

Established 1914





The Credit Protection Association plc

Credit Decision

BUSINESS LTD

Reg. No: 06323491

Today's Credit Limit:	£ 115,249
Today's Score:	85 
Legal Form:	This entity is registered at Companies House.
Present Status:	Trading
Auditor's Qualification:	The Reporting Accountants have expressed a clean opinion (i.e. unqualified with no referrals) on the accounts for the period ended 31/03/2017.

Colour Code	Score Bands	Tailored Score Guide
	0 - 35	Caution. Potential for High risk.
	36 - 50	Caution. Some risk. Restricted exposure recommended.
	51 - 60	Average risk. Usual terms may apply.
	61 - 100	Good credentials. Low risk.

Headlines

Statement:	Headline:
Operating Profit:	Profit for the year was £549,000.
Working Capital:	The company's working capital has increased by 64 % in the period.
Fixed Assets:	The subject's fixed assets increased during the year by £11,000 to £22,000 and are now 3 % of total assets compared with 6 % in the previous year.

County Court Judgments

No known CCJ's at present.

Key Filings

23/09/2016 - Any amendment to company's articles (including every resolution or agreement required to be embodied in or annexed to copies of the company's articles issued by

14/09/2016 - particulars of directors required to be delivered to the registrar

14/09/2016 - Notification of any change among the company's directors

08/09/2016 - Notification of any change among the company's directors

08/08/2016 - Notification of any change among the company's directors

15/07/2016 - The company's annual return

29/12/2015 - All documents required to be delivered to the registrar under section 441 (annual accounts and reports)

01/07/2015 - Any amendment to company's articles (including every resolution or agreement required to be embodied in or annexed to copies of the company's articles issued by

23/12/2014 - All documents required to be delivered to the registrar under section 441 (annual accounts and reports)

16/09/2013 - Notification of any change among the company's directors

12/09/2012 - All documents required to be delivered to the registrar under section 441 (annual accounts and reports)

Company Identification

Historical Information

18/05/2015 : The Registered Office address changed from BUSINESS CENTRE, ORTON, PETERBOROUGH

Current Information

Registered Address:	EAST ONE C/O BUSINESSNAME, 200 BOOT STREET, LEEDS, LS3 4RT.
Trading Address:	BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.
Phone Number:	01743 213630
Bank Name:	HSBC BANK PLC
Bank Address:	CATHEDRAL SQUARE, PETERBOROUGH, NORTHAMPTONSHIRE, PE1 1XL.
Incorporation Date:	02/09/2012
Latest Filed Accounts Date:	01/07/2016
Annual Return Date:	05/04/2016
Accounting Ref:	31/12
Age of Company:	4 years, 8 months.
Auditors:	AUDITBUSINESS LLP

Ownership

Holding and Ultimate Holding Company

Ultimate Holding Company:	HOLDING LIMITED (04621859)
Holding Company:	HOLDING LIMITED (04621859)

Share Capital Structure

Share Description:	Number of Shares:	Total Issued Capital:
Ordinary GBP 1.00	500	£500

Shareholder Summary

Name:	Share Description:	Issued Type:	Number Of Shares:	Share Capital:
HOLDING LIMITED (04621859)	Ordinary	Individual	500	£ 500

Mortgages

Summary of Mortgages, Charges and Satisfactions Summary

No. of Mortgages/Charges:	1
Outstanding Total:	-
Partially Satisfied Total:	-
Satisfied Total:	1
Latest Mortgage Created:	01/07/2016
Latest Satisfaction:	09/10/2016

Charges

Description:	Contains Fixed Charge.
Lender:	Mr Ben Bensons
Date Fully Satisfied:	09/10/2016
Date Created:	01/07/2016
Date Registered:	01/07/2016
Mortgage Description:	Mr Ben Bensons
Amount Secured:	-
Property Details:	Contains Fixed Charge.Contains Floating Charge.Contains Negative Pledge.

Detailed Financials

Profit & Loss Account

Accounts Date	31/03/2015	31/03/2014	31/03/2013	31/03/2012
Consolidated	-	-	-	-
Number Of Weeks	52	52	52	52
Currency	(£'000)	(£'000)	(£'000)	(£'000)
Sales (Turnover)	3,643	-	-	-
UK Sales	-	-	-	-
Export Sales	-	-	-	-
Cost of Sales	802	-	-	-
Gross Profit	3,350	-	-	-
Wages and Salaries	856	-	-	-
Directors Emoluments	219	-	-	-

Auditors Fees	20	-	-	-
Non-Audit Fees	-	-	-	-
Trading Profit	165	-	-	-
Depreciation	6	-	-	-
Operating Profit	709	-	-	-
Non Trading Income	1	-	-	-
Pre Tax Profit	504	-	-	-
Taxation	145	-	-	-
Profit After Tax	414	-	-	-
Dividends Payable	30	-	-	-
Retained Profits	352	-	-	-

Balance Sheet

Accounts Date	31/03/2015	31/03/2014	31/03/2013	31/03/2012
Consolidated	-	-	-	-
Number Of Weeks	52	52	52	52
Currency	(£'000)	(£'000)	(£'000)	(£'000)
Total Fixed Assets	33	21	18	3
Tangible Assets	33	21	18	3
Fixed Assets	33	-	-	-
Intermediate Assets	-	-	-	-
Total Current Assets	4,661	345€	234£	1234
Trade Debtors	132	-	-	-
Other Current Assets	1,049	900	749	600
Misc Current Assets	34	257	341	20
Due From Group	-	-	-	-
Cash	2,228	451	-	105
Total Assets	2,677	123	171	190
Total Current Liabilities	491	972	40	23
Trade Creditors	16	-	-	-
Short Term Loans	18	-	-	-
Due To Group	-	-	-	-
Other Liabilities	560	6	4	2

Working Capital	810	308	90	54
Net Assets Liabilities	801	401	82	45
Share Capital Reserves	887	397	85	45
Share Cap Sundry Res	-	-	-	-
Issued Share Capital	-	-	-	-
Sundry Reserves	-	-	-	-
Revaluation Reserves	-	-	-	-
Profit And Loss Account	814	422	85	64
Shareholders Funds	814	422	85	64
Capital Employed	814	428	96	75

Financial Comparison

Number Of Weeks	52	52	52	52
Accounts Date	31/03/2015	31/03/2014	31/03/2013	31/03/2012
Currency	(£'000)	(£'000)	(£'000)	(£'000)
Net Cashflow from Operations	1,234	-	-	-
Increase in Cash	790	-	-	-
Directors Remuneration	119	-	-	-
Auditors Remuneration	20	-	-	-
Liquid Assets	1,878	347	-	109
Net Working Capital	690	302	61	61
Tangible Net Worth(T.N.W)	723	430	77	22
Equity	723	430	77	22
Number of Years Trading	4	3	2	1
Number of Employees	45	-	-	-
Profit per Employee	21,201.0	-	-	-
Sales per Employee	84,280.3	-	-	-

Basic Ratios

Accounts Date	31/03/2015	31/03/2014	31/03/2013	31/03/2012
Consolidated	-	-	-	-
Number Of Weeks	52	52	52	52
Current Ratio	2.0	3.2	1.9	1.8

Pre Tax Profit Margin	23.6	-	-	-
Debtors Days	21.0	-	-	-
Creditors Days	12.0	-	-	-
Quick Ratio	2.0	3.2	1.9	1.8
Return On Investment (ROI)	67.6	-	-	-
Return On Assets	36.9	-	-	-
Total Net Worth/Total Assets	50.6	69.2	51.3	47.9
Return On Capital	72.9	-	-	-
Return On Shareholders Funds	72.9	-	-	-
Working Capital/Sales	30.7	-	-	-
Borrowing Ratio	8.2	-	-	-
Equity Gearing	102.3	224.5	105.3	92.0
Sales/Fixed_Assets	59.8	-	-	-

Directors

Company Secretary

Name:	MRS CAROLINE BENS
Date of Appointment:	22/04/2016
Date of Birth:	-
Nationality:	-
Occupation:	Secretary
Address:	BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.

Director Details

Name:	MR ANDREW ANDERSON
Date of Appointment:	30/04/2015
Date of Birth:	07/1978
Nationality:	BRITISH
Occupation:	Director
Address:	BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.
Other Directorships:	<ul style="list-style-type: none">BUSINESS TWO (Co Reg No:05137291)

Director Details

Name:	MR THOMAS THOMSON
Date of Appointment:	12/03/2016
Date of Birth:	12/1975
Nationality:	BRITISH
Occupation:	Director
Address:	BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.

Other Directorships:

- BUSINESS TWO (Co Reg No:05137291)
-

Director Details

Name: MR IAN HALPERT

Date of Appointment: 14/08/2016

Date of Birth: 08/1962

Nationality: BRITISH

Occupation: Director

Address: BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.

Other Directorships:

- BUSINESS TWO (Co Reg No:05137291)
-

Director Details

Name: MR TIMOTHY TIMSON

Date of Appointment: 12/04/2015

Date of Birth: 01/1986

Nationality: BRITISH

Occupation: Director

Address: BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.

Other Directorships:

- BUSINESS TWO (Co Reg No:05137291)
-

Director Details

Name: MR ROBIN ROBERTS

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Date of Appointment:	29/09/2016
Date of Birth:	06/1966
Nationality:	BRITISH
Occupation:	Director
Address:	BUSINESS CENTRE, ORTON, PETERBOROUGH CAMBRIDGESHIRE, PE4 3AG.
Other Directorships:	<ul style="list-style-type: none">BUSINESS TWO (Co Reg No:05137291)

Support

If you need any assistance in interpreting the data shown in this report or have any issues with the report presented above please contact the CPA Support team via the Help Desk Telephone Number: *020 8846 0000*

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