

MIRA INFORM REPORT

Report No. :	525958
Report Date :	18.08.2018

IDENTIFICATION DETAILS

Name :	BUY FINE DIAMONDS COM LIMITED
Registered Office :	Suite 7, 1/F, 88-90 Hatton Garden, London EC1N8PN
Country :	United Kingdom
Financials (as on) :	31.03.2017
Date of Incorporation :	12.01.2005
Com. Reg. No.:	05330181
Legal Form :	Private Limited with Share Capital
Line of Business :	Retail Sale of Watches and Jewellery in Specialised Stores.
No. of Employees :	6 (2017)

RATING & COMMENTS

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

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

Status :	Moderate
Payment Behaviour :	Slow but Correct
Litigation :	Clear

NOTES :

Any query related to this report can be made on e-mail : 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	A1	A1

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 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 NUMBER

BUY FINE DIAMONDS.COM LIMITED
Limited Company
Company Number:
05330181

COMPANY SUMMARY

Registered Address	SUITE 7, 88-90 HATTON GARDEN LONDON LONDON EC1N 8PN
Trading Address	Suite 7 88-90 Hatton Garden London EC1N 8PN
Website Address	http://www.buyfinediamonds.com
Telephone Number	02074040492
TPS	No
FPS	Yes
Incorporation Date	12/01/2005
Previous Name	
Type	Private limited with Share Capital
FTSE Index	-
Date of Change	-
Filing Date of Accounts	29/12/2017
Currency	GBP
Share Capital	£100
SIC07	47770
Charity Number	-
SIC07 Description	RETAIL SALE OF WATCHES AND JEWELLERY 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

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KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/03/2017	-	-	£450,506	6
31/03/2016	-	-	£391,360	6
31/03/2015	-	-	£356,566	-

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 very positive net working capital position.
The latest cash balances represent a positive level 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 -	-		

Total Current Directors	1	Total Current Secretaries	1
Total Previous Directors / Company Secretaries	1	Total Person's With Significant Control	1

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CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Rutulkumar Shah	Nationality	British
Date of Birth	07/1980	Present Appointments	2
Latest Address	Suite 7, 88-90 Hatton Garden, London	Appointment Date	01/02/2009
Post Code	EC1N 8PN		

CURRENT COMPANY SECRETARY

Title	Mr	Function	Company Secretary
Name	Rutulkumar Shah	Nationality	British
Date of Birth	07/1980	Present Appointments	3
Latest Address	Suite 7, 88-90 Hatton Garden, London	Appointment Date	12/01/2005
Post Code	EC1N 8PN		

TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
RUTUL SHAH & KINJAL SHAH	GBP	100	ORDINARY	1	100

FINANCIALS

Profit & Loss

Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
Turnover	-	-	-	-	-	-	-	-	-
Export	-	-	-	-	-	-	-	-	-
Cost of Sales	-	-	-	-	-	-	-	-	-
Gross Profit	-	-	-	-	-	-	-	-	-
Wages & Salaries	-	-	-	-	-	-	-	-	-
Directors Emoluments	-	-	-	-	-	-	-	-	-
Operating Profit	-	-	-	-	-	-	-	-	-















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Depreciation	-	-	£5,876	224.6%	£1,810	11.7%	£1,620	-	£8,660
Audit Fees	-	-	-	-	-	-	-	-	-
Interest Payments	-	-	-	-	-	-	-	-	-
Pre Tax Profit	-	-	-	-	-	-	-	-	-
Taxation	-	-	-	-	-	-	-	-	-
Profit After Tax	-	-	-	-	-	-	-	-	-
Dividends Payable	-	-	-	-	-	-	-	-	-
Retained Profit	-	-	-	-	-	-	-	-	-




Balance Sheet

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Tangible Assets	£1	-	£1	-	£4,839	-15.1%	£5,697	82%	£3,131
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£1	-	£1	-	£4,839	-15.1%	£5,697	82%	£3,131
	Stock	£700,860	45.1%	£482,873	-9.4%	£532,846	19.6%	£445,539	-10.4%	£497,290
	Trade Debtors	£31,010	-	0	-	£1,500	-99.2%	£176,762	999.9%	£1,500
	Cash	£134,882	75.8%	£76,724	-52%	£159,957	278.5%	£42,261	41.4%	£29,877
	Other Debtors	£1,500	-59.3%	£3,684	-	0	-	0	-	0
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	£868,252	54.1%	£563,281	-	£694,303	4.5%	£664,562	25.7%	£528,667
	Trade Creditors	£236,406	512.3%	£38,610	-	£342,576	-32.5%	£507,250	17.6%	£431,426
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Liabilities	£181,341	36%	£133,312	-	0	-	0	-	0
	Total Current	£417,747	143%	£171,922	-	£342,576	-32.5%	£507,250	17.6%	£431,426






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
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	Liabilities				%					
	Bank Loans & Overdrafts and LTL	0	-	0	-	0	-	0	-	0
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	Total Long Term Liabilities	0	-	0	-	0	-	0	-	0


Capital & Reserves

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Called Up Share Capital	£100	-	£100	-	£100	-	£100	-	£100
	P & L Account Reserve	£450,406	15.1%	£391,260	9.8%	£356,466	118.8%	£162,909	62.5%	£100,272
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£450,506	15.1%	£391,360	9.8%	£356,566	118.7%	£163,009	62.4%	£100,372




Other Financial Items

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Net Worth	£450,506	15.1%	£391,360	9.8%	£356,566	118.7%	£163,009	62.4%	£100,372
	Working Capital	£450,505	15.1%	£391,359	11.3%	£351,727	123.6%	£157,312	61.8%	£97,241
	Total Assets	£868,253	54.1%	£563,282	-19.4%	£699,142	4.3%	£670,259	26%	£531,798
	Total Liabilities	£417,747	143%	£171,922	49.8%	£342,576	-32.5%	£507,250	17.6%	£431,426
	Net Assets	£450,506	15.1%	£391,360	9.8%	£356,566	118.7%	£163,009	62.4%	£100,372



Cash Flow

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-













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	Net Cashflow before Financing	-	-	-	-	-	-	-	-	-
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	-	-	-	-	-	-	-	-	-



Miscellaneous

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£450,506	15.1%	£391,360	9.8%	£356,566	118.7%	£163,009	62.4%	£100,372
	Number of Employees	6	-	6	-	-	-	-	-	-
	Accountants									
	Auditors									
	Auditor Comments	The company is exempt from audit								
	Bankers									
	Bank Branch Code									

Ratios

	Date Of Accounts	31/03/17	31/03/16	31/03/15	31/03/14	31/03/13
	Pre-tax profit margin %	-	-	-	-	-
	Current ratio	2.08	3.28	2.03	1.31	1.23
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	0	0	0	0	0
	Equity in %	51.90	69.50	51	24.30	18.90
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	0.40	0.46	0.47	0.43	0.07
	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-
	Current Debt Ratio	0.92	0.43	0.96	3.11	4.29
	Total Debt Ratio	0.92	0.43	0.96	3.11	4.29

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	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
03/02/2018	Confirmation Statement
12/01/2018	New Accounts Filed
12/01/2018	New Accounts Filed
20/01/2017	Annual Returns
13/01/2017	New Accounts Filed
31/03/2016	New Accounts Filed
19/01/2016	Annual Returns
01/07/2015	K. Shah has left the board
18/03/2015	New Accounts Filed
25/01/2015	Annual Returns
01/02/2014	Annual Returns
11/01/2014	New Accounts Filed
12/03/2013	New Accounts Filed
18/01/2013	Annual Returns
21/02/2012	Annual Returns

PREVIOUS COMPANY NAMES

No Previous Names found

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WRIT DETAILS

No writs found

STATISTICS

Group	-
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	-
Ownership Status	
Ultimate Holding Company	-

GROUP STRUCTURE

No Group Structure

MORTGAGE DETAILS

Mortgage Type:	DEBENTURE		
Date Charge Created:	04/03/09		
Date Charge Registered:	07/03/09		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	NATIONAL WESTMINSTER BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
Details:	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY		

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Kinjal Shah	0	1	0
Total Persons With Significant Control	1	Total Statements	0
Active	1	Active	0
Ceased	0	Ceased	0

ACTIVE PERSONS WITH SIGNIFICANT CONTROL

Name	Mr Rutulkumar Shah	Kind	Individual Person With Significant Control
Address	Suite 7, 88-90 Hatton Garden, London	Country Of Residence	England
Post Code	EC1N 8PN	Nationality	British
Date of Birth	07/1980	Notified On	01/05/2016
Nature Of Control	Ownership of shares - between 25% and 50%		

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

Average Invoice Value	£0.02
Invoices available	1
Paid	1
Outstanding	0

Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.

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	Within Terms	0-30 Days	31-60 Days	61-90 Days	91+ Days
Paid	1	0	0	0	0
Outstanding	0	0	0	0	0

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97
GBP	1	INR 89.03

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	PRN

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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)