



# 海外企業信用調査報告書

ご依頼の海外企業信用調査報告書ができあがりましたのでご査収ください。

## イギリスサンプルレポート

Sample

調査先商号

海外信用区分	A	B	◎ C	D	E	NR
	厚い ←—————→ 薄い					評価不可

信用程度

※ 「海外信用区分」は、各国の調査機関が採用している調査対象企業の信用状態に関する固有の評価について、各調査機関と協議のうえ、弊社独自の基準により5段階のTDB信用程度に推計した参考情報です。基礎となる企業情報はあくまで各調査機関の調査結果であり、弊社における検証作業を経たものではありません。与信判断の際には、各種情報と照らし合わせ、総合的に判断していただきますようお願いいたします。

※ 「海外信用区分」は、異なる国の企業間の単純な比較に用いることを想定したものではありません。

※ 対象地域/国: 詳しくはこちらをご参照ください。  
<http://www.tdb.co.jp/contact/faq15.html#Q9>

### TDB報告書取扱い規定

海外企業信用調査報告書(以下、海外報告書)の取扱いについては、当取扱規定の内容を承認・遵守のうえ、ご利用いただきますようお願い申し上げます。なお、海外報告書内に記載されている取扱いに関する規定と当取扱規定の内容が抵触する場合には、当取扱規定の内容が優先するものとします。

- 海外報告書は、貴社の内部資料としてのみご利用いただき、外部への資料持出しその他の手段により、海外報告書の内容を第三者に漏らすことは禁止します。(訴訟、調停、仲裁、その他司法手続き等の資料として用いることも同様です。)
- 理由の如何にかかわらず、海外報告書の複製、転載、貸与、その他これと同様の行為は一切禁止します。
- 海外報告書は、弊社が選択した各国の調査機関が、自ら定めた仕様に従って調査を実施、報告したものです。したがって海外報告書の見解は、当該調査機関のもので、弊社の見解ではありません。また内容の正確性・完全性・または特定の目的についての適合性を保証するものではありませんので、海外報告書の記事内容および海外報告書の使用により発生した損害についても弊社は責任を負いません。
- 貴社が海外報告書を第三者に開示したことにより、弊社に何らかの紛議が生じ、弊社が損害を被った場合、または貴社と第三者との間で紛議が生じた場合、貴社は自己の費用負担と責任においてかかる損害を賠償し、または紛議を解決するものとします。
- 海外報告書の入手元が弊社および当該調査機関であることを、貴社は第三者に開示しないものとします。



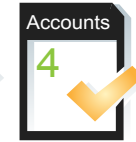
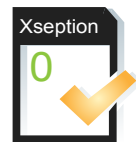
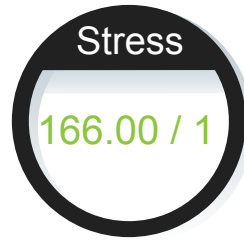
## 1 Report Details

Supplied on  
 Subject Reported on  
 Registration Number  
 Client Reference  
 Reporter Verification

27 January 2017  
 Sample LIMITED  
 00012345  
 DEMO

IN ORDER TO ENSURE THE ACCURACY OF THIS REPORT, CERTAIN INFORMATION HAS BEEN VERIFIED.

## 2 Dashboard








## 3 Company Identification Details

Subject	Sample LIMITED
Registration Number	00012345
VAT	GB123456789
Address	XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN. 01234
Telephone	111111
Email	XXX@sample.co.uk
Web Address	www.sample.co.uk

## 4 Creditline Recommendations

Graydon Rating	<b>4B</b> GBP 1m-5m financial strength rating based on net worth plus net current assets/liabilities
Monthly Credit Guide	<b>GBP 85,000</b> <b>Note</b> Single credit applications up to and including this amount are considered by Graydon to be an acceptable credit risk.
Maximum Credit Guide	<b>GBP 212,500</b> <b>Note</b> The most Graydon would recommend that our client could have outstanding on a particular customer's account at any one time subject to repayment terms.
Risk Category	 <b>LOW RISK</b> <b>Note</b> Full justification for entering into a credit relationship.
Odds of Financial Stress (next 12 months)	<b>166.00 / 1</b> <b>Note</b> The definition of 'Financial Stress' is either Dissolution, Liquidation, Receivership, Petition for Winding-up, Resolution for Winding-up, Winding-up Order, Creditors Meeting or Administration.

## 5 Official Company Data

Subject Status	 <b>TRADING</b>
Date of Incorporation	 <b>23/0X/19XX ( ddmccyy )</b>
Legal Form	<b>PRIVATE LIMITED</b>
Registered Office	<b>XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN.</b>



Registration Number 00012345  
VAT GB123456789

## History

### Event 1

9/08/197X : Change of name from Sample CO. LIMITED.

## Key Dates

26/10/201X ( ddmmccyy )

Date of last annual return to Registry.

31/03/201X ( ddmmccyy )

Date of last filed accounts at Companies House.

31/0X ( ddmm )

Date of last Accounting Reference.

## 6 XSection

### Summary

### XSections



**Note** An 'XSection' is only recorded when unusual patterns of behaviour or financial results have been identified.

## 7 Operations

Activities

THE MANUFACTURE OF PRECISION MACHINED COMPONENTS, CONVEYOR CHAINS AND HANDLING EQUIPMENT.

Nace Code

3530

Premises

OWNED,OFFICES,FACTORY,HEAD OFFICE

Staff Employed



## Countries

Import

EUROPE



## Countries

Export EUROPE

## Bankers

Bank 1 XXXX BANK OF SCOTLAND  
Address PO BOX XXX, 38 XXXX STREET, XXXXXXXXXXX, LANCASHIRE, M60  
Sort Code 2BE. 160001

## Auditors

Name XXX AND XXXX LLP

## 8 Historical Graydon Rating

Rating Date		27/01/2017	27/10/2016	27/07/2016	27/04/2016	27/01/2016
Rating Date Format		( dd/mm/ccyy )	( dd/mm/ccyy )	( dd/mm/ccyy )	( dd/mm/ccyy )	( dd/mm/ccyy )
Currency		GBP	GBP	GBP	GBP	GBP
Graydon Rating		4B	4B	4B	4B	4B
Monthly Credit Guide	6.9 %▲	85 000	79 500	82 500	84 500	85 000
Risk Category		LOW RISK	LOW RISK	LOW RISK	LOW RISK	LOW RISK

## 9 Previous Searches

### Enquiries

**Note** Search History Summary

Summary



**Note** Search History Details of the most recent 12 searches

Date	Industry Description
15/12/2016	Miscellaneous
15/12/2016	Miscellaneous
02/11/2016	Miscellaneous



## Enquiries

Date	Industry Description
03/10/2016	Miscellaneous
03/10/2016	Miscellaneous
11/08/2016	Miscellaneous
05/07/2016	Miscellaneous
29/06/2016	Miscellaneous
30/03/2016	Miscellaneous
03/03/2016	Miscellaneous
05/02/2016	Miscellaneous
24/12/2015	Miscellaneous

## 10 Public Record Information

### Summary

**Note** Summary of CCJ's/Scottish Decrees

( No CCJs/Scottish Decrees are recorded in our file )

## Mortgages, Charges and Satisfactions

### Summary

**Note** Summary of Mortgages, Charges and Satisfactions

<b>Total Number of Mortgages/Charges Registered</b>	19
Number Outstanding	7
Number Partially Satisfied	0
Number Satisfied	12
<b>Date of Latest Mortgage Created ( ddmccyy )</b>	28/06/201X
<b>Date of Latest Satisfaction ( ddmccyy )</b>	20/01/201X

### Details



Date Fully Satisfied ( ddmmccyy )	Date Registered ( ddmmccyy )	Date Created ( ddmmccyy )	Charge Description	Form Type	Lender
	03/07/2013	28/06/201X	By Way Of Fixed Charge The Following Property Of The Company....	MG01	Rbs Invoice Finance Limited
	25/11/2010	23/11/2010	Legal Charge	MG01	Bank Of XXX
	25/11/2010	23/11/201X	Legal Charge	MG01	XXX Bank Of Scotland Plc
	25/11/2010	23/11/201X	Legal Charge	MG01	XXX Bank Of Scotland Plc
	25/11/2010	23/11/201X	Legal Charge	MG01	XXX Bank Of Scotland Plc
20/01/2014	21/03/2007	05/03/200X	Legal Charge	395	xx Commercial Finance Limited
20/01/2014	21/03/2007	05/03/200X	Composite All Assets Guarantee And Indemnity And Debenture	395	xx Commercial Finance Limited (The Security Holder)
	15/03/2007	05/03/2007	Charge Over Book Debts	395	Keith XXX And John XXX (Together The Trustees And Each
	15/03/2007	05/03/200X	Charge Over Property	395	Keith XXX And John XXXX (Together The Trustees And Each
20/01/2014	14/01/2003	13/01/2003	Fixed And Floating Charge	395	Nmb-Heller Limited

**Note** It should be noted that there is no legal requirement to file satisfaction details of mortgages/charges at Companies House.



## Other Filings and Notices



Date ( ddmmccyy )	Source	Description
02/12/201X	Companies House Gazette	All documents required to be delivered to the registrar under section 441 (annual accounts and reports)
01/11/2016	Companies House Gazette	Confirmation Statement
10/12/201X	Companies House Gazette	All documents required to be delivered to the registrar under section 441 (annual accounts and reports)
11/12/201X	Companies House Gazette	All documents required to be delivered to the registrar under section 441 (annual accounts and reports)
11/12/2013	Companies House Gazette	All documents required to be delivered to the registrar under section 441 (annual accounts and reports)
18/10/201X	Companies House Gazette	Notification of any change among the company's directors
11/10/2013	Companies House Gazette	Notification of any change among the company's directors
08/01/201X	Companies House Gazette	Notification of any change among the company's directors
08/09/201X	Companies House Gazette	All documents required to be delivered to the registrar under section 441 (annual accounts and reports)
08/04/2008	Companies House Gazette	Change among directors of a company
01/04/200X	Companies House Gazette	Change among directors of a company
14/02/200X	Companies House Gazette	Change among directors of a company
31/12/2002	Companies House Gazette	Change among directors of a company



Date ( ddmccyy )	Source	Description
19/12/2002	Companies House Gazette	Change among directors of a company
07/11/200X	Companies House Gazette	Change among directors of a company
05/01/199X	Companies House Gazette	Change among directors of a company
29/06/1993	Companies House Gazette	Change among directors of a company
09/12/199X	Companies House Gazette	Change among directors of a company
09/06/199X	Companies House Gazette	Alteration in memorandum or articles of association
30/10/1991	Companies House Gazette	Change among directors of a company

## 11 Known Directors

Director	
<b>Name</b>	MR. JOHN XXXX XXXXX
<b>Service Address</b>	XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN
<b>Country of Origin</b>	BRITISH
<b>Key Dates</b>	Date of Birth 03/04/195X ( ddmccyy ) Date of Appointment 01/10/200X ( ddmccyy )
	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p>Age (Yrs) 6X</p> </div> <div style="text-align: center;">  <p>Years 1X</p> </div> </div>
<b>Other Directorships</b>	( 1 ) XXXXX ENGINEERING CO. LIMITED, ( 2 ) XXXXX ENGINEERING (HOLDINGS) LIMITED

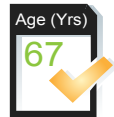
Director	
<b>Name</b>	MR. JOSH XXXXX
<b>Service Address</b>	XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN
<b>Country of Origin</b>	BRITISH
<b>Key Dates</b>	Date of Birth 25/03/194X ( ddmccyy ) Date of Appointment 01/01/1994 ( ddmccyy )
	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p>Age (Yrs) 6X</p> </div> <div style="text-align: center;">  <p>Years 23</p> </div> </div>
<b>Other Directorships</b>	( 1 ) XXXXX ENGINEERING CO. LIMITED, ( 2 ) XXXXX ENGINEERING (HOLDINGS) LIMITED





## Director

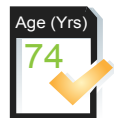
**Name** MR ALAN XXXX XXXXXX  
**Service Address** XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL11QN  
**Country of Origin** BRITISH  
**Key Dates** Date of Birth 14/06/1950 ( ddmccyy )      Date of Appointment 26/10/199X ( ddmccyy )



**Other Directorships** ( 1 ) XXXXX ENGINEERING CO. LIMITED, ( 2 ) XXXXX ALLIANCE, ( 3 ) XXXXX ENGINEERING (HOLDINGS) LIMITED, ( 4 ) XXXXX SOLUTIONS LTD

## Director

**Name** MR KEITH XXXX XXXXX  
**Service Address** XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN  
**Country of Origin** BRITISH  
**Key Dates** Date of Birth 16/03/1943 ( ddmccyy )      Date of Appointment 26/10/199X ( ddmccyy )



**Other Directorships** ( 1 ) XXXXX ENGINEERING CO. LIMITED, ( 2 ) XXXXX ENGINEERING (HOLDINGS) LIMITED

## Director

**Name** MR ALFRED XXXX XXXXXX  
**Service Address** XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN  
**Country of Origin** BRITISH  
**Key Dates** Date of Birth 10/09/195X ( ddmccyy )      Date of Appointment 01/04/2008 ( ddmccyy )





## Director

**Name** MR JAMES XXXX  
**Service Address** XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN  
**Country of Origin** NORTHERN IRISH  
**Key Dates** Date of Birth 10/195X ( mmccyy )      Date of Appointment 20/06/2013 ( ddmccyy )



**Other Directorships** ( 1 ) EDURO CONSULTING LIMITED

## Director

**Name** MR DAVID XXX XXXX  
**Service Address** XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN  
**Country of Origin** BRITISH  
**Key Dates** Date of Birth 02/05/195X ( ddmccyy )      Date of Appointment 01/10/2013 ( ddmccyy )



## Company Secretary

**Name** MR. JOHN XXXX XXXX  
**Service Address** XXX STREET, XXXWORTH, XXXXXX, XXXXX, BL1 1QN  
**Country of Origin** BRITISH  
**Key Dates** Date of Birth 03/04/1953 ( ddmccyy )      Date of Appointment 01/10/200X ( ddmccyy )



**Other Directorships** ( 1 ) XXXXX ENGINEERING CO. LIMITED, ( 2 ) XXXXX ENGINEERING (HOLDINGS) LIMITED



Shares	Ordinary GBP 1.00
Issued Number	423,000
Shares	Preference GBP 1.00
Issued Number	123,729

**Principal Shareholder**  
423,000 XXXX ENGINEERING CO LIMITED  
123,729 XXXXXX ENGINEERING CO LIMITED

**Note** The above reflects the principle shareholder(s) by number of shares held, irrespective of share classification type.

**Holding Company** XXXX ENGINEERING CO. LIMITED  
**Ultimate Parent** XXXXX ENGINEERING (HOLDINGS) LIMITED

## 13 Payment Behaviour

### Payment Summary

	Company	Industry
Current Days Beyond Terms	7	18

#### Latest Pattern

This company pays beyond its terms.

#### Industry Pattern

This company pays faster than the industry average.

#### Payment Pattern

There is a consistent payment pattern.

#### Industry Sector

Motor Vehicles And Other Transportation Equipment

### Payment Trend

**Note** All figures refer to days beyond terms (DBT) from 250 experiences(s)

	Dec-16	Nov-16	Oct-16	Sep-16	Aug-16	Jul-16	Jun-16	May-16	Apr-16	Mar-16	Feb-16	Jan-16	Dec-15
Company	7	11	9	13	6	6	0	2	4	4	3	2	6



## Payment Averages

**Note** All figures refer to days beyond terms (DBT).

	Current	Last 3 Months	Last 6 Months	Last 12 Months
Company	7	9	9	6
Industry	18	18	18	18

## Payment Breakdown

**Note** Last Full Month Payment Performance (DBT) By Size of Account

	£1 - £1,000	£1,001 - £10,000	£10,001 - £100,000	£100,000+
Company	8	6	-	-

## Payment Unpaid Accounts

**Note** No payments received for corresponding period

	1 months	2 months	3 months	4 months	5 months	6 months	12 months
Company	1	0	0	0	0	0	1

## Additional Payment Information

**Note** Based on the information supplied from our sources.

### Number of Cash First Accounts

Number of accounts on cash/pro forma terms: 0.

### Number of Accounts Placed For Collection

Number of accounts placed for collection: 0.

### Value of Accounts Placed For Collection

Value of accounts placed for collection: £0.

## 14 Financial Data – Statutory Accounts



## Profit and Loss

**Note** The following figures are shown in units of 1000

Number of Weeks		52	52	52	52
Accounts Date		31/03/2016	31/03/2015	31/03/2014	31/03/2013
Accounts Date Format		( ddmmccyy )	( ddmmccyy )	( ddmmccyy )	( ddmmccyy )
Currency		GBP	GBP	GBP	GBP
<b>SALES</b>	(6.3) % ▼	<b>18 888</b>	<b>19 999</b>	<b>21 111</b>	<b>18 888</b>
UK sales	40.4 % ▲	17 777	12 222	13 333	13 000
Export			6 333	8 888	5 555
Cost of goods sold			17 777	19 999	15 555
<b>GROSS PROFIT</b>			<b>1 111</b>	<b>2 222</b>	<b>2 222</b>
Wages and Salaries	(10) % ▼	5 333	5 999	6 222	5 555
Directors Emoluments	(0.4) % ▼	522	522	522	524
Auditors Fees	0 % ▲	11	13	13	11
Trading Profit	(17.9) % ▼	444	555	888	999
Depreciation	2.2 % ▲	424	415	333	333
<b>OPERATING PROFIT</b>	(85.2) % ▼	<b>18</b>	<b>122</b>	<b>444</b>	<b>570</b>
Non Trading Income			51		(127)
Interest Payable	201.6 % ▲	333	127	255	86
<b>PRE TAX PROFIT</b>		<b>(365)</b>	<b>46</b>	<b>215</b>	<b>357</b>
Taxation		(91)	(22)	13	23
<b>PROFIT AFTER TAX</b>		<b>(274)</b>	<b>68</b>	<b>202</b>	<b>334</b>
<b>RETAINED PROFITS</b>		<b>(274)</b>	<b>68</b>	<b>202</b>	<b>334</b>

## Balance Sheet

**Note** The following figures are shown in units of 1000

Number of Weeks		52	52	52	52
Accounts Date		31/03/2016	31/03/2015	31/03/2014	31/03/2013
Accounts Date Format		( ddmmccyy )	( ddmmccyy )	( ddmmccyy )	( ddmmccyy )



# Level 3 - Comprehensive Report

Currency		GBP	GBP	GBP	GBP
<b>TOTAL FIXED ASSETS</b>	(14.7) % ▼	<b>2 000</b>	<b>2 111</b>	<b>2 222</b>	<b>2 777</b>
Tangible Assets	(14.7) % ▼	2 000	2 111	2 222	2 777
Fixed Assets	(14.7) % ▼	2000	2 111	2 222	2 777
<b>TOTAL CURRENT ASSETS</b>	3.1 % ▲	<b>9 999</b>	<b>8 888</b>	<b>9 999</b>	<b>8 888</b>
Trade debtors	(6.3) % ▼	3 333	4 111	4 888	3 333
Stocks	(4.4) % ▼	3 555	3 444	3 333	3 666
Other Current Assets	51.4 % ▲	1 999	1 333	1 111	1 234
Misc Current Assets	513.2 % ▲	655	100	55	29
Due From Group	0 % ▲	999	999	999	958
Cash	52.7 % ▲	333	222	2	277
<b>TOTAL ASSETS</b>	(0.7) % ▼	<b>11 133</b>	<b>11 222</b>	<b>11 111</b>	<b>11 365</b>
<b>TOTAL CURRENT LIABILITIES</b>	(1.5) % ▼	<b>5 999</b>	<b>6 000</b>	<b>6 888</b>	<b>5 999</b>
Trade creditors	3.3 % ▲	2 222	2 000	2 000	2 111
Short Term Loans	(2.6) % ▼	3 333	3 222	3 333	2 222
Bank Overdraft	(2.5) % ▼	3 333	3 111	3 333	2 200
Other Finance	(5.3) % ▼	90	95	100	96
Other Liabilities	(10.5) % ▼	666	777	1 000	777
<b>WORKING CAPITAL</b>	13.1 % ▲	<b>3 333</b>	<b>2 777</b>	<b>2 000</b>	<b>2 688</b>
<b>TOTAL LONG TERM LIABS</b>	26.7 % ▲	<b>2 999</b>	<b>2 333</b>	<b>1 000</b>	<b>1 888</b>
Long Term Loans	(17.6) % ▼	666	780	900	1 000
Other Finance	(17.6) % ▼	666	780	900	1 000
Other Liabilities	48.5 % ▲	2 222	1 111	222	860
<b>NET ASSETS/(LIABILITIES)</b>	(22.1) % ▼	<b>2 222</b>	<b>2 777</b>	<b>4 000</b>	<b>3 000</b>
<b>SHARE CAPITAL + RESERVES</b>	(22.1) % ▼	<b>2 222</b>	<b>2 777</b>	<b>4 000</b>	<b>3 000</b>
Share Cap + Sundry Res	0 % ▲	547	547	547	547
Issued Share Capital	0 % ▲	547	547	547	547
Revaluation Reserves	(2.6) % ▼	527	541	422	425
Profit and Loss account	(35.7) % ▼	1 000	1 000	3 000	2 000



**Note** Balance Sheet (continued...)

SHAREHOLDERS FUNDS	(22.1) % ▼	2 000	2 000	4 000	3 000
CAPITAL EMPLOYED	0.4 % ▲	5 000	5 000	5 000	5 000

## Financial Comparison

**Note** The following figures are shown in units of 1000

Number of Weeks		52	52	52	52
Accounts Date		31/03/2016	31/03/2015	31/03/2014	31/03/2013
Accounts Date Format		( ddmmccyy )	( ddmmccyy )	( ddmmccyy )	( ddmmccyy )
Currency		GBP	GBP	GBP	GBP
Net Cashflow from Oper.	(43.6) % ▼	444	777	(888)	(999)
Increase in Cash	(68.2) % ▼	444	477	(444)	333
Directors Remuneration	(0.4) % ▼	444	577	507	524
Auditors Remuneration	0 % ▲	13	13	13	11
Liquid Assets	(2.8) % ▼	4 444	4 777	4 444	4 441
Net Working Capital	13.1 % ▲	3 444	2 777	2 222	2 226
Long Term Debt(>12 Months)	(17.6) % ▼	666	777	999	1 222
Other Deferred Liabs	48.5 % ▲	2 222	1 777	999	800
Tangible Net Worth(T.N.W)	(22.1) % ▼	2 222	2 777	4 449	4444
Equity	(22.1) % ▼	2 222	2 777	4 449	3333
Number of Years Trading	1.3 % ▲	77	77	75	74
Number of Employees	(7.5) % ▼	111	111	166	449
Profit per Employee		(222.2)	222.7	1222.2	2226
Sales per Employee	1.2 % ▲	10000.3	11111.5	33333.6	22222.8

## Key Credit Ratios

**Note** The following figures are shown as Ratios or Percentages

Number of Weeks		52	52	52	52
Accounts Date		31/03/2016	31/03/2015	31/03/2014	31/03/2013



Accounts Date Format	( ddmmccyy )	( ddmmccyy )	( ddmmccyy )	( ddmmccyy )
Current Ratio	1.1	2.2	4.4	5.5
Long Term Debt/T.N.W	0.1	0.2	0.2	0.5
Pre Tax Profit Margin %	(2)	0.2	1	2
Gross Profit %		2.4	14.5	55.6
Debtors Days (D.S.O)	11	22	42	55
Creditors Days (D.P.O)	11	20	44	55
Quick Ratio	1	0.2	0.9	0.5
W.I.P/Inventory Days		72	44.5	55.6
Return on Investment %	0.1	2.1	4.4	5.5
Return on Assets %	(1.1)	2.4	1.8	5.1
T.N.W/Total Assets %	11.1	22.7	44.4	55.1
Return on Capital %	(1.1)	0.9	4	5.6
Rtn on Shareholders Funds %	(11)	1.7	4.1	55.1
Working Capital/Sales %	11.1	22.4	44	55.7
Borrowing Ratio %	111.6	222.5	444.8	55
Equity Gearing %	11	22.7	5448	55.1
Stock Turnover	5.5	2.6	4.4	5.1
Days Purchases Outstanding		44	44.4	55.6
Sales/Fixed Assets	9	2.2	4.6	5.7
Debt Gearing	11.1	22.2	44.8	55.9

## Key Industry Sector Trends

Year	2016	2015	2014	2013
Sample Size	900	1000	1111	2222
Pre-Tax Profit Margin	33.4	33.3	33.8	33.3
Current Ratio	1.2	1.3	1.4	1.4
Borrowing Ratio	(36.3)	66.5	66.7	55.3
Return on Capital	(111.0)	(55.4)	111.4	111.4





Year	2016	2015	2014	2013
Sample Size	952	1876	1501	1309
Creditors Days	27	32	42	37

**Note** Above figures relate to companies in 2003 Standard Industry Classification (Nace) sector : Manufacture of aircraft and spacecraft

## Financial Summary

### Auditors Qualification

The Reporting Accountants have expressed a clean opinion (i.e. unqualified with no referrals) on the accounts for the period ended 31/03/2016.

### Turnover

Turnover reduced from GBP 19,191,919 to GBP 17,171,717, a decrease of 6 % in the period.

### Operating Profit

Totalled GBP 11,111. In the year prior a Profit of GBP 111,000 was achieved.

### Pre Tax Profit

The subject made a loss of GBP 111,000 in the period compared with a profit of GBP1,000 in the previous period.

### Working Capital

The company's working capital has improved in the period by 13 %.

### Net Worth

Net worth reduced by GBP 11,000 during the period and now stands at GBP 1,111,000.

### Fixed Assets

The subject's fixed assets reduced during the year by GBP 111,000 to GBP 1,111,000 and are now 18 % of total assets compared with 20 % in the previous year.

### Long Term Liabilities

The company's long term liabilities increased during the period by 26% and are now 139 % of net worth compared with 85 % in the previous period.

### Long Term Liabilities

Long term liabilities are now 27 % of total liabilities compared with 21 % in the previous period.

### Long Term Liabilities

Long term liabilities are 58 % of capital employed, an increase of 12 % over the previous period.



The Credit Information Report supplied may in whole or part represent be compiled from or contain advice or opinions based on information and/or data supplied to Graydon by Third Party Suppliers the accuracy or completeness of which Graydon is unable to verify in every case. Whilst Graydon will use its reasonable endeavours to ensure that such information and/or data is accurate and complete Graydon does not warrant the accuracy or completeness of any information and/or data provided to the Client or the validity of any advice or opinion contained therein and will accept no liability for any error therein or omission there from.

  **End of Report** 

## Limited companies - financial strength

RATING	£	OVERALL CREDIT RATING			
		A (Excellent) £ '000s	B (Good) £ '000s	C (Fair) £ '000s	D (Poor) £ '000s
1	50m plus	1000	750	300	125
2	20m-49m	400	250	150	75
3	6m-19m	200	100	70	40
4	1m-5m	100	70	40	20
5	500k-999k	70	50	30	15
6	250k-499k	40	30	20	10
7	100k-249k	20	15	10	5
8	50k-99k	10	7.5	5	2.5
9	25k-49k	5	3.75	2.5	1.25
10	1-24k	2.5	1.75	1.25	0.75
0	Less than £1 - this does not necessarily imply that the subject is not creditworthy. In this instance closer inspection of the company, its parentage etc. is recommended. A credit risk assessment on a specific amount is always available in a level 4 investigated report.				
A	Agent (files non-trading accounts at Companies Registry).				
N	Used for newly incorporated companies where accounts are not yet due to be filed and where no negative information exists. Monthly credit guide up to £50,000.				
NIL	Used for companies who have not filed accounts in the last 2 years, for dormant companies or for newly incorporated companies with negative information.				
X	Financial embarrassment or closure - credit is not recommended.				
S	Special Rating. Monthly credit guide up to £1,000,000. This applies to companies of good credit standing (Low to Normal risk) who, for one reason or another, do not fit into the above structure.				
SN	Special Rating. Monthly credit guide up to £10,000. This applies to creditworthy companies (Normal to Above Normal risk) who, for one reason or another, do not fit into the above structure.				
P	Parental Link. This rating only applies to strategically important establishments that are part of larger creditworthy organisations. Depending on the financial status of the parent, monthly credit guide could be either £50,000 or £500,000.				

**N.B.** Financial Rating is based on net worth plus current assets/liabilities. The above values reflect typical average limits. Monthly credit guide may vary depending on risk. Overall Credit Grading i.e. A,B,C,D, takes into consideration behavioural and recent financial performance. Some differences may occur in the recommended monthly credit guide and the figures shown in the above table. This is because the monthly credit guide cannot exceed one tenth of the sales figure.

## Non-incorporated (i.e. Firms but also includes incorporated companies in the Channel Islands and Isle of Man)

FINANCIAL STRENGTH INDICATOR	OVERALL CREDIT RATING			
	A (Excellent) £ '000s	B (Good) £ '000s	C (Fair) £ '000s	D (Poor) £ '000s
F1	75	50	37.5	5
F2	50	37.5	25	3.75
F3	25	18.75	12.5	2.5
F4	10	7.5	5	0
F5	5	3.75	2.5	0
NIL	Used for newly established firms, modest opening credit advised up to a maximum of £2,000.			

**N.B.** Financial strength indicator is based on number of employees and age of establishment.

**The above figures give an indication of recommended monthly credit and should not be construed as maximum credit limits, which can only be established by the supplier.**