

## MIRA INFORM REPORT

<b>Report No. :</b>	523667
<b>Report Date :</b>	04.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	K-SCAFF LTD
<b>Registered Office :</b>	126 Tamnamore Road Dungannon County Tyrone Bt71 6hw
<b>Country :</b>	United Kingdom
<b>Financials (as on) :</b>	31.03.2018
<b>Date of Incorporation :</b>	13.04.2016
<b>Com. Reg. No.:</b>	NI637787
<b>Legal Form :</b>	Private limited with Share Capital
<b>Line of Business :</b>	Retail sale of hardware, paints and glass in specialised stores.
<b>No. of Employees :</b>	1

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but Correct
<b>Litigation :</b>	Clear

#### NOTES :

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

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**ECGC Country Risk Classification List**

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
United Kingdom	A2	A2

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**UNITED KINGDOM - ECONOMIC OVERVIEW**

The UK, a leading trading power and financial center, is the third largest economy in Europe after Germany and France. Agriculture is intensive, highly mechanized, and efficient by European standards, producing about 60% of food needs with less than 2% of the labor force. The UK has large coal, natural gas, and oil resources, but its oil and natural gas reserves are declining; the UK has been a net importer of energy since 2005. Services, particularly banking, insurance, and business services, are key drivers of British GDP growth. Manufacturing, meanwhile, has declined in importance but still accounts for about 10% of economic output.

In 2008, the global financial crisis hit the economy particularly hard, due to the importance of its financial sector. Falling home prices, high consumer debt, and the global economic slowdown compounded the UK's economic problems, pushing the economy into recession in the latter half of 2008 and prompting the then BROWN (Labour) government to implement a number of measures to stimulate the economy and stabilize the financial markets. Facing burgeoning public deficits and debt levels, in 2010 the then CAMERON-led coalition government (between Conservatives and Liberal Democrats) initiated an austerity program, which has continued under the Conservative government. However, the deficit still remains one of the highest in the G7, standing at 3.6% of GDP as of 2017, and the UK has pledged to lower its corporation tax from 20% to 17% by 2020. The UK had a debt burden of 90.4% GDP at the end of 2017.

The UK's economy has begun to slow since the referendum vote to leave the EU in June 2016. A sustained depreciation of the British pound has increased consumer and producer prices, weighing on consumer spending without spurring a meaningful increase in exports. The UK has an extensive trade relationship with other EU members through its single market membership and economic observers have warned the exit will jeopardize its position as the central location for European financial services. Prime Minister MAY is seeking a new "deep and special" trade relationship with the EU following the UK's exit. However, economists doubt that the UK will be able to preserve the benefits of EU membership without the obligations. The UK is expected to officially leave the EU by the end of March 2019.

Source : CIA

## **COMPANY NAME AND ADDRESS**

Company Name: **K-SCAFF LTD**  
Company No: **NI637787**  
Company Status: **Active - Accounts Filed**  
Registered Address: **126 TAMNAMORE ROAD DUNGANNON COUNTY TYRONE BT71 6HW**

## **COMPANY SUMMARY**

**Registered Address** 126 TAMNAMORE ROAD  
DUNGANNON  
COUNTY TYRONE  
BT71 6HW

**Trading Address** 126 Tamnamore Road  
Dungannon  
County Tyrone  
BT71 6HW

**Website Address** -  
**Telephone Number** -  
**Fax Number** -  
**TPS** -  
**FPS** Yes  
**Incorporation Date** 13/04/2016  
**Previous Name** -  
**Type** Private limited with Share Capital  
**FTSE Index** -  
**Date of Change** -  
**Filing Date of Accounts** 19/05/2018  
**Currency** GBP  
**Share Capital** £20  
**SIC07** 47520  
**Charity Number** -  
**SIC07 Description** RETAIL SALE OF HARDWARE, PAINTS AND GLASS IN SPECIALISED STORES

**Principal Activity**

## **ADDITIONAL INFORMATION**

**CCJ's** 0 (£0)  
**No CCJ Information To Display** -  
**Ultimate Holding Company** -  
**Accountant** -

Mortgages	1
Group	0 companies
Linkages	0 companies
Countries	In 0 countries

## **KEY FINANCIALS**

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/03/2018	-	-	£132,339	1
31/03/2017	-	-	£8,044	1
-	-	-	-	-

## **MORTGAGE SUMMARY**

Total Mortgage	1
Outstanding	1
Satisfied	0

## **TRADE DEBTORS / BAD DEBT SUMMARY**

Total Number of Documented Trade	0
Total Value of Documented Trade	£0

## **COMMENTARY**

This company has been treated as a Small company in respect of the rating/limit generated.
The latest Balance Sheet indicates a positive net working capital position.
The latest cash balances are considered to be low in terms of the overall outstanding creditor obligations.
There has been an increase in shareholders funds compared with the previous balance sheet.
This company trades in an industry with a moderate level of corporate failures.

## **CCJ**

Total Number of Exact CCJs -	0	Total Value of Exact CCJs -
Total Number of Possible CCJs -	0	Total Value of Possible CCJs -
Total Number of Satisfied CCJs -	0	Total Value of Satisfied CCJs -
Total Number of Writs -	-	

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## **CURRENT DIRECTORS**

<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Anthony Kelly	<b>Nationality</b>	Irish
<b>Date of Birth</b>	07/1977	<b>Present Appointments</b>	10
<b>Latest Address</b>	126 Tamnamore Road, Dungannon, County Tyrone	<b>Appointment Date</b>	13/04/2016
<b>Post Code</b>	BT71 6HW		













## **CURRENT COMPANY SECRETARY**

### Top Shareholders




Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
ANTHONY KELLY	GBP	20	ORDINARY	1	100

## **FINANCIALS**


















### Profit & Loss

	Date Of Accounts	31/03/18	(%)	31/03/17	(%)	-	(%)	-	(%)	-
	Weeks	52	(%)	50	(%)	-	(%)	-	(%)	-
	Currency	GBP	(%)	GBP	(%)	-	(%)	-	(%)	-
	Consolidated A/cs	N	(%)	N	(%)	-	(%)	-	(%)	-
	<b>Turnover</b>	-	-	-	-	-	-	-	-	-
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	-	-	-	-	-	-	-	-	-
	Gross Profit	-	-	-	-	-	-	-	-	-
	Wages & Salaries	-	-	-	-	-	-	-	-	-
	Directors Emoluments	-	-	-	-	-	-	-	-	-
	<b>Operating Profit</b>	-	-	-	-	-	-	-	-	-
	Depreciation	£9,428	54.8%	£6,089	-	-	-	-	-	-
	Audit Fees	-	-	-	-	-	-	-	-	-
	Interest Payments	-	-	-	-	-	-	-	-	-
	<b>Pre Tax Profit</b>	-	-	-	-	-	-	-	-	-
	Taxation	-	-	-	-	-	-	-	-	-






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	Profit After Tax	-	-	-	-	-	-	-	-	-
	Dividends Payable	-	-	-	-	-	-	-	-	-
	<b>Retained Profit</b>	-	-	-	-	-	-	-	-	-

**Balance Sheet**

	<b>Date Of Accounts</b>	<b>31/03/18</b>	<b>(%)</b>	<b>31/03/17</b>	<b>(%)</b>	-	<b>(%)</b>	-	<b>(%)</b>	-
	Tangible Assets	£33,260	-10%	£36,951	-	-	-	-	-	-
	Intangible Assets	0	-	0	-	-	-	-	-	-
	<b>Total Fixed Assets</b>	<b>£33,260</b>	<b>-10%</b>	<b>£36,951</b>	-	-	-	-	-	-
	Stock	£445,102	112.1%	£209,899	-	-	-	-	-	-
	Trade Debtors	£197,538	877.5%	£20,208	-	-	-	-	-	-
	Cash	0	-100%	£5,468	-	-	-	-	-	-
	Other Debtors	£6,753	101.4%	£3,353	-	-	-	-	-	-
	Miscellaneous Current Assets	£18,987	-	0	-	-	-	-	-	-
	<b>Total Current Assets</b>	<b>£668,380</b>	<b>179.7%</b>	<b>£238,928</b>	-	-	-	-	-	-
	Trade Creditors	£241,721	126.7%	£106,611	-	-	-	-	-	-
	Bank Loans & Overdrafts	£150,854	999.9%	£9,030	-	-	-	-	-	-
	Other Short Term Finance	£4,000	-	£4,000	-	-	-	-	-	-
	Miscellaneous Current Liabilities	£54,845	216.5%	£17,327	-	-	-	-	-	-
	<b>Total Current Liabilities</b>	<b>£451,420</b>	<b>229.6%</b>	<b>£136,968</b>	-	-	-	-	-	-
	Bank Loans & Overdrafts and LTL	£268,735	92.1%	£139,897	-	-	-	-	-	-
	Other Long Term Finance	£1,000	-80%	£5,000	-	£5,000	-	-	-	-
	<b>Total Long Term Liabilities</b>	<b>£117,881</b>	<b>-9.9%</b>	<b>£130,867</b>	-	-	-	-	-	-






**Capital & Reserves**

	<b>Date Of Accounts</b>	<b>31/03/18</b>	<b>(%)</b>	<b>31/03/17</b>	<b>(%)</b>	-	<b>(%)</b>	-	<b>(%)</b>	-
	Called Up Share Capital	£20	-	£20	-	-	-	-	-	-
	P & L Account Reserve	£132,319	999.9%	£8,024	-	-	-	-	-	-
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	<b>Shareholder Funds</b>	<b>£132,339</b>	<b>999.9%</b>	<b>£8,044</b>	-	-	-	-	-	-





**Other Financial Items**

	<b>Date Of Accounts</b>	<b>31/03/18</b>	<b>(%)</b>	<b>31/03/17</b>	<b>(%)</b>	-	<b>(%)</b>	-	<b>(%)</b>	-
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	<b>Net Worth</b>	<b>£132,339</b>	<b>999.9%</b>	<b>£8,044</b>	-	-	-	-	-	-
	<b>Working Capital</b>	<b>£216,960</b>	<b>112.8%</b>	<b>£101,960</b>	-	-	-	-	-	-
	<b>Total Assets</b>	<b>£701,640</b>	<b>154.3%</b>	<b>£275,879</b>	-	-	-	-	-	-
	<b>Total Liabilities</b>	<b>£569,301</b>	<b>112.6%</b>	<b>£267,835</b>	-	-	-	-	-	-
	<b>Net Assets</b>	<b>£132,339</b>	<b>999.9%</b>	<b>£8,044</b>	-	-	-	-	-	-











**Cash Flow**

	<b>Date Of Accounts</b>	<b>31/03/18</b>	<b>(%)</b>	<b>31/03/17</b>	<b>(%)</b>	-	<b>(%)</b>	-	<b>(%)</b>	-
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-
	Net Cashflow before Financing	-	-	-	-	-	-	-	-	-
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	-	-	-	-	-	-	-	-	-

**Miscellaneous**

	<b>Date Of Accounts</b>	<b>31/03/18</b>	<b>(%)</b>	<b>31/03/17</b>	<b>(%)</b>	-	<b>(%)</b>	-	<b>(%)</b>	-
	Contingent Liability	NO	-	NO	-	-	-	-	-	-
	Capital Employed	£250,220	80.1%	£138,911	-	-	-	-	-	-
	Number of Employees	1	-	1	-	-	-	-	-	-
	Accountants									
	Auditors									
	Auditor Comments	The company is exempt from audit								
	Bankers									
	Bank Branch Code									



**Ratios**

	<b>Date Of Accounts</b>	<b>31/03/18</b>	<b>31/03/17</b>	-	-	-
	Pre-tax profit margin %	-	-	-	-	-
	Current ratio	1.48	1.74	-	-	-
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	203.10	1739.10	-	-	-
	Equity in %	18.90	2.90	-	-	-
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	0.49	0.21	-	-	-
	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-

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**K-SCAFF LTD - 523667**

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	Current Debt Ratio	3.41	17.02	-	-	-
	Total Debt Ratio	4.30	33.29	-	-	-
	Stock Turnover Ratio %	-	-	-	-	-
	Return on Net Assets Employed %	-	-	-	-	-

**Report Notes**

There are no notes to display.

**Status History**

No Status History found

**Event History**

Date	Description
22/05/2018	New Accounts Filed
20/04/2018	Confirmation Statement
15/05/2017	New Accounts Filed
19/04/2017	Confirmation Statement
06/09/2016	Mr O. Donnelly has left the board
03/08/2016	Change in Reg.Office
03/08/2016	Change of Company Postcode
15/04/2016	New Board Member Mr A. Kelly appointed
15/04/2016	New Board Member Mr O. Donnelly appointed

**Previous Company Names**

No Previous Names found

**Writ Details**

No writs found

**Statistics**

<b>Group</b>	-
<b>Linkages</b>	0 companies
<b>Countries</b>	In 0 countries

**Summary**

<b>Holding Company</b>	-
<b>Ownership Status</b>	
<b>Ultimate Holding Company</b>	-

**Group StructureFull**

No Group Structure

**Mortgage Details**

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<b>Mortgage Type:</b>			
<b>Date Charge Created:</b>	16/06/16		
<b>Date Charge Registered:</b>	21/06/16		
<b>Date Charge Satisfied:</b>	-		
<b>Status:</b>	OUTSTANDING		
<b>Person(s) Entitled:</b>	NORTHERN BANK LIMITED;		
<b>Amount Secured:</b>			
<b>Details:</b>	CONTAINS FIXED CHARGE.CONTAINS FLOATINGCHARGE.FLOATING CHARGE COVERS ALL THE PROPERTY OR UNDERTAKING OF THE COMPANY.CONTAINS NEGATIVE PLEDGE.		

Previous Director/Company Secretaries

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Oliver Donnelly	1	1	0
<b>Total Persons With Significant Control</b>	1	<b>Total Statements</b>	0
<b>Active</b>	1	<b>Active</b>	0
<b>Ceased</b>	0	<b>Ceased</b>	0

Active Persons With Significant Control

Name	Mr Anthony Kelly	Kind	Individual Person With Significant Control
<b>Address</b>	126 Tamnamore Road, Dungannon, County Tyrone	<b>Country Of Residence</b>	Northern Ireland
<b>Post Code</b>	BT71 6HW	<b>Nationality</b>	Northern Irish
<b>Date of Birth</b>	07/1977	<b>Notified On</b>	13/04/2016
<b>Nature Of Control</b>	Ownership of shares - above 75%		

Ceased Persons With Significant Control

No Ceased Persons With Significant Control To Display
-------------------------------------------------------

Active Statements

No Active Statements To Display
---------------------------------

Ceased Statements

No Ceased Statements To Display	
<b>Average Invoice Value</b>	n/a
<b>Invoices available</b>	n/a
Paid	n/a
Outstanding	n/a
Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.	

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.79
UK Pound	1	INR 89.51
Euro	1	INR 79.67
GBP	1	INR 89.08

**Note :** Above are approximate rates obtained from sources believed to be correct

**INFORMATION DETAILS**

Analysis Done by :	PRA
Report Prepared by :	DNS

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**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)