

MIRA INFORM REPORT

Report No. :	525906
Report Date :	18.08.2018

IDENTIFICATION DETAILS

Name :	MACKAYS STORES LIMITED
Registered Office :	Caledonia House, 5 Inchinnan Drive, Inchinnan Renfrew PA4 9AF
Country :	United Kingdom
Financials (as on) :	24.02.2017
Date of Incorporation :	25.04.1961
Com. Reg. No.:	SC036368
Legal Form :	Private limited with Share Capital
Line of Business :	<ul style="list-style-type: none"> Retail sale of clothing in specialised stores Operates as a multiple retailer of clothing
No. of Employees :	1520

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	No Complaints
Litigation :	Clear

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NOTES:

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

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 ADDRESS

Company Name: MACKAYS STORES LIMITED
Company No: SC036368
Company Status: Active - Accounts Filed
Registered Address: CALEDONIA HOUSE, 5 INCHINNAN DRIVE, INCHINNAN RENFREW PA4 9AF

COMPANY SUMMARY

Registered Address CALEDONIA HOUSE, 5 INCHINNAN DRIVE, INCHINNAN RENFREW PA4 9AF
Trading Address Caledonia House, 5 Inchinnan Drive, Inchinnan Renfrew, Renfrewshire PA4 9AF
Website Address <http://www.mandco.com>
Telephone Number 01418129284
Fax Number -
TPS Yes
FPS Yes
Incorporation Date 25/04/1961
Previous Name -
Type Private limited with Share Capital
FTSE Index -
Date of Change -
Filing Date of Accounts 01/09/2017
Currency GBP
Share Capital £495,000
SIC07 47710
Charity Number -
SIC07 Description RETAIL SALE OF CLOTHING IN SPECIALISED STORES
Principal Activity Operates as a multiple retailer of clothing with branches throughout the United Kingdom.

ADDITIONAL INFORMATION

CCJ's 0 (£0)

No CCJ Information To Display

Ultimate Holding Company MACKAYS STORES GROUP LIMITED
Accountant -
Mortgages 72
Group 12 companies
Linkages 0 companies
Countries In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
24/02/2017	£165,611,000	£1,100,000	£36,441,000	1520
26/02/2016	£163,177,000	-£355,000	£31,682,000	1554
20/02/2015	£160,403,000	-£4,258,000	£28,007,000	1633

MORTGAGE SUMMARY

Total Mortgage	72
Outstanding	1
Satisfied	71

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 Large company in respect of the rating/limit generated.
This company's return on total assets employed ratio indicates a relatively efficient use of assets.
This company has made late payments on a medium percentage of invoices.
This company's ratio of total liabilities to total assets indicates the presence of moderate equity funding.
The company has more cash than short term bank borrowings.
This company trades in an industry with a higher 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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Total Current Directors	9	Total Current Secretaries	1
Total Previous Directors / Company Secretaries	35	Total Person's With Significant Control	1

CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Iain William McGeoch	Nationality	British
Date of Birth	12/1945	Present Appointments	16
Latest Address	Caledonia House, 5 Inchinnan, Drive, Inchinnan, Renfrew	Appointment Date	18/11/1988
Post Code	PA4 9AF		
Title	Mr	Function	Director
Name	Stephen John Knott	Nationality	British
Date of Birth	09/1952	Present Appointments	4
Latest Address	20 Conduit Place, London	Appointment Date	05/01/2015
Post Code	W2 1HS		
Title	Mr	Function	Director
Name	Neil James McGeoch	Nationality	British
Date of Birth	09/1977	Present Appointments	15
Latest Address	Caledonia House, 5 Inchinnan, Drive, Inchinnan, Renfrew	Appointment Date	05/01/2015
Post Code	PA4 9AF		
Title	Miss	Function	Director
Name	Susan Elizabeth Swannie	Nationality	British
Date of Birth	11/1956	Present Appointments	2
Latest Address	Manor Grange Bidford Road, Cleeve Prior, Evesham, Worcestershire	Appointment Date	05/10/2015
Post Code	WR11 8LQ		
Title	Mr	Function	Director
Name	Colin Rutherford	Nationality	British
Date of Birth	02/1968	Present Appointments	1
Latest Address	33 Cranley Mews, London	Appointment Date	17/03/2008
Post Code	SW7 3BY		

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MACKAYS STORES LIMITED - 525906

PAGE NO. : 7

Title	Mr	Function	Director
Name	Andrew John McGeoch	Nationality	British
Date of Birth	03/1980	Present Appointments	6
Latest Address	Caledonia House, 5 Inchinnan, Drive, Inchinnan, Renfrew	Appointment Date	30/11/2009
Post Code	PA4 9AF		
Title	Mr	Function	Director
Name	Peter Mila	Nationality	British
Date of Birth	10/1968	Present Appointments	5
Latest Address	Caledonia House, 5 Inchinnan, Drive, Inchinnan, Renfrew	Appointment Date	05/09/2016
Post Code	PA4 9AF		
Title	Mr	Function	Director
Name	Gavin Urwin	Nationality	British
Date of Birth	02/1977	Present Appointments	12
Latest Address	Caledonia House, 5 Inchinnan, Drive, Inchinnan, Renfrew	Appointment Date	06/03/2017
Post Code	PA4 9AF		
Title	Mr	Function	Director
Name	James Blacklock	Nationality	British
Date of Birth	08/1976	Present Appointments	1
Latest Address	Caledonia House, 5 Inchinnan, Drive, Inchinnan, Renfrew	Appointment Date	12/03/2018
Post Code	PA4 9AF		

CURRENT COMPANY SECRETARY

Title	Mr	Function	Company Secretary
Name	Malcolm James Archibald Miller	Nationality	British
Date of Birth	-	Present Appointments	9
Latest Address	61 Westland Drive, Jordanhill, Glasgow	Appointment Date	09/03/2009
Post Code	G14 9PE		












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TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
MACKAYS STORES (HOLDINGS) LTD	GBP	495,000	ORDINARY	1	100

FINANCIALS





PROFIT & LOSS

	Date Of Accounts	24/02/17	(%)	26/02/16	(%)	20/02/15	(%)	21/02/14	(%)	22/02/13
	Weeks	52	(%)	53	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	Turnover	£165,611,000	1.5%	£163,177,000	1.7%	£160,403,000	1.3%	£158,289,000	-6.3%	£168,911,000
	Export	-	-	-	-100%	£160,403,000	-	-	-	-
	Cost of Sales	£137,844,000	-0.1%	£137,972,000	-0.1%	£138,098,000	0.3%	£137,724,000	-10.3%	£153,549,000
	Gross Profit	£27,767,000	10.2%	£25,205,000	13%	£22,305,000	8.5%	£20,565,000	33.9%	£15,362,000
	Wages & Salaries	£43,851,000	1.6%	£43,144,000	0.8%	£42,791,000	4.2%	£41,049,000	-0.4%	£41,202,000
	Directors Emoluments	£1,392,000	12.7%	£1,235,000	-3.5%	£1,280,000	5.8%	£1,210,000	19.4%	£1,013,000
	Operating Profit	£2,289,000	217.9%	£720,000	134.8%	-£2,066,000	-181.5%	£2,535,000	173.5%	-£3,448,000
	Depreciation	£4,050,000	-3.8%	£4,211,000	-9.2%	£4,636,000	-16.8%	£5,573,000	-28.2%	£7,760,000
	Audit Fees	£47,000	9.3%	£43,000	-2.3%	£44,000	7.3%	£41,000	-25.5%	£55,000
	Interest Payments	£871,000	-31.4%	£1,269,000	-36.2%	£1,990,000	-65.8%	£5,816,000	6.3%	£5,470,000
	Pre Tax Profit	£1,100,000	409.9%	-£355,000	91.7%	-£4,258,000	-999.9%	£2,000	100%	-£5,262,000












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MACKAYS STORES LIMITED - 525906

PAGE NO. : 9

	Taxation	-£566,000	-70%	-£333,000	-188.3%	£377,000	138.2%	-£988,000	-283.6%	£538,000
	Profit After Tax	£534,000	177.6%	-£688,000	82.3%	£3,881,000	293.6%	-£986,000	79.1%	£4,724,000
	Dividends Payable	-	-	-	-	-	-	-	-	-
	Retained Profit	£534,000	177.6%	-£688,000	82.3%	£3,881,000	293.6%	-£986,000	79.1%	£4,724,000







BALANCE SHEET

	Date Of Accounts	24/02/17	(%)	26/02/16	(%)	20/02/15	(%)	21/02/14	(%)	22/02/13
	Tangible Assets	£20,877,000	-3.1%	£21,537,000	-9.3%	£23,750,000	-9.3%	£26,177,000	-16.3%	£31,280,000
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£20,877,000	-3.1%	£21,537,000	-9.3%	£23,750,000	-9.3%	£26,177,000	-16.3%	£31,280,000
	Stock	£24,732,000	8.5%	£22,788,000	-2.3%	£23,321,000	5.1%	£22,179,000	-10.6%	£24,810,000
	Trade Debtors	£1,344,000	20.6%	£1,114,000	-9.2%	£1,227,000	14.2%	£1,074,000	83.3%	£586,000
	Cash	£7,529,000	-1.3%	£7,630,000	25.3%	£6,090,000	999.9%	£98,000	-	£98,000
	Other Debtors	£12,285,000	12%	£10,964,000	-19.7%	£13,647,000	26%	£10,831,000	8.9%	£9,943,000
	Miscellaneous Current Assets	£868,000	-32.9%	£1,294,000	41.1%	£917,000	122.6%	£412,000	9.6%	£376,000
	Total Current Assets	£46,758,000	6.8%	£43,790,000	-3.1%	£45,202,000	30.7%	£34,594,000	-3.4%	£35,813,000
	Trade Creditors	£6,975,000	25.9%	£5,540,000	6.2%	£5,217,000	-3.1%	£5,384,000	5.3%	£5,114,000
	Bank Loans & Overdrafts	0	-100%	£168,000	-83.1%	£996,000	-3.3%	£1,030,000	92.5%	£535,000






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MACKAYS STORES LIMITED - 525906


PAGE NO. : 10

	Other Short Term Finance	£483,000	24.2 %	£389,000	-1.5%	£395,000	3.4%	£382,000	-94.3 %	£6,701,000
	Miscellaneous Current Liabilities	£8,839,000	4.7%	£8,443,000	-3.4%	£8,737,000	12.4 %	£7,771,000	-1.4%	£7,882,000
	Total Current Liabilities	£16,297,000	12.1 %	£14,540,000	-5.2%	£15,345,000	5.3%	£14,567,000	-28%	£20,232,000
	Bank Loans & Overdrafts and LTL	£14,897,000	-22.7 %	£19,273,000	-27.5 %	£26,596,000	49.8 %	£17,752,000	16.3 %	£15,266,000
	Other Long Term Finance	£629,000	-1.7%	£640,000	476.6 %	£111,000	-66.1 %	£327,000	-	0
	Total Long Term Liabilities	£14,897,000	-22%	£19,105,000	-25.4 %	£25,600,000	53.1 %	£16,722,000	13.5 %	£14,731,000

CAPITAL & RESERVES

	Date Of Accounts	24/02/17	(%)	26/02/16	(%)	20/02/15	(%)	21/02/14	(%)	22/02/13
	Called Up Share Capital	£495,000	-	£495,000	-	£495,000	-	£495,000	-	£495,000
	P & L Account Reserve	£24,221,000	5%	£23,059,000	5.4%	£21,874,000	-24%	£28,776,000	-8.4 %	£31,422,000
	Revaluation Reserve	-	-	-	-	-	-100%	£206,000	-1%	£208,000
	Sundry Reserves	£11,725,000	44.3 %	£8,128,000	44.2 %	£5,638,000	999.9 %	£5,000	-	£5,000
	Shareholder Funds	£36,441,000	15%	£31,682,000	13.1 %	£28,007,000	-5%	£29,482,000	-8.2 %	£32,130,000





OTHER FINANCIAL ITEMS

	Date Of Accounts	24/02/17	(%)	26/02/16	(%)	20/02/15	(%)	21/02/14	(%)	22/02/13
	Net	£36,441,000	15%	£31,682,000	13.1	£28,007,000	-5%	£29,482,000	-	£32,130,000





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MACKAYS STORES LIMITED - 525906



PAGE NO. : 11

	Worth	00		00	%	00		00	8.2%	00
 Working Capital	£30,461,000	4.1%	£29,250,000	-2%	£29,857,000	49.1%	£20,027,000	28.5%	£15,581,000	
 Total Assets	£67,635,000	3.5%	£65,327,000	-5.3%	£68,952,000	13.5%	£60,771,000	-9.4%	£67,093,000	
 Total Liabilities	£31,194,000	-7.3%	£33,645,000	-17.8%	£40,945,000	30.9%	£31,289,000	-10.5%	£34,963,000	
 Net Assets	£36,441,000	15%	£31,682,000	13.1%	£28,007,000	-5%	£29,482,000	-8.2%	£32,130,000	

CASH FLOW















	Date Of Accounts	24/02/17	(%)	26/02/16	(%)	20/02/15	(%)	21/02/14	(%)	22/02/13
 Net Cashflow from Operations		-	-	-	-	-	-	-	-	-
 Net Cashflow before Financing		-	-	-	-	-	-	-	-	-
 Net Cashflow from Financing		-	-	-	-	-	-	-	-	-
 Increase in Cash		-	-	-	-	-	-	-	-	-

MISCELLANEOUS

	Date Of Accounts	24/02/17	(%)	26/02/16	(%)	20/02/15	(%)	21/02/14	(%)	22/02/13
	Contingent Liability	YES	-	YES	-	YES	-	YES	-	YES
 Capital Employed	£51,338,000	1.1%	£50,787,000	-5.3%	£53,607,000	16%	£46,204,000	-1.4%	£46,861,000	
 Number of Employees	1520	-2.2%	1554	-4.8%	1633	-1.1%	1651	-5.1%	1740	
	Accountants									
	Auditors	KPMG LLP								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers	CLYDESDALE BANK								
	Bank Branch Code									

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RATIOS

	Date Of Accounts	24/02/17	26/02/16	20/02/15	21/02/14	22/02/13
	Pre-tax profit margin %	0.66	-0.22	-2.65	-	-3.12
	Current ratio	2.87	3.01	2.95	2.37	1.77
	Sales/Net Working Capital	5.44	5.58	5.37	7.90	10.84
	Gearing %	40.90	60.80	95	60.20	47.50
	Equity in %	53.90	48.50	40.60	48.50	47.90
	Creditor Days	15.33	12.59	11.83	12.38	11.02
	Debtor Days	2.95	2.53	2.78	2.46	1.26
	Liquidity/Acid Test	1.35	1.44	1.42	0.85	0.54
	Return On Capital Employed %	2.14	-0.69	-7.94	-	-11.22
	Return On Total Assets Employed %	1.62	-0.54	-6.17	-	-7.84
	Current Debt Ratio	0.44	0.45	0.54	0.49	0.62
	Total Debt Ratio	0.85	1.06	1.46	1.06	1.08
	Stock Turnover Ratio %	14.93	13.96	14.53	14.01	14.68
	Return on Net Assets Employed %	3.01	-1.12	-15.20	-	-16.37

REPORT NOTES

There are no notes to display.

STATUS HISTORY

No Status History found

EVENT HISTORY

Date	Description
05/04/2018	New Board Member Mr J. Blacklock appointed
07/12/2017	Confirmation Statement

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12/09/2017	New Accounts Filed
12/09/2017	New Accounts Filed
14/07/2017	Mr S. Dawes has left the board
22/06/2017	Mr M.R. McKimmie has left the board
07/06/2017	New Board Member Mr G. Urwin appointed
15/03/2017	New Board Member Mr G. Urwin appointed
08/03/2017	New Board Member Mr G. Urwin appointed
08/12/2016	Annual Returns
07/10/2016	New Board Member Mr P. Mila appointed
30/09/2016	New Accounts Filed
30/09/2016	New Accounts Filed
21/09/2016	Payment Data Update Received
22/07/2016	Mr G.B. Howie has left the board

PREVIOUS COMPANY NAMES

No Previous Names found

WRIT DETAILS

No writs found

STATISTICS

Group	12 companies
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	MACKAYS STORES (HOLDINGS) LIMITED
Ownership Status	Wholly Owned
Ultimate Holding Company	MACKAYS STORES GROUP LIMITED

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GROUP STRUCTURE FULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
☐ MACKAYS STORES GROUP LIM...	SC223864	24.02.2017	Y	£165,611,000
└ JANPRO LIMITED	SC145340	24.02.2017	N	
└ MACKAYS GROUP TRUSTEES...	SC225026	24.02.2017	N	
└ LAROQUE LIMITED	03818302	24.02.2017	N	
☐ M.E.G. RENEWABLES LIMITED	SC232635	24.02.2017	N	£75,808
└ GLENFINGLAS HYDRO LTD	SC500317	31.03.2017	N	
└ M.E.G. GLENKILN LIMITED	SC410844	24.02.2017	N	
☐ MACKAYS STORES (HOLDIN...	SC054092	24.02.2017	N	£4,958,000
└ WILLIAM MCILROY SWIN...	00543328	24.02.2017	N	£931,000
└ MACKAYS STORES LIMITED	SC036368	24.02.2017	N	£165,611,000
└ B.R. & G.J. TWITCHET...	01119808	24.02.2017	N	£110,000
└ G. E. WORTHINGTON LIMITED	01475680	24.02.2017	N	

MORTGAGE DETAILS

Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/06/12		
Date Charge Registered:	22/06/12		
Date Charge Satisfied:	11/09/14		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PLC;		
Amount Secured:			
Details:	SUBJECTS KNOWN AS CALEDONIA HOUSE CALEDONIA STREET PAISLEY		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	13/06/12		
Date Charge Registered:	19/06/12		
Date Charge Satisfied:	11/09/14		
Status:	SATISFIED		
Person(s) Entitled:	HSBC BANK PLC;		
Amount Secured:			
Details:	WHOLE THAT STEADING GROUND ON THE WEST SIDE OF CALEDONIA STREET, PAISLEY		
Mortgage Type:	FLOATING CHARGE		
Date Charge Created:	19/05/08		

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Date Charge Registered:	05/06/08		
Date Charge Satisfied:	14/03/16		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PLC;		
Amount Secured:			
Details:	UNDERTAKING & ALL PROPERTY & ASSETS PRESENT & FUTURE, INCLUDING UNCALLED CAPITAL		
Mortgage Type:	FLOATING CHARGE		
Date Charge Created:	19/05/08		
Date Charge Registered:	31/07/12		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	HSBC BANK PLC		
Amount Secured:			
Details:	UNDERTAKING & ALL PROPERTY & ASSETS PRESENT & FUTURE, INCLUDING UNCALLED CAPITAL		
Mortgage Type:	FLOATING CHARGE		
Date Charge Created:	12/12/01		
Date Charge Registered:	21/12/01		
Date Charge Satisfied:	02/11/05		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE OF THE COMPANY INCLUDING UNCALLED CAPITAL		
Mortgage Type:	FLOATING CHARGE		
Date Charge Created:	12/12/01		
Date Charge Registered:	18/12/01		
Date Charge Satisfied:	02/11/05		
Status:	SATISFIED		
Person(s) Entitled:	HSBC BANK PLC		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE OF THE COMPANY INCLUDING UNCALLED CAPITAL		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	04/07/91		
Date Charge Registered:	23/07/91		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	12 GEORGE STREET OBAN		
Mortgage Type:	ASSIGNATION		
Date Charge Created:	04/05/91		
Date Charge Registered:	23/05/91		
Date Charge Satisfied:	22/06/04		
Status:	SATISFIED		

Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	SUMS AS FOR PRICE ON 81 MAIN ST COATBRIDGE48/50 CHANNEL ST GALASHIELS179 HIGH ST IRVINE42/44 HIGH STPEEBLES44/46 DOCKHEAD ST SALTCOATS123/125 SOUTH ST ST ANDREWS60 MAIN ST WISHAW40 WEST ST HAVANT38/45 HIGH ST LITTLEHAMPTON103/107 HIGH ST MARGATE11 DIGBETH WALSALL57/60 KING ST WHITEHAVEN		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	38/40 HIGH STREET LITTLEHAMPTON WEST SUSSEX		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	154, 156 & 158 & 162 LONDON ROAD NORTH LOWESTOFT, SUFFOLK		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	11 & 12 BRIDGE STREET AND 15 & 16 VINE STREET SPALDING		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	57, 58 & 59 CHURCH STREET, SEAHAM EASINGTON DURHAM		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	57/58 & 59 & 60 KING STREET AND 19 STRAND STREET WHITEHAVEN		

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Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	16/18 & 20 FRONT STREET CHESTER-LE-STREET DURHAM		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	78, 81 & 83A RYE LANE PECKAM LONDON		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	11 DIGBEATH WALSALL WEST MIDLANDS		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	113, 115 & 117 HIGH STREET MARGATE KENT		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	10/12 LONDON ROAD LEWISHAM LONDON		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		

Details:	34/36 HIGH ST COSHAM HAMPSHIRE		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	101/107 HIGH STREET SITTINGBOURNE KENT		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	46/48 STATION ROAD ASHINGTON NORTHUMBERLAND		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	9/10 PRAID MEWS NORFOLK PLACE PADDINGTON LONDON		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	14/22 FRONT STREET CONSETT DURHAM		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	2/3 SILVER STREET TROWBRIDGE WILTSHIRE		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		

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Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	25/31 NEWBOTTLE ST HAUGHTON-LE-SPRING COUNTY DURHAM		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	43 BANK STREET NEWQUAY RESTORMEL CORNWALL		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	3/5 HIGH STREET SPENNYMOOR COUNTY DURHAM		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	23/27 TRELOWARREN ST CAMBORNE CORNWALL		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	127 HIGH STREET GOSPORT HAMPSHIRE		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	05/04/91		
Date Charge Registered:	11/04/91		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	25, 29, 31 & 33 FRONT STREET, STANLEY, DURHAM		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	19/02/91		
Date Charge Registered:	01/03/91		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		

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Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	127 KING STREET CASTLE DOUGLAS		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	31/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	SHOP & CELLAR 42 HIGH ST PEEBLESSHOP & CELLAR 44 HIGH ST PEEBLESSEE PAGE 2 OF DOCUMENT		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	13/12/90		
Date Charge Registered:	28/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	68 HIGH STREET DINGWALL		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	28/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	62/66 HIGH STREET LEVEN		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	28/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	50 CHANNEL STREET GALASHIELS		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	28/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	8-18 ERROL STREET PETERHEAD		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	13/12/90		
Date Charge Registered:	28/12/90		

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Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	121/123 ARGYLE ST DUNOON		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	13/12/90		
Date Charge Registered:	28/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	65 & 69 (ODD NOS) HIGH ST LANARK		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	23 & 25 ALBERT ST & 1, 3 & 5 MOUNTHOOKIE LANE, KIRKWALL		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	SUBJECTS IN ROTTERDAM STREET THURSO SEEPAPER APART TO DOCUMENT		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	5 EAST CHURCH STREET BUCKIE		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	81 MAIN STREET COATBRIDGE		
Mortgage Type:	STANDARD SECURITY		

Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	44/46 DOCKHEAD ST SALTCOATS		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	140 MAIN STREET CAMBUSLANG		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	44/48 ACADEMY ST INVERNESS		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	26 & 30 SCOTT ST PERTH		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	177 & 179 HIGH STREET IRVINE		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	AREA OF GROUND ON EAST SIDE OF HIGH STREET DUMBARTON SEE PAGE		

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	2 OF DOCUMENT		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	62 (FORMERLY NO 60) MAIN STREET WISHAW		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	19 COWGATE KIRKINTILLOCH		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	CALEDONIA HOUSE CALEDONIA STREET PAISLEY		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	63 HIGH STREET NAIRN		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	11/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	118/120 HIGH STREET ELGIN		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	21/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		

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Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	25, 27 & 29 HOPETOWN ST BATHGATE WEST LOTHIAN		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	12/12/90		
Date Charge Registered:	24/12/90		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	13 & 15 MARKET PLACE, INVERURIE UNDER EXCEPTION		
Mortgage Type:	FLOATING CHARGE		
Date Charge Created:	14/11/90		
Date Charge Registered:	28/11/90		
Date Charge Satisfied:	08/10/92		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY AS TRUSTEE FOR THE BENEFICIARIES		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	WITH EXCEPTION OF 123/125 SOUTH STREET ST ANDREWS49 CHURCH ST CROMER9/10 PRAED MEWS LONDON UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE OF THE COMPANY INCLUDING UNCALLED CAPITAL		
Mortgage Type:	RENT DEPOSIT AGREEMENT		
Date Charge Created:	26/03/90		
Date Charge Registered:	10/04/90		
Date Charge Satisfied:	16/06/97		
Status:	SATISFIED		
Person(s) Entitled:	BARCLAYS NOMINEES (GEORGE YARD) LTD		
Amount Secured:	£64,000		
Details:	SEE PAGE 2 OF DOC 3937		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	31/12/84		
Date Charge Registered:	07/01/85		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	23/27 TRELOWARREN STREET, CAMBORNE CORNWALL		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	31/12/84		
Date Charge Registered:	07/01/85		
Date Charge Satisfied:	09/06/88		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	37 MARYLEBONE LANE LONDON W1		
Mortgage Type:	LEGAL CHARGE		

Date Charge Created:	31/12/84		
Date Charge Registered:	07/01/85		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	40 WEST STREET HAVENT HAMPSHIRE		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	31/12/84		
Date Charge Registered:	07/01/85		
Date Charge Satisfied:	18/03/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	11/12 BRIDGE STREET SPALDING LINCOLNSHIRE		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	20/12/84		
Date Charge Registered:	07/01/85		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	63 HIGH STREET NAIRN		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	25/11/82		
Date Charge Registered:	01/12/82		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	5 EAST CHURCH STREET, BUCKIE, BANFF		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	19/10/82		
Date Charge Registered:	26/10/82		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	62 (FORMERLY 60) MAIN ST, WISHAW		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	17/11/80		
Date Charge Registered:	27/11/80		
Date Charge Satisfied:	30/10/86		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	THE GORDON ARMS HOTEL ELGIN		

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Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	03/08/78		
Date Charge Registered:	08/08/78		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	26-30 SCOTT STREET, PERTH		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	20/04/78		
Date Charge Registered:	05/05/78		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	44, 46 & 46A DOCKHEAD STREET SALTCOATS		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	20/04/78		
Date Charge Registered:	05/05/78		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	134/136 HIGH STREET DUMBARTON		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	20/04/78		
Date Charge Registered:	05/05/78		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	177/179 HIGH STREET IRVINE		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	23/08/76		
Date Charge Registered:	30/08/76		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	10 REGENT WAY HAMILTON		
Mortgage Type:	STANDARD SECURITY		
Date Charge Created:	23/08/76		
Date Charge Registered:	30/08/76		
Date Charge Satisfied:	08/06/93		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		

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Details:	ST MIRREN WORKS PAISLEY		
Mortgage Type:	BOND OF CASH CREDIT &SEE DOCS 46, 47 & 48 FLOATING CHARGE		
Date Charge Created:	24/08/72		
Date Charge Registered:	12/09/72		
Date Charge Satisfied:	14/07/78		
Status:	SATISFIED		
Person(s) Entitled:	CLYDESDALE BANK PUBLIC LIMITED COMPANY		
Amount Secured:	ALL SUMS DUE OR TO BECOME DUE		
Details:	UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE OF THE COMPANY INCLUDING UNCALLED CAPITAL		

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Pauline Syme Lauder	0	1	0
James Andrew Lawrie	0	8	9
James Andrew Lawrie	0	8	9
Lennie Clark McGeoch	0	4	8
John Murray Thomson	0	18	5
Leslie Simpson Morton	0	2	0
Iain Andrew Campbell	0	1	0
Roberts	0	1	0
John O'Hara	0	1	0
Matthew Richard McKimmie	1	22	17
Matthew Richard McKimmie	1	22	17
Peter David Stevenson	3	12	10
Murdoch McDonald McMaster	0	2	1
Jacqueline Ann Dallyn	0	1	0
Susan Lucy Hamil Houghton	0	1	0
John Roderick Murray	0	4	0
Ajaz Ahmed	0	5	10
Colin Williamson	0	1	0
George Richardson Middlemiss	4	50	34
Tadeusz Paluchowski	0	3	4
Susan Elizabeth Swannie	0	2	0
John Arthur Heaviside	0	1	0
Louise Elizabeth Koser	0	1	2
Ann Duncan Brown	0	1	0
James Angus Pow	0	7	21
Nigel Bennett	0	2	2
Louise Anne McCormick	0	12	1
George Bryce Howie	0	1	0
James Bell	0	7	0

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Simongnette Scavazza	2	2	2
Paul Jeffrey Vann	2	10	5
Lindsey Claire Williams	1	1	1
James David Blacklock	0	1	0
Andrew Paul Austin	2	1	0
Simon Dawes	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	Mackays Stores Holdings Limited	Kind	Corporate Entity With Significant Control
Address	Caledonia House 5 Inchinnan Drive, Inchinnan, Renfrew	Notified On	06/04/2016
Post Code	PA4 9AF	Legal Form	Limited Company
Authority	Companies Act 2006	Place Registered	-
Country Registered	-	Registration Number	-
Nature Of Control	Ownership Of Shares 75 To 100 Percent, Voting Rights 75 To 100 Percent, Right To Appoint And Remove Directors		

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	£806.26
Invoices available	683
Paid	661

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 info@mirainform.com
 Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

Outstanding	22
Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.	

	Within Terms	0-30 Days	31-60 Days	61-90 Days	91+ Days
Paid	282	292	63	11	13
Outstanding	6	6	9	1	0

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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 :	NIT

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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)