


Established 1914

# The Credit Protection Association Limited

## CreditSure Report

### Credit Decision

Name:	EXAMPLE PLC
Reg. No:	
Today's Risk Score:	 64 (GREEN)
Today's Credit Limit:	£ 20,000,000
Credit Advice:	Considered to be a fair trade risk and recommended for open credit up to the credit limit guide.
Risk Rating:	Fairly rated company deemed an acceptable credit risk for the granting of credit. Nothing significantly detrimental is known. However, may have some suboptimal financial ratios that prevent it from receiving a higher rating.
Legal Form:	PLC This entity is registered at Companies House.
Present Status:	Active

**CPA recommends that credit grantors also always check whether potential customers have a valid VAT registration number before granting credit.**

### Headlines

Statement:	Headline:
Accounts Date	31/03/2023
Net Income	£ -101,500,000
Net Cash	£ 165,400,000
Working Capital	£ 87,000,000
Pre Tax Profit and Loss	£ -8,500,000
Total Assets	£ 5,185,500,000
Tangible Net Worth	£ 946,000,000
Shareholder Funds	£ 1,124,800,000
Current Ratio	1.24
Return of Capital %	-0.18
Turnover	£ 797,200,000
Increase in Revenue	£ 4,900,000
Number of Employees	2,864
Creditor Days	69

**Statement:**

**Headline:**

Legal Status

Group Accounts Filed

## County Court Judgments

### CCJ Summary

No CCJ data...

## Company Identification

### Current Information

Date of Incorporation:	01/04/1989
Previous Names:	EXAMPLE COMPANY
Registered Office Address	
Trading Address	
Website	
Phone Number	
Email	
Activities: (Code, Description, Division Description)	35140 : Trade of electricity, Electricity, gas, steam and air conditioning supply 36000 : Water collection, treatment and supply, Water collection, treatment and supply 70100 : Activities of head offices, Activities of head offices; management consultancy activities
Accountants: (Auditor)	

## Ownership and Affiliations

### Holding and Ultimate Holding Company

Ultimate Holding Company:	EXAMPLE PLC
Holding Company:	-

### Shareholder Summary

Name	Share Description	Issued Type	Share Value	Total Shares
	Ordinary voting	Company	5,305,644	13,035,981
	Ordinary voting	Company	5,154,192	12,663,862
	Ordinary voting	Company	6,680,448	16,413,878
	Ordinary voting	Company	5,471,453	13,443,374

### Subsidiary Company(s)

## Sister Company(s)

No Sister Company data.

No Company of Significant Control

No Persons of Significant Control

## Mortgages

### Summary of Mortgages, Charges and Satisfactions Summary

No Mortgages data.

## Detailed Financials

### Summary of Key Figures

#### Income Statement Summary

Title	2023	2022	2021	2020	2019
Turnover	£797,200,000	£792,300,000	£624,100,000	£636,700,000	£1,478,200,000
Pre Tax Profit	£-8,500,000	£127,700,000	£132,100,000	£193,100,000	£260,300,000
Retained Profit	£-101,500,000	£-1,574,900,000	£1,577,900,000	£27,800,000	£52,300,000
Ebitda	£267,800,000	£371,400,000	£309,800,000	£444,100,000	£520,500,000

#### Balance Sheet Summary

Title	2023	2022	2021	2020	2019
Total Assets	£5,185,500,000	£5,331,700,000	£6,420,000,000	£6,762,500,000	£6,459,500,000
Shareholders Funds	£1,124,800,000	£1,274,500,000	£2,984,900,000	£1,415,300,000	£1,678,600,000
Cash	£165,400,000	£519,000,000	£2,919,300,000	£665,900,000	£569,600,000
Net Worth	£946,000,000	£1,102,200,000	£2,941,400,000	£1,371,800,000	£1,201,500,000
Working Capital	£87,000,000	£389,500,000	£2,919,100,000	£2,595,800,000	£583,900,000

#### Detailed Profit & Loss Account

Title	2023	2022	2021	2020	2019
Accounts Date	31/03/2023	31/03/2022	31/03/2021	31/03/2020	31/03/2019
Currency	GBP	GBP	GBP	GBP	GBP

Title	2023	2022	2021	2020	2019
Number of Weeks	52	52	52	52	52
Turnover	£797,200,000	£792,300,000	£624,100,000	£636,700,000	£1,478,200,000
Cost of Sales	£33,600,000	£22,900,000	£217,000,000	£0	£109,300,000
Gross Profit	£763,600,000	£769,400,000	£407,100,000	£636,700,000	£1,368,900,000
Operating Profit	£109,400,000	£221,400,000	£190,400,000	£237,600,000	£325,300,000
Non Trading Income	£24,200,000	£500,000	£700,000	£19,400,000	£28,100,000
Interest Payable	£142,100,000	£94,200,000	£59,000,000	£63,900,000	£93,100,000
Pre Tax Profit	£-8,500,000	£127,700,000	£132,100,000	£193,100,000	£260,300,000
Taxation	£-8,900,000	£112,100,000	£24,800,000	£70,600,000	£37,700,000
Post Tax Profit	£400,000	£15,600,000	£107,300,000	£122,500,000	£222,600,000
Dividends	£101,600,000	£1,590,300,000	£184,300,000	£172,600,000	£162,000,000
Retained Profit	£-101,500,000	£-1,574,900,000	£1,577,900,000	£27,800,000	£52,300,000
Value Added	£403,300,000	£463,500,000	£407,100,000	£664,700,000	£752,400,000
Audit Fee	£1,316,000	£834,000	£796,000	£927,000	£723,000
Non Audit Fee	£218,000	£191,000	£712,000	£187,000	£218,000
Director Remuneration	£1,772,000	£2,761,000	£4,046,000	£4,386,000	£2,992,000
Employees	2,864	2,636	1,987	4,853	5,239
EBITDA	£267,800,000	£371,400,000	£309,800,000	£444,100,000	£520,500,000

#### Detailed Balance Sheet

Title	2023	2022	2021	2020	2019
Accounts Date	31/03/2023	31/03/2022	31/03/2021	31/03/2020	31/03/2019
Currency	GBP	GBP	GBP	GBP	GBP
Number of Weeks	52	52	52	52	52
Auditor Comments	CLEAN REPORT, FULLY AUDITED	CLEAN REPORT, FULLY AUDITED	CLEAN REPORT, FULLY AUDITED	CLEAN REPORT, FULLY AUDITED	CLEAN REPORT, FULLY AUDITED
Tangible Fixed Assets	£4,476,900,000	£4,264,000,000	£3,221,000,000	£3,171,800,000	£4,509,400,000

Title	2023	2022	2021	2020	2019
Intangible Assets	£178,800,000	£172,300,000	£43,500,000	£43,500,000	£477,100,000
Total Fixed Assets	£4,743,000,000	£4,527,000,000	£3,277,100,000	£3,226,000,000	£5,364,500,000
Stocks	£10,000,000	£7,700,000	£5,400,000	£4,900,000	£28,800,000
Trade Debtors	£173,800,000	£195,800,000	£150,900,000	£135,800,000	£261,200,000
Cash	£165,400,000	£519,000,000	£2,919,300,000	£665,900,000	£569,600,000
Misc Current Assets	£93,300,000	£82,200,000	£67,300,000	£2,729,900,000	£235,400,000
Total Current Assets	£442,500,000	£804,700,000	£3,142,900,000	£3,536,500,000	£1,095,000,000
Total Assets	£5,185,500,000	£5,331,700,000	£6,420,000,000	£6,762,500,000	£6,459,500,000
Creditors Amounts Falling Due	£355,500,000	£415,200,000	£223,800,000	£940,700,000	£511,100,000
Total Assets Less Liabilities	£4,830,000,000	£4,916,500,000	£6,196,200,000	£5,821,800,000	£5,948,400,000
Total Long Term Liabilities	£3,705,200,000	£3,642,000,000	£3,211,300,000	£4,406,500,000	£4,269,800,000
Total Liabilities	£4,060,700,000	£4,057,200,000	£3,435,100,000	£5,347,200,000	£4,780,900,000
Share Capital Reserve	£554,200,000	£551,900,000	£548,100,000	£509,900,000	£835,600,000
P&L Account Reserve	£570,600,000	£722,600,000	£2,436,800,000	£905,400,000	£843,000,000
Revaluation Reserve	£0	£0	£0	£0	£0
Shareholders Funds	£1,124,800,000	£1,274,500,000	£2,984,900,000	£1,415,300,000	£1,678,600,000
Working Capital	£87,000,000	£389,500,000	£2,919,100,000	£2,595,800,000	£583,900,000
Net Worth	£946,000,000	£1,102,200,000	£2,941,400,000	£1,371,800,000	£1,201,500,000
Contingent Liabilities	£9,700,000	£9,700,000	-	£197,100,000	£201,700,000

#### Financial Ratios

Title	2023	2022	2021	2020	2019
Current Ratio	1.24	1.94	14.04	3.76	2.14

<b>Title</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Pre Tax Profit Margin %	-1.07	16.12	21.17	30.33	17.61
Return of Capital %	-0.18	2.60	2.13	3.32	4.38
Liquidity Ratio	1.22	1.92	14.02	3.75	2.09
Interest / Pre Interest Profit %	106.36	42.45	30.87	24.86	26.34
Profit / Total Assets %	-0.16	2.40	2.06	2.86	4.03
Profit / Shareholder Funds %	-0.76	10.02	4.43	13.64	15.51
Turnover Total Assets	15.37	14.86	9.72	9.42	22.88
Turnover Fixed Assets	0.18	0.19	0.19	0.20	0.33
Working Capital Turnover	10.91	49.16	467.73	407.70	39.50
Total Debt / Net Worth %	333.50	294.17	98.50	274.05	307.96
Shareholders Funds / Total Assets %	0.22	0.24	0.46	0.21	0.26
Long Term Debt / Net Worth %	320.04	271.98	95.40	269.57	294.78
Total Debt Working Capital	36.26	8.32	0.99	1.45	6.34
Wages / Sales %	17.00	11.62	15.59	34.65	15.69
Profit Per Employee	-2,967.88	48,444.61	66,482.13	39,789.82	49,685.05
Sales Per Employee	278,352.00	300,569.00	314,091.60	131,197.20	282,153.10
Capital Employed Per Employee	1,686,453.00	1,865,137.00	3,118,369.00	1,199,629.00	1,135,408.00
Total Fixed Assets Per Employee	1,656,075.00	1,717,375.00	1,649,270.00	664,743.50	1,023,955.00
Total Assets Per Employee	1,810,580.00	2,022,648.00	3,231,002.00	1,393,468.00	1,232,964.00
Average Employee Remuneration	47,311.45	34,939.30	48,968.29	45,456.42	44,264.17
Creditors Debtors	0.87	0.55	0.49	0.47	0.49
Debtors Total Assets	3.35	3.67	2.35	2.01	4.04
Current Liabilities Stocks	35.55	53.92	41.44	191.98	17.75
Export Sales	-	-	-	-	3.41

Title	2023	2022	2021	2020	2019
Sales Audit Fees	605.78	950.00	784.05	686.84	2,044.54
Total Assets Audit Fees	3,940.35	6,392.93	8,065.33	7,295.04	8,934.30

### Cashflow Analysis

Title	2023	2022	2021	2020	2019
Accounts Date	31/03/2023	31/03/2022	31/03/2021	31/03/2020	31/03/2019
Consolidated?	Y	Y	Y	Y	Y
Currency	GBP	GBP	GBP	GBP	GBP
Number of Weeks	52	52	52	52	52
Net from Operating Activities	£313,700,000	£334,200,000	£298,100,000	£516,300,000	£399,800,000
Net from Return Investment Servicing	£-256,400,000	£-1,662,300,000	£-260,200,000	£-260,900,000	£-230,100,000
Net before Financing	£-128,500,000	£-1,885,900,000	£3,449,500,000	£-129,900,000	£-285,100,000
Net from Financing	£-79,000,000	£-431,400,000	£-1,253,000,000	£236,200,000	£247,800,000
Increase in Cash	£-207,500,000	£-2,317,300,000	£2,196,500,000	£106,300,000	£-37,300,000

## Unsecured Claims

### Unsecured Claims

Unsecured Claims are debts owed to the organisation in the report.

The below (5) insolvent company(s) listed the subject of this report (EXAMPLE PLC) as being an unsecured creditor in their insolvency for the amount shown.

Current total value of Unsecured Claims **2,324.99**

Debtor Details	Claim Amount	Statement Of Affairs Date	Status
	486.16	24/05/2023	Active
	1,775.28	12/09/2022	Active
	38.00	02/12/2021	Active
	14.00	09/03/2021	Active
	11.55	30/04/2019	Active

## Directors



**Director Details**

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Name:

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Date of Appointment:

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Occupation: Management Consultant

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Nationality: British

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Birthday:

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Address:

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Appointment Type: Director

**Other Current Directorships**

Other Current Directorships (3)	Role	Company Status	Date of Appointment
	Director	GREEN	
	Director	GREEN	
	Director	GREEN	

**Other Past Directorships (last 5 years)**

Other Past Directorships (4)	Role	Company Status	Date of Appointment
	Director	GREEN	
	Director	GREEN	
	Director	GREEN	
	Director	GREEN	

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**Director Details**

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Name:

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Date of Appointment:

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Occupation: Non-Executive Director

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Nationality:

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Birthday:

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Address:

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## Historical Events

### Historical Events

Historical Events have been restricted to 50 results for the PDF, view the html report to see all.

There are 12 history items.

Event Date	Description	Rating
21/09/2023	RATING CHANGE	
05/07/2023	LIQUIDITY RATIO DROP GT 10 PERCENT	
05/07/2023	ACCOUNTS ADDED	
28/06/2023	RATING CHANGE	
08/06/2023	RATING CHANGE	
14/05/2023	RATING RECLASSIFICATION	
03/05/2023	RATING CHANGE	
04/12/2022	OFFICER ADDED	
01/12/2022	LSE PROFIT WARNING	
18/08/2022	RATING CHANGE	
18/08/2022	LIQUIDITY RATIO DROP GT 10 PERCENT	
18/08/2022	ACCOUNTS ADDED	

## 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*

Report generated for business entity name:EXAMPLE PLC and reference:

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