



## ABC LIMITED

### United Kingdom Credit Report

Report Date: December 2016





## COMPANY OVERVIEW

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**COMPANY NAME**  
ABC LIMITED

**FORMER NAME**  
NA

**DATE OF CHANGE**  
NA

**DATE OF INCORPORATION**  
XX XXX 20XX

**LEGAL FORM**  
PRIVATE LIMITED

**REGISTRATION NUMBER**  
0849XXXX

**REGISTERED ADDRESS**  
2ND FLXX GXX HXXX, ARCXXX AVXX, LOXXX N3 XXX, UNITED KINGDOM

**OPERATING ADDRESS**  
2ND FLXX GXX HXXX, ARCXXX AVXX, LOXXX N3 XXX, UNITED KINGDOM

**PREVIOUS REGISTERED ADDRESS**  
XX STAXXX RXXX, LONXXX N3 2XX (UNTIL XX XXXX 20XX)

**TELEPHONE**  
NA

**FACSIMILE**  
NA

**WEBSITE**  
[www.abacuXXXXsearch.com](http://www.abacuXXXXsearch.com)

**PRINCIPAL ACTIVITIES**  
AGENCIES PROVIDING SERVICES IN EMPLOYMENT PLACEMENT

**STAFF STRENGTH**  
NA

**SHARE CAPITAL**  
NA

**DATE OF LAST RETURN TO REGISTRY**  
XX XXX 20XX

**DATE OF LATEST ACCOUNTS**  
XX XXX 20XX

**BANKERS**  
NA

**SIC CODES AND DESCRIPTION**  
1980 – 8395 BUSINESS SERVICES  
1992 – 7450 LABOUR RECRUITMENT

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## **COMPANY OVERVIEW**

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**AUDITOR**  
XXXARD ANTXXX

**MORTGAGES / CHARGES**  
NONE RECORDED

**LEGAL NOTICE(S)**  
NONE RECORDED

**COUNTY COURT JUDGMENTS**  
NONE RECORDED IN LAST 72 MONTHS

**PAYMENT PATTERN**  
NA

**RECOMMENDED CREDIT LIMIT**  
GBP XXX,XXX

**CREDIT RATING**  
DP6

[All figures quoted in Great Britain Pound (GBP) unless otherwise stated]

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## **BUSINESS PROFILE/ OPERATION**

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### **Principle Activities**

Subject is engaged in providing business services in staffing and recruitment.

Further investigation through secondary sources suggested that Subject is an agency which provides services in employment placement for various industries such as capital and primary markets, wealth management, commercial banking, commodities trade houses, utilities and natural resources.

### **Consumer Credit Licenses**

No Consumer Credit Licences Registered

### **Legal Notices**

No Legal Notices Registered

### **County Court Judgments**

No County Court Judgments Registered

### **Registered Charges**

No Mortgages, Charges or Satisfactions Registered.

### **Previous Searches**

#### **Summary of Previous Searches**

	<b>Last 3 Months</b>	<b>Last 6 Months</b>	<b>Last 12 Months</b>
<b>Number Of Searches</b>	XX	XX	XX

<b>Details of Previous Searches (30 Most Recent Available)</b>			
<b>Date</b>	<b>Search Type</b>	<b>SIC Code</b>	<b>SIC Description</b>
XX/XX/20XX	CXXU XXXk EnqXXX	MISC	MISCELLANEOUS
XX/XX/20XX	RX XXrt	MISC	MISCELLANEOUS

### **Payments**

No payment information is available.

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## SHAREHOLDERS AND MANAGEMENT

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### Shareholders

Name	Shares Held
MR ROXXX J MAXXX	XX ORD £XX

### Current Director

<b>Name</b>	<b>MR ROXXX J MAXXX</b>
<b>Address</b>	85, WHITSXXX ROXX, CANTXXX, KXX CT2 8XX
<b>Date Of Birth</b>	XX XXX 19XX
<b>Nationality</b>	BRITISH
<b>Occupation</b>	DIRECTOR
<b>Date Appointed</b>	XX XX 20XX

### Previous Director

<b>Name</b>	<b>MRS BAXX KXX</b>
<b>Address</b>	WINNIXX HXXX, WOOXXX GROX, NOXX FIXX, LXXXN
<b>Date Of Birth</b>	XX XXX 19XX
<b>Nationality</b>	BRITISH
<b>Occupation</b>	CONSULTANT
<b>Date Appointed</b>	XX XXXX 20XX
<b>Date Resigned</b>	XX XXXX 20XX

### Company Secretary

None developed during the course of investigation.

### Previous Company Secretary

None developed during the course of investigation.



## **RELATED COMPANIES**

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None developed during the course of investigation.

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## BANKING AND FINANCIAL DATA

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### Banker

None developed during the course of investigation.

### Balance Sheet

<b>Date Latest Accounts</b>	XX XXXX 20XX	<b>Accounts Ref. Date</b>	XX XX
<b>Date Latest Returns</b>	XX XXXX 20XX		
<b>Date Of Accounts</b>	<b>XX/XX/20XX</b>		<b>XX/XX/20XX</b>
<b>Accounting Standard</b>	<b>UK GAAP</b>		<b>UK GAAP</b>
<b>Number Of Weeks</b>	<b>52</b>		<b>54</b>
<b>Currency</b>	<b>GBP</b>		<b>GBP</b>
<b>Tangible Assets</b>	<b>0</b>		<b>0</b>
Land & Buildings	0		0
Freehold	0		0
Leasehold	0		0
Fixtures & Fittings	0		0
Plant & Vehicles	0		0
Plant	0		0
Vehicles	0		0
Other Tangible Assets	0		0
<b>Intangible Assets</b>	<b>0</b>		<b>0</b>
<b>Other Non-Current Assets</b>	<b>0</b>		<b>0</b>
<b>Total Fixed/Non-Current Assets</b>	<b>0</b>		<b>0</b>
<b>Inventories</b>	<b>0</b>		<b>0</b>
Raw Material/Stocks	0		0
Work In Progress	0		0
Finished Goods	0		0
<b>Debtors</b>	<b>XXX</b>		<b>XXX</b>
Trade Debtors	-		-
Group Loans	-		-
Directors Loans	-		-
Other Debtors	-		-
<b>Cash At Bank</b>	<b>XXX,505</b>		<b>XXX,519</b>
<b>Other Current Assets</b>	<b>0</b>		<b>0</b>
<b>Total Current Assets</b>	<b>XXX,196</b>		<b>XXX,093</b>
<b>Total Current Liabilities</b>	<b>XXX,311</b>		<b>XXX,721</b>
Trade Creditors	-		-
Bank Overdraft	-		-
Group Liabilities	-		-
Director Liabilities	-		-
Hire Purchase/Leasing	-		-
Hire Purchase	-		-
Leasing	-		-

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## BANKING AND FINANCIAL DATA

### Balance Sheet (Cont'd)

Date Latest Accounts Date Latest Returns	XX April 20XX XX April 20XX	Accounts Ref. Date	XX XX
<b>Date Of Accounts</b>		<b>XX/XX/20XX</b>	<b>XX/XX/20XX</b>
<b>Accounting Standard</b>		<b>UK GAAP</b>	<b>UK GAAP</b>
<b>Number Of Weeks</b>		<b>52</b>	<b>54</b>
<b>Currency</b>		<b>GBP</b>	<b>GBP</b>
Short Loans		-	-
Taxation		-	-
Dividends		-	-
Accruals/Deferred Income		-	-
Social Security/VAT		-	-
Other Current		XXX,311	XXX,721
<b>Working Capital</b>		<b>XXX,885</b>	<b>XXX,372</b>
<b>Capital Employed</b>		<b>XXX,885</b>	<b>XXX,372</b>
<b>Total Long Term Liabilities</b>		<b>0</b>	<b>0</b>
Group Long Term Liabilities		0	0
Director Long Term Liabilities		0	0
Hire Purchase/Leasing		0	0
Hire Purchase		0	0
Leasing		0	0
Other Long Term Loans		0	0
Accruals/Deferred Income		0	0
Other Long Term Liabilities		0	0
<b>Total Provisions</b>		<b>0</b>	<b>0</b>
Deferred Taxation		0	0
Pension		0	0
Other Provisions		0	0
<b>Minority Interests</b>		<b>0</b>	<b>0</b>
<b>Total Net Assets</b>		<b>XXX,885</b>	<b>XXX,372</b>
Issued Capital		100	100
Ordinary Shares		-	-
Preference Shares		-	-
Other Issued Capital		-	-
Share Premium Accounts		0	0
Revaluation Reserve		0	0
Retained Earnings		XXX,785	XXX,272
Other Reserves		0	0
<b>Total Shareholders' Funds</b>		<b>XXX,885</b>	<b>XXX,372</b>
<b>Net Worth</b>		<b>XXX,885</b>	<b>XXX,372</b>

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## BANKING AND FINANCIAL DATA

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### Company Ratios & Disclosure Items

<b>Date Latest Accounts</b>	XX XXXX 20XX	<b>Accounts Ref. Date</b>	XX XXX
<b>Date Latest Returns</b>	XX XXXX 20XX		
<b>Date Of Accounts</b>		<b>XX/XX/20XX</b>	<b>XX/XX/20XX</b>
<b>Ratios</b>			
<b>Current Ratio</b>		XXX.07	XXX.69
<b>Acid Test</b>		XXX.07	XXX.69
<b>Credit Period (Days)</b>		-	-
<b>Return On Capital %</b>		-	-
<b>Pre-Tax Profit Margin %</b>		-	-
<b>Borrowing Ratio %</b>		-	-
<b>Equity Gearing %</b>		XXX.69	XXX.86
<b>Debt Gearing %</b>		-	-
<b>Average Remuneration/Employee £</b>		-	-
<b>Profit/Employee £</b>		-	-
<b>Sales/Employee £</b>		-	-
<b>Disclosure Items</b>			
<b>Depreciation Charges</b>		-	-
<b>Amortisation Charges</b>		-	-
<b>Discontinued Operations</b>		-	-
<b>Number Of Employees</b>		-	-
<b>Employees' Remuneration</b>		-	-
<b>Directors' Remuneration</b>		-	-

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## BANKING AND FINANCIAL DATA

### Key Ratios - Industry Comparisons

Date Latest Accounts	XX XXXX 20XX	Accounts Ref. Date	XX XXXX	
Date Latest Returns	XX XXXX 20XX			
Date Of Accounts	XX/XX/20XX	XX/XX/20XX	% Change	Industry Median
Return On Capital %	-	-	-	13.0
Pre-Tax Profit Margin %	-	-	-	8.4
Credit Period (Days)	-	-	-	13
Liquidity	XXX.07	XXX.69	(XXX.20)	1.2
Borrowing Ratio %	-	-	-	0.0
Equity Gearing %	XXX.69	XXX.86	(XXX.36)	65.2
Debt Gearing %	-	-	-	0.0
Number Of Employees	-	-	-	N/A
Avg. Employee Remuneration £	-	-	-	37,291
Turnover/Employee £	-	-	-	142,378
Pre-Tax Profit/Employee £	-	-	-	5,200

Industry Median based on 706,302 similar companies in 1980 SIC Code 8395 - BUSINESS SERVICES

Note: Subject's profit and loss account is not available during the course of investigation.

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## SUMMARY

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Subject is private limited established on XX XXXX 20XX.

Subject is engaged in providing business services in staffing and recruitment.

Further investigation through secondary sources suggested that Subject is an agency which provides services in employment placement for various industries such as capital and primary markets, wealth management, commercial banking, commodities trade houses, utilities and natural resources.

Subject's profit and loss account is not available during the course of investigation. However, based on available financial information, its net worth stood at GBP XXX,885 in FY15 (FY14: GBP XXX,372). Its current ratio stood at XX.XX times in FY15 (FY14: XX.XX times) indicated that Subject has sufficient liquidity to cover its short term obligations.

In view of the above, Subject's credit rating is **DP6**.



## RATING EXPLANATION/SCORESHEET

Default Frequency	DP Credit Rating	Explanation	Status*
<0.1%	DP1	Possess extremely strong financial fundamental with high incentive and capability for repayment of obligations.	Premium
0.1% - <0.2%	DP2	Has strong financial health with above average capability for meeting payments.	Premium
0.2% - <0.4%	DP3	Stable financial health and above normal operational environment. General unfavourable factors are not likely to cause distress.	Strong
0.4% - <1.0%	DP4	Overall financial health and operation are considered normal. Capable of meeting its commitments. May be susceptible to difficulties in the event of drastic changes in economic conditions.	Strong
1.0% - <3.0%	DP5	Adequate financial capabilities to meet normal commitments. However, adverse changes in economic condition could lead to doubtfulness in the ability to pay.	Moderate
<b>3.0% - &lt;8.0%</b>	<b>DP6</b>	<b>Sufficiently sound financial ability to meet normal obligations. Capabilities in reacting to adverse operational condition are limited or consider doubtful.</b>	<b>Moderate</b>
8% - <14.0%	DP7	Weakness in financial ability is apparent. Vulnerable to unfavourable changes in the economic and operational environment and is likely to fall into a weakened financial condition.	Monitor
14.0% - <30%	DP8	Apparent weakness in financial health with limited capability to meet its obligations especially in the event of any adverse changes in operating environment.	Monitor

\*DP 1 to DP 4 is comparable to "Investment Grade" rated securities, and DP 5 to DP 6 is comparable to "High Yield" rated securities, and DP 7 to DP8 is comparable to "High Risk" rated securities.

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