

# Equifax Full Report

**Powerful credit decisions and fraud detection delivering the vital information you need to make reliable, intelligent lending decisions**

	Equifax Full Report
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*Sample Report*

### Full Report

#### Equifax Sample Plc

99999999 Sample House 25 West Sample Street London Tel 555-89765

#### Key Items

<b>Credit Limit</b>	20,000,000	
<b>ScoreCheck Grade</b>	C-	CCJs
<b>ScoreCheck Score</b>	54	Gazette
<b>Protect Score</b>	+10	CIFAS
		Insight
		Mortgages

#### Analyst Alert !

You are strongly advised to read the **Analysts Comments** before extending credit

<b>Latest Accounts</b>	31/12/2003	
<b>Net Worth</b>	286,000,000 decreased by	42.3%
<b>Turnover</b>	3,197,000,000 decreased by	10.6%
<b>Profitability</b>	49,000,000 increased by	109.9%
<b>Gearing</b>	increased by	1,047.1%
<b>Working Capital</b>	decreased by	26.3%

#### Company Identification

<b>Company Name</b>	BRITISH AIRWAYS PLC		
<b>Company Number</b>	01777777	<b>Date of Incorporation</b>	13/12/1983
<b>Credit Limit</b>	20,000,000	<b>Latest Accounts</b>	31/03/2004
<b>Company Type</b>	PLC	<b>Annual Return</b>	31/07/2004
<b>Legal Status</b>	Claim Form	<b>Legal Status Date</b>	19/05/2000
<b>Company Secretary</b>	ALAN KERR BUCHANAN		
<b>Registered Office</b>	WATERSIDE PO BOX 365 HARMONDSWORTH WEST DRAYTON UB7 0GB		
<b>Post Code</b>	UB7 0GB		
<b>Business Address</b>	Manchester Airport MANCHESTER Lancashire M90 2BA		
<b>Business Phone No.</b>	0845 779 9977	<b>Fax Number</b>	

#### Names of Directors

MARTIN FAULKNER BROUGHTON, ASHOK SEKHAR GANGULY, MARTIN PETER READ, DENISE PATRICIA KINGSMILL, ALISON CLARE REED, ROBIN WILLIAM RENWICK, MICHAEL ANTHONY STREET, RODERICK IAN EDDINGTON, JOHN FREDERICK RISHTON, MICHAEL JEFFERY, MAARTEN ALBERT VAN DEN BERGH, WILLIAM MATTHEW WALSH

#### Business Activities

Operation of international and domestic scheduled and charter air services for the carriage of passengers, cargo and mail and the provision of ancillary services.

#### SIC Codes

6210 SCHEDULED AIR TRANSPORT

#### US SIC Codes

4512	AIR TRANSPORTATION SCHEDULED
4522	AIR TRANSPORTATION NON-SCHEDULED
4581	AIRPORTS FLYING FIELDS AND SERVICES
4789	TRANSPORTATION SERVICES NEC

#### CRO Activity

17/08/2004	Annual Return Made Up Date
17/08/2004	SIC Codes
02/08/2004	Accounts Made Up Date

#### Trading Indicators

Overview of any public information registered against the company such as County Court Judgments and Gazette information. The presence of such indicators gives you the ability to quickly assess the legal status of the company, the likelihood of failure, or identify those who are in difficulty.

Some will have an icon hot link to the appropriate detail within the report.

#### Essential Financials

A snapshot of the latest information from accounts filed at Companies House together with graphical illustration of the movement over the latest accounting period of those key financials.

The camera icon hot link will take you to the image of the latest accounts.

#### Key Items

This section provides a summary of the key items within the report.

#### Credit Decision

Including our monthly credit opinion on the company together with other key scores such as our performance ScoreCheck score and our fraud indicator score, Protect.

#### Identification

Identify your customer quickly and accurately using this information. We provide the full Registered Number, Name and Registered Office as currently filed at Companies House, together with the trading address, phone and fax numbers derived from other data sources.

#### Latest Document Dates

Find the date of the current latest Accounts and Annual Return dates available at Companies House. Camera hot link is provided that will take you immediately to our image service providing a view of those documents.

We also provide a date that the next Accounts should be due by. This will enable you to consider whether you wait to see later accounts before advancing extended credit to new or even existing customers.

#### SIC Codes

Standard Industry Classification (SIC) codes can be useful for marketing and sourcing new business.

#### CRO History

The filings of documents at Companies House can reveal significant information about a limited company.

The amount of mortgage documents filed could give an indication of the level of debt that the company is entering into. The size of the company would need to be taken into consideration also. A large company with numbers of mortgage documents filed may not be as concerning as seeing multiple mortgages filed by a small company.

#### Tip

Look at the director changes and consider the size of the company. For example, a company with 2 directors may go through some upheaval if those 2 directors were replaced. A company with 20 directors may not feel the same impact should one or two directors resign in short period of time.

If there are multiple changes in registered office address combined with changes of company name, this could point towards the company constantly moving away from bad debt.

**Previous Company Details**  
Presence and display of previous company names provides better insight into the history of the company you are looking at and can reduce the risk of bad debt/ fraud.

**Company Capitalisation**  
Issue share breakdown illustrates how much capital has been put into the business. This is the limit to which the shareholders are liable should anything go wrong with the company, so it will give an insight into the faith the shareholders have in the business. The largest shareholder will show at the top of the list.

Share ownership breakdown shows you exactly who is behind the company. This could be one individual, a number of individuals, other companies or even a combination of individuals and companies.

**Mortgages**  
The mortgages are summarized, allowing you to expand on any mortgage information shown as you wish. All mortgage details filed with Companies House will be shown.

Having readily available information about the outstanding mortgages and charges of a company can provide a key insight in to the current borrowing levels of the subject company.

**Financials**  
Key figures and trends may help you decide if you feel the company is:

- Moving in the right direction – expanding or contracting.
- Liquid – do current assets out number short-term liabilities?
- Highly geared – are borrowings too high and company susceptible to fluctuations to economic conditions?
- Solvent – is the bottom balance sheet figure negative? This means that total liabilities are greater than total assets and the company is actually operating at that time from an insolvent position.

Previous Names

The following names have been registered previously for this Company

12/12/1997

Equifax All Other Sample Plc

04/12/1997

Equifax Old Sample Plc

Company Capitalisation

Share Currency

GBP

Issued at date of Report 1,082,552,000 Ord Shares of 0.25 each

Immediate Holding Company Not Applicable

Ultimate Holding Company Not Applicable

Up to 10 UK Subsidiaries

03261376

BRITISH REGIONAL AIR LINES GROUP PLC

03674126

RATHREED LIMITED

00028480

CALEDONIAN AVIATION SERVICES LIMITED

00233961

BRITISH CALEDONIAN AIRWAYS LIMITED

00297907

BRITISH EUROPEAN AIRWAYS LIMITED

00300103

CAMBRIAN AIRWAYS LIMITED

00385186

BOAC LIMITED

00437440

BRITISH AIRWAYS (ESPANA) LIMITED

00450585

CALEDONIAN RISK MANAGEMENT LIMITED

00574670

AIR RUSSIA LIMITED

Charges/Debentures Registered

Full Mortgage Details

Charge 17

Dated 27/10/1988

Date Registered: 15/11/1988

AIRCRAFT LEASE AGREEMENT

Amount Secured: ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE

UNDER THE TERMS OF THE AGREEMENT

Property Charged: SECURITY DEPOSIT OF \$376,000 PAID OR TO BE PAID BY BA TO LESSOR.

Person(s) Entitled: GPA GROUP LIMITED.

Financial Analysis

Account Type

Group Accounts

Scale

Millions

Currency

GBP

Profit & Loss Extracts

No. of Months

12

12

12

12

Period Ending

31/03/2004

31/03/2003

31/03/2002

31/03/2001

Consolidated

Yes

Yes

N/S

N/S

Turnover

7,560.00

7,688.00

8,340.00

9,278.00

Interest Paid

217.00

257.00

331.00

332.00

Exports

3,829.00

4,054.00

4,239.00

4,646.00

Dividends

N/A

N/A

N/A

193.00

Directors Fees

2.00

2.00

2.00

2.00

Wages

1,835.00

1,769.00

1,977.00

1,973.00

Profit Before Tax

230.00

135.00

-200.00

150.00

Profit After Tax

145.00

85.00

-129.00

128.00

### Balance Sheet Extracts

No. of months	12	12	12	12
Period Ending	31/03/2004	31/03/2003	31/03/2002	31/03/2001
<b>Tangible Fixed Assets</b>	8,637.00	9,487.00	10,474.00	10,766.00
<b>Intangible Assets</b>	168.00	164.00	140.00	60.00
<b>Investments</b>	562.00	524.00	489.00	426.00
<b>Total Fixed Assets</b>	9,367.00	10,175.00	11,103.00	11,252.00
<b>Stock</b>	76.00	87.00	109.00	66.00
<b>Trade Debtors</b>	676.00	597.00	772.00	853.00
<b>Cash &amp; Equivalent</b>	64.00	222.00	64.00	936.00
<b>Inter Company Balances</b>	N/A	N/A	N/A	N/A
<b>Total Current Assets</b>	2,765.00	2,725.00	2,559.00	2,446.00
<b>Total Assets</b>	12,132.00	12,900.00	13,662.00	13,698.00
<b>Trade Creditors</b>	840.00	982.00	1,091.00	1,211.00
<b>Overdrafts</b>	102.00	57.00	62.00	6.00
<b>Short Term Loans</b>	580.00	486.00	617.00	435.00
<b>Inter Company Balances</b>	N/A	N/A	N/A	N/A
<b>Total Current Liabilities</b>	2,996.00	2,904.00	3,201.00	3,308.00
<b>Net Current Assets</b>	-231.00	-179.00	-642.00	-862.00
<b>Long Term Borrowings</b>	5,034.00	6,146.00	6,834.00	6,559.00
<b>Other L.T. Liabilities</b>	1,884.00	1,792.00	1,611.00	616.00
<b>Total L.T. Liabilities</b>	6,918.00	7,938.00	8,445.00	7,175.00
<b>Paid Up Equity</b>	271.00	271.00	271.00	271.00
<b>Reserves</b>	1,947.00	1,787.00	1,745.00	2,944.00
<b>Shareholders Funds</b>	2,218.00	2,058.00	2,016.00	3,215.00
<b>Number of Employees</b>	51,939	57,014	61,460	62,175

### Additional Financial Items

No. of Months	12	12	12	12
Period Ending	31/03/2004	31/03/2003	31/03/2002	31/03/2001
<b>Retained Profits</b>	130.00	72.00	-142.00	-126.00
<b>Net Cashflow from Operating Activities</b>	1,093.00	1,185.00	866.00	1,251.00
<b>Net Cashflow from ROI and Servicing of Finance</b>	-184.00	-226.00	-426.00	-503.00
<b>Net Cashflow before Financing</b>	676.00	942.00	213.00	491.00
<b>Net Cashflow from Financing</b>	-834.00	-784.00	-217.00	-521.00
<b>Increase in Cash</b>	-158.00	158.00	-4.00	-30.00
<b>Contingent Liability</b>	383.00	300.00	281.00	143.00

### Auditors

<b>Auditors are</b>	Ernst & Young LLP
<b>Town</b>	LONDON
<b>Auditors Remuneration</b>	2,158,000
<b>Auditors Comment on the latest Balance Sheet</b>	
The accounts give a true and fair view.	
<b>Auditors Qualified Accounts?</b>	no

### Auditing Requirements

Company law requires any company with a turnover greater than £1,000,000 per annum or Balance Sheet totals of over £1.4m to conduct an independent audit of their financial situation once a year. This audit must be carried out by a firm of Chartered Accountants who are members of their professional body in England; Scotland; Wales or Ireland.

The rules governing which companies must have an independent audit carried out are changing. For accounts filed for date ending on or after 30/03/2004 the levels for companies who must carry out an independent are those who have turnover of more than £5.6m per annum or have Balance Sheet total of over £2.8m.

## Ratios

When assessing ratios, it is important that the results are compared with other companies in the same industry and not to be taken in isolation. What may seem like a poor ratio at first glance may well be normal for that industry and, of course, the reverse applies, in what may seem a good ratio on its own, could be below average for that industry.

Some important ratios are detailed below

## Current Ratio

Current Assets/Current Liabilities

One of the most universally known ratios, which reflect the Working Capital situation, indicates the ability of a company to pay its short-term creditors from the realisation of its current assets and without having to resort to selling its fixed assets to do so.

Ideally the figure should always be greater than 1, which would indicate that there are sufficient assets available to pay liabilities, should the need arise. The higher the figure the better.

## Analysts Comments

Our analyst comments give a verbal representation of the information available in the accounts and ratios provided together with the credit recommendation.

Other non accounting information such as latest press coverage can also appear in this section giving the most up to date information available.

## Protect - Fraud Protection

Protect is based upon an in-depth analysis of over 400 individual cases of corporate fraud, and evaluates the subject company against 49 indicators of credit risk.

Protect then provides you with a simple rating which could indicate how risky the company really is.

The score should be taken in conjunction with other indicators and data such as the company size and very importantly the number of current and past directors.

A low score for a small company with only two or three directors may be of more concern than the same score for a larger company with many more directors.

## Connections

A link is provided to view Equifax's marketing leading fraud protection tool - Connections

## Extended Company Ratio Analysis

### Figures Stated in

Millions

### Key Ratios

No. of Months	12	12	12	12
Period Ending	31/03/2004	31/03/2003	31/03/2002	31/03/2001
Profit Margin	3.04	1.76		
Profit/Capital Employed	10.37	6.56		
Profit/Assets	1.90	1.05		
Current Debt	1.35	1.41		
Total Debt	4.47	5.27		
Long Term Debt	0.76	0.79		
Current Ratio	0.92	0.94		
Liquidity Ratio	0.90	0.91		
Stock/Turnover	99.47	88.37		
Collection Period	32.64	28.34		
Creditor Days	40.56	46.62		
Gearing (%)	254.82	314.24		
Interest Coverage	1.06	0.53		
Credit Gearing	0.90	0.97		
Indicator Ratio	3.17	3.12		

### Comments

The latest year accounting figures in this report have been rounded to the nearest thousand (000).

The Company's latest filed accounts are for the year ended 31/12/2003.

Figures are taken from consolidated accounts.

Turnover has fallen from GBP3.58bn to GBP3.20bn over the past year.

Pre-tax profitability has increased from losses of GBP493.00m to a profit of GBP49.00m.

Proposed and paid dividends total GBP140.00m.

There are intangible fixed assets of GBP375.00m.

Net current liabilities are GBP240.00m.

Bank and cash figures total GBP72.00m.

GBP8.00m (net) is due to other group companies on their current accounts.

There is an overdraft of GBP29.00m.

Short term bank loan commitments total GBP1.00m.

The company's total reserves stand at GBP72.00m of which GBP1.55bn is due to the profit and loss account balance.

Other reserves total GBP1.63bn.

On the basis of these accounts: We would suggest setting a credit limit on monthly terms of GBP20.00m.

All contracts may be considered.

Co yesterday opened a facility in Bangalore, starting a process that will eventually see nearly 10% of it's workforce employed in the Indian city (FT 08/10/2004).

Co has marked an important milestone in its path to recovery after signing more contracts for its desktop terminals than have been cancelled, for the first time in almost four years (FT 20/10/2004).

### Protect Information

#### Protect Score +10

#### Protect Codes

C8	External interest in subject predates 5 years.
H2	Caution. Director(s) and/or Secretary have been recorded as having other directorships in a company/companies which have been struck off the Register of Companies or have been subject to compulsory winding up procedures or administration orders.
H4	Caution. 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

If you need further investigations into the possibility of fraudulent links to other companies please click here for Equifax's [Connections Product](#).

## Gearing Ratio

(Long Term Borrowings + Short term Loans + Overdraft) – Cash x 100 / Shareholders Funds

Gearing is a comparison between the amount of borrowings a company has to its shareholders funds (net worth). The result of the calculation will show as a percentage the proportion of capital available within the company in relation to that owed to sources outside the company. Lower figures are more acceptable, showing that the company is predominantly financed by equity whilst high gearing shows an over reliance on borrowings for a significant proportion of the company's capital requirements.

Full details of all Protect Codes can be found in the Online Help section of the Business Information Website

## CIFAS

CIFAS is a members only Closed User Group system for preventing fraud. It allows member organisations to exchange details of applications for products or services, which are believed to be fraudulent, because the information provided by the applicant fails verification checks.

## Insight

The primary objective of Insight is to act as an aid to the credit decision-making process. It achieves this objective by aggregating positive and negative account payment details submitted by the subscribing members, and appending them to Ltd Company or Non-Ltd business records on the Equifax database.

These records are then displayed to any authorised enquirer, suitably anonymised. Enquirers will also be able to identify their own records.

The aggregated record can then be assessed in terms of the amounts indicated as outstanding, and any irregularities in the payment record identified.

## Membership

Membership is open to Companies willing to subscribe payment data on a reciprocal basis on fixed or variable term loans, leases or other financial transactions requiring regular payment.

## How do I become a Member?

Contact your Equifax account handler or contact us on 0845-6033000. Alternatively e-mail us on [commercialuk@equifax.com](mailto:commercialuk@equifax.com).

## CCJ Details

The number and value of unsatisfied County Court Judgements can give a good insight into the behaviour of the company when it comes to pay its creditors. Even identifying satisfied County Court Judgements could indicate that the subject will take far too much paying its debts – hence you need to evaluate the possible costs to you in dealing with such a company.

## Credit Profile

### Commercial Cifas

#### CIFAS - DO NOT REJECT - REFER FOR VALIDATION

**Loading Member** 219  
**Supply Date** 09/06/2005  
**Company Name Supplied** Sample 3 Ltd  
**Case Reference** 011

#### Title

#### Surname

#### First Name

#### Second Name

**Address** 100A  
Wood Street Room 2  
Walthamstow  
London

**Postcode** HX E17

**Other Address Indicator Y/N** N

**Fraud Category** 4

## How is CIFAS data loaded?

There are a number of ways for members to load data –

- Loaded directly onto Equifax
- Loaded directly onto Experian – and passed to us
- Loaded directly onto FIND \*
- What is FIND?
- Find is data input system developed by CIFAS and its members.

## How do I join?

Anyone wanting to join will need to get approval via CIFAS themselves. In the first instance, they should log onto [www.cifas.org.uk](http://www.cifas.org.uk)

## Commercial Insight - Detail

Type	Start Date	Amount and Terms	Supplier	O/S Balance	Update Date	Payment Profile
FTO	30/04/2001	296400X11	887	0	12/07/2001	02000.00000SSSS
FTO	01/04/1999	470600X12	887	10,894	12/07/2001	00000.000000000
LPQ	08/04/1993	1440X20	391	0	01/07/1997	10010000000000000000.0000000000S
LPQ	23/05/1990	101X20	391	2	01/03/1995	00000

## Summary

<b>Total Agreements</b>	4
<b>Total Own Agreements</b>	4
<b>Total Current</b>	2
<b>Total Defaults</b>	0
<b>Total Completed</b>	2
<b>Total Terminated</b>	0
<b>Own Agreements Outstanding</b>	10896
<b>Most Recent Agreement</b>	30/04/2001
<b>Accumulate Total</b>	0 = 56      1 = 2      2 = 1      3 = 0      4+ = 0

## CCJ's Registered

Information concerning County Court Judgements is provided in good faith; however we do not accept responsibility for the accuracy thereof.

### Exact Matches

Court	Date	Amount of Judgement	Status	Date Settled
COLCHESTER	25/10/1999	1,118	Judgement	
Case No. CO90				
LUTON	29/10/1999	6,670	Judgement	
Case No. LU9				
MANCHESTER	16/12/1999	8,160	Satisfied	20/01/2000
Case No. MA9				
BASILDON	23/04/2001	322	Judgement	
Case No. BQ1				
EDINBURGH	18/12/2001	1,000	Judgement	
Case No. 011				
NORTHAMPTON	17/05/2004	2,466	Judgement	
Case No. 4QZ1				
RAWTENSTALL	24/06/2004	606	Judgement	
Case No. 4R				

## Gazette Detail

Current Gazette information will indicate that the company is in some sort of serious trouble. It may not mean that the company has failed but could indicate that it is already some way down that track with Voluntary Arrangements in place or already under a Petition To Wind Up.

The presence of any current Gazette information should be enough to ensure you take out further checks and assurances before offering extended credit facilities.

## Credit Profile

This section provides a summary of the key items within the report, including our monthly recommended credit limit and risk score, ScoreCheck

## Vital Signs

A snapshot of the latest information from accounts filed at Companies House together with graphical illustration of the movement over the latest accounting period of those key financials.

## ScoreCheck

Equifax's automated credit risk score, gives quick indication of the strength or otherwise of the accounts.

The ScoreCheck score and Rating is calculated real-time.

## Industry Comparison

This section provides an opportunity to compare the subject company's financial figures with the average of all the figures contains on the database for companies in a similar line of business.

This is useful to gain understanding of industry sections you may not be failure with.

Information is updated on a monthly basis.

## Gazette or Detrimental Information

### DIS Company Dissolved

Published

Companies House

Dated 07/01/2004

Companies House have informed us that the Company was Struck Off the Register on 07/01/2004. Dissolution is effective by notice in the Gazette dated .

### SOD STRIKING OFF NOTICE DISCONTINUED

Published

Companies House

Dated 26/05/2005

On 26/05/2005 the striking off notice was discontinued.

### STR Striking off Notice

Published

Companies House

Dated 26/05/2005

On 26/05/2005 3 months notice was given that unless cause was shown to the contrary the company would be Struck off the Register and Dissolved pursuant to Section 652 of the 1985 Companies Act.

### HCW Claim Form

Published

London Gazette

Dated 25/02/2004

test co data

On 25/02/04 a Claim Form was issued at wexford against the subject Company at the following address:- wexford. The Plaintiff is J Shiel. The Solicitor acting on behalf of the plaintiff is W Murphy of:- wexford, Fax number 123456789, Telex Number 123456789. Case number 123545.

## Credit Profile

### Creditor Days

Sector Average 29.59 Days

Equifax Sample PLc 40.56 Days

### Liquidity Ratio

Sector Average 0.71

Equifax Sample Plc 0.90

### Vital Signs

Turnover decreased by 1.7%

Pre Tax Profit increased by 70.4%

Gearing decreased by 18.9%

Working Capital decreased by 29.1%

Monthly Trade Credit Limit 20,000,000

### ScoreCheck

Score 61

Rating C+

Score Date 22/06/2005

### ScoreCheck – Quick Guide

The ScoreCheck system examines company accounts and ratios along with County Court Judgements and Gazette Information registered against a company. This examination is designed to supplement traditional trade credit assessment.

### Score

The Score calculated by ScoreCheck will range from 0 to 100. A score of 0 represents the highest risk, 100 represents a good risk.

### Rating

For further detail, ScoreCheck also calculates a Rating. The Ratings calculated by ScoreCheck are A, B, C, D, E and F. Additionally, each rating may be divided into 3 sub group, +, - and standard. Similar to a school report card, A+ is the highest Rating (good risk) and F- the lowest Rating (highest risk).

There are further ratings to indicate activity that results in no Score or risk Rating being suggested e.g (I)Involucancy, (NA)No Accounts filed yet, (O) late filling of accounts, (G) Serious Gazette info

## Industry Comparison

Industry 72 Transport & Freight

No. of companies 33,246

Last Updated 01/06/2005

### Industry Comparison/Average

	Latest	Previous	Previous	Previous
Scale	Millions	Millions	Millions	Millions
Turnover	14.43	172.12	23.92	19.31
Profit Before Tax	-0.06	0.49	-1.36	0.63
Debtors	1.29	1.37	2.76	1.80
Total Assets	20.64	24.36	23.62	22.14
Shareholders Funds	5.77	4.92	5.74	6.70
Profit Margin (%)	-0.42	0.28	-5.69	3.26
Liquidity Ratio	0.71	0.71	0.77	0.78
Collection Period	32.63	2.91	42.12	34.02
Stock/Turnover	46.55	555.23	72.48	56.79
Creditor Days	29.59	2.67	28.84	26.27
Solvency Ratio (%)	27.96	20.20	24.30	30.26
Gearing (%)	131.20	153.86	156.10	119.70

### Officer Information

We provide detailed information on all the current directors and secretaries listed on all 1.7m limited companies listed on the Companies House database.

This allows the assessment of individuals, looking more directly at the people who manage and run the company. Past performance is a powerful indicator of future activity, and if you are going to invest money, time and effort working with any company then this information may well play a vital role in your decision.

There is an overview of Officers, showing number of current and previous directorships. You have the choice to view a fully detailed Director report on each individual by clicking into the name and opening a new window allowing easy movement back and forth between information on directors and the company reports.

### Credit Communities

Credit Communities is our new trade data sharing service. It allows members to share information on their trading experiences with other organisations.

Subscribers to the service also enjoy the peace of mind of knowing that if any other member of any community adds data to any subject company they are monitoring they will receive an e-mail alert within minutes notifying them. This can immediately alert them to potential problems they may encounter with the same subject.

Within the body of the Optima report we display this information to members.

We provide the detail of all the entries against the subject company allowing detailed evaluation of the trading experiences of all credit community members.

We also provide a view of the last information you may have provided on the subject company yourself, allowing you to decide whether or not that information is still relevant.

We provide a summary section of all the shared experiences. We provide counts of all positive and negative entries together with average and highest values of those positive and negative entries (supplied in £Sterling)

### Officers - Current Officers

**Company Secretary** SCUDAMORE

**Nationality** BRITISH

**Home Address** LITTLE BATTS  
REIGATE  
SURREY

**Date of Birth** 12/05/1960

**Company Secretary & Director** N

**Date Appointed** 01/05/1999

**Other Directorships** Y

**Occupation**

**Director** MARTIN ADJEI

**Nationality** BRITISH

**Home Address** 49 VINCENT STREET  
CANNING  
LONDON

**Date of Birth** 27/09/1978

**Date Appointed** 30/06/2004

**Other Directorships** Y

**Occupation** SECURITY MANAGER

#### Tip

Click on the Officer's name for a report on their current and previous directorships and standing

### Credit Communities - Detail

Ref Number	Date	Pos./Neg Flag	Ccy	Amount	Experience	Additional Data	Dispute
00000380	08/06/2005	NEG	£	2000.00	Bounced Cheque Prese	Can't Contact Customer	no
00000379	08/06/2005	POS	£	20000.00	Increased Credit	N/A	no
00000378	08/06/2005	POS	£	10000.00	Opened Account	N/A	no
00000344	12/05/2005	NEG	£	20000.00	Bailiff Instructed	Gone Away - No Trace	no
00000334	10/05/2005	NEG	£	0.00	Application for Cred	N/A	no
00000328	09/05/2005	NEG	£	0.00	County Court Summons	N/A	no
00000287	26/04/2005	NEG	£	0.00	Payment Over 90 Days	N/A	no
00000273	21/04/2005	NEG	£	0.00	Bankruptcy	N/A	no
00000167	11/03/2005	NEG	£	0.00	Bounced Cheque Prese	N/A	no

[Link to Provide Credit Communities data](#)

### Credit Communities - Own Latest Data

Ref Number	Date	Pos./Neg Flag	Ccy	Amount	Experience	Additional Data	Dispute
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### Credit Communities - Summary

#### SUMMARY

<b>Total Records</b>	9
<b>Total Negative</b>	7
<b>Total Positive</b>	2

#### NEGATIVE RECORDS\*\*

<b>Application for Credit Declined - no other comment</b>	1
<b>Bounced Cheque Presented</b>	2
<b>County Court Summons</b>	1
<b>Bankruptcy</b>	1
<b>Bailiff Instructed</b>	1
<b>Payment Over 90 Days Overdue</b>	1