding Company Not Applicable  
Ultimate Holding Company Not Applicable

Up to 10 UK Subsidiaries

Charges/Debentures Registered

There are no mortgages on file for this company.

There are no Bank details on file for this company.

## Financial Analysis

Account Type

Group Accounts

Scale

Thousands

Currency

GBP

### Profit & Loss Extracts

No. of Months	12	12	12	12
Period Ending	30/09/2015	30/09/2014	30/09/2013	30/09/2012
Consolidated	Yes	Yes	Yes	No
Turnover	20,270.49	16,463.80	13,643.73	11,629.34
Interest Paid	-1.90	-3.71	-8.75	-15.82
Exports	7,204.24	4,862.11	3,635.89	3,172.37
Dividends	399.63	250.96	250.96	151.52
Directors Fees	431.14	570.72	542.19	550.07
Wages	7,476.61	6,529.42	5,296.37	4,449.04
Profit Before Tax	430.40	630.05	541.53	610.98
Profit After Tax	290.63	475.94	405.98	449.88

### Balance Sheet Extracts

No. of Months	12	12	12	12
Period Ending	30/09/2015	30/09/2014	30/09/2013	30/09/2012
Tangible Fixed Assets	220.18	286.64	227.34	181.77
Intangible Assets	N/K	N/K	N/K	N/K
Investments	N/K	N/K	N/K	N/K
Total Fixed Assets	220.18	286.64	227.34	181.77
Stock	N/K	N/K	N/K	N/K
Trade Debtors	2,689.02	2,895.61	2,703.66	1,877.42
Cash & Equivalent	2,127.55	1,943.83	1,016.46	1,184.37
Inter Company Balances	N/K	N/K	N/K	N/K
Total Current Assets	6,862.95	6,717.32	5,167.09	3,466.94
Total Assets	7,083.13	7,003.96	5,394.43	3,648.71
Trade Creditors	1,237.67	1,917.85	1,623.43	819.79
Overdrafts	0.00	0.00	0.00	0.00
ShortTerm Loans	0.00	0.00	0.00	0.00
Inter Company Balances	N/K	N/K	N/K	N/K
Total Current Liabilities	5,895.02	5,703.68	4,338.48	2,728.89

Net Current Assets	967.93	1,013.64	828.61	738.05
Long Term Borrowings	0.00	0.00	0.00	0.00
Other L.T. Liabilities	29.51	49.84	50.52	53.73
Total L.T. Liabilities	29.51	49.84	50.52	53.73
Paid Up Equity	0.95	0.95	0.95	0.95
Reserves	1,157.65	1,249.49	1,004.48	865.15
Shareholders Funds	1,158.60	1,250.44	1,005.43	866.09
Number of Employees	103	102	84	85

## Auditors

Auditors are	HARWOOD HUTTON LIMITED
Town	BEACONSFIELD
Auditors Remuneration	19,000
Auditors Comment on the latest Balance Sheet	
The accounts give a true and fair view.	
Auditors Qualified Accounts?	no

## Extended Company Ratio Analysis

Figures Stated in	Thousands			
<b>Key Ratios</b>				
No. of Months	12	12	12	12
Period Ending	30/09/2015	30/09/2014	30/09/2013	30/09/2012
Profit Margin	2.12	3.83	3.97	5.25
Profit/Capital Employed	36.23	48.45	51.28	66.42
Profit/Assets	6.08	9.00	10.04	16.75
Current Debt	5.09	4.56	4.32	3.15
Total Debt	5.11	4.60	4.37	3.21
Long Term Debt	0.02	0.04	0.05	0.06
Current Ratio	1.16	1.18	1.19	1.27
Liquidity Ratio	1.16	1.18	1.19	1.27
Stock/Turnover	N/K	N/K	N/K	N/K
Collection Period	48.42	64.20	72.33	58.92
Creditor Days	22.29	42.52	43.43	25.73
Gearing (%)	-183.63	-155.45	-101.10	-136.75
Interest Coverage	N/K	N/K	N/K	N/K
Credit Gearing	17.26	19.99	14.92	17.32
Indicator Ratio	11.84	18.22	13.19	15.48

## Equifax Analyst Report

The Companys latest filed accounts are for the year ended 30/09/2015.

Figures are taken from consolidated accounts.

Turnover has increased from GBP16.46m to GBP20.27m over the past year.

Pre-tax profit has fallen from GBP630052 to GBP430398.

Proposed and paid dividends total GBP399634.

The companys liquidity appears to be healthy, with net current assets of GBP967930. (Previous accounts show net current assets of GBP1.01m).

Bank and cash figures total GBP2.13m.

The companys total reserves stand at GBP1.16m of which GBP987841 is due to the profit and loss account balance.

The Companys share premium account stands at GBP169811.

The company appears to be of sufficient financial stability to undertake contracts to a value of GBP6,000,000.

Having reviewed and analysed the latest information available:

We would suggest setting a credit limit on monthly terms of GBP 200,000

## Protect Information

Protect Score +70

Protect Codes

C8	External interest in subject predates 5 years.
H4	Current/previous Director(s) and/or current/previous Secretary have been recorded as being directors of a company/or companies which have been struck off the Register of Companies as a result of either a subject company voluntary application or due to non compliance.
V6	The auditors audit 16 or more U.K. limited companies according to data on file from Companies Registration Office

## Tip

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## Gazette or Detrimental Information

No Gazette Information

## Credit Profile

CCJ's Registered

None. Records held since Jan 1991

Gazette Information

No Gazette Information

Payment Profiles

Creditor Days

Sector Average	43.61 Days
SAMPLE COMPANY LIMITED	22.29 Days

Liquidity Ratio

Sector Average	1.06
SAMPLE COMPANY LIMITED	1.16

Vital Signs

Turnover increased by	23.1%
Pre Tax Profit decreased by	31.7%
Gearing decreased by	18.1%
Working Capital decreased by	4.5%
Monthly Trade Credit Limit	200,000

ScoreCheck

Score	59		
Rating	C		Green
Score Date	13/09/2016		

## Industry Comparison

Industry	2 General Merchants
No. of companies	7,419,072
Last Updated	01/09/2016

Industry Comparison/Average	Latest	Previous	Previous	Previous
Scale	Millions	Millions	Millions	Millions
Turnover	10.63	10.17	7.51	7.64
Profit Before Tax	0.41	0.56	0.46	0.56
Debtors	1.07	0.70	0.77	0.64
Total Assets	16.83	31.31	17.78	16.80
Shareholders Funds	2.61	17.32	5.31	5.52
Profit Margin (%)	3.86	5.51	6.13	7.33
Liquidity Ratio	1.06	1.04	0.88	0.77
Collection Period	36.74	25.12	37.42	30.58
Stock/Turnover	9.41	12.11	14.73	14.42
Creditor Days	43.61	89.37	32.56	25.32
Solvency Ratio (%)	15.51	55.32	29.87	32.86

## Report of Company Directors/Officers

Company Secretary

ALEX MICHAEL WARD

Nationality

Public Address

22 SAMPLE END

SAMPLESFIELD

SAMPLESHIRE XX9 1XX

Full Date of Birth

Partial Date of Birth

Company Secretary & Director

Date Appointed

Occupation

Other Directorships

Director

Nationality

Public Address

Full Date of Birth

Partial Date of Birth

Date Appointed

Occupation

Other Directorships

Director

Nationality

Public Address

Full Date of Birth

Partial Date of Birth

Date Appointed

Occupation

Other Directorships

Current

Previous

Dissolved

Director

Nationality

Public Address

Full Date of Birth

Partial Date of Birth

Date Appointed

Occupation

Other Directorships

Current

Previous

Dissolved

Director

**Nationality**

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**Occupation**

**Other Directorships**

**Current**

**Previous**

**Dissolved**

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**End of Report**

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