

MIRA INFORM REPORT

Report No. :	527280
Report Date :	29.08.2018

IDENTIFICATION DETAILS

Name :	M AND J EXPORTERS LTD
Registered Office :	Second Floor 201 Haverstock Hill London Nw3 4gg
Country :	United Kingdom
Financials (as on) :	31.12.2016
Date of Incorporation :	12.01.2012
Com. Reg. No.:	07907181
Legal Form :	Private Limited with Share Capital
Line of Business :	Non-Specialised Wholesale Trade [We tried to confirm / obtain the detailed activity but the same is not available from any sources]
No. of Employees :	Not Available

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 :	Satisfactory
Payment Behaviour :	Slow but Correct
Litigation :	Clear

NOTES :

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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

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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: **M AND J EXPORTERS LTD**
Company No: **07907181**
Company Status: **Active - Accounts Filed**
Registered Address: **SECOND FLOOR201 HAVERSTOCK HILL LONDON NW3 4QG**

COMPANY SUMMARY

Registered Address SECOND FLOOR
201 HAVERSTOCK HILL
LONDON
NW3 4QG

Trading Address Second Floor
201 Haverstock Hill
London
NW3 4QG

Website Address -
Telephone Number -
Fax Number -
TPS -
FPS Yes
Incorporation Date 12/01/2012
Previous Name -
Type Private limited with Share Capital
FTSE Index -
Date of Change -
Filing Date of Accounts 28/09/2017
Currency GBP
Share Capital £100
SIC07 46900
Charity Number -
SIC07 Description NON-SPECIALISED WHOLESALE TRADE
Principal Activity

ADDITIONAL INFORMATION

CCJ's 0 (£0)
No CCJ Information To Display
Ultimate Holding Company M AND J EXPORTERS LTD
Accountant -
Mortgages 2

Group	1 companies
Linkages	0 companies
Countries	In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/12/2016	-	-	£1,159,947	-
31/12/2015	-	-	£793,765	-
31/12/2014	-	-	£614,993	-

MORTGAGE SUMMARY

Total Mortgage	2
Outstanding	2
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 -

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Total Number of Writs -	-	
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CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Yosef Gabra	Nationality	Israeli
Date of Birth	07/1968	Present Appointments	2
Latest Address	5 Bialik Street, Givat Shmuel	Appointment Date	12/01/2012
Post Code	54039		
Title	Mr	Function	Director
Name	Moshe Itzchak Klein	Nationality	Israeli
Date of Birth	03/1966	Present Appointments	2
Latest Address	32 Yehuda Hanasi Street, Bnei Brak	Appointment Date	12/01/2012
Post Code	51582		







CURRENT COMPANY SECRETARY

Top Shareholders










Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
A.Y.G. ERETZ HEFETZ LTD	GBP	50	ORDINARY	1	50
K.M.Y.A. BASAD LTD	GBP	50	ORDINARY	1	50

FINANCIALS














Profit & Loss

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	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	-	-	-	-	-	-	-	-	-





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	Operating Profit	-	-	-	-	-	-	-	-	-
	Depreciation	-	-	-	-	-	-	-	-	-
	Audit Fees	-	-	-	-	-	-	-	-	-
	Interest Payments	-	-	-	-	-	-	-	-	-
	Pre Tax Profit	-	-	-	-	-	-	-	-	-
	Taxation	-	-	-	-	-	-	-	-	-
	Profit After Tax	-	-	-	-	-	-	-	-	-
	Dividends Payable	-	-	-	-	-	-	-	-	-
	Retained Profit	-	-	-	-	-	-	-	-	-






Balance Sheet

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Tangible Assets	0	-	0	-	0	-	0	-	0
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	0	-	0	-	0	-	0	-	0
	Stock	0	-	0	-	0	-	0	-	0
	Trade Debtors	£1,975,069	31%	£1,507,148	78.5%	£844,197	999.9%	£18,896	-	0
	Cash	£943,932	26.4%	£746,875	12.6%	£663,348	999.9%	£2,904	-	0
	Other Debtors	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	£2,919,001	29.5%	£2,254,023	49.5%	£1,507,545	999.9%	£21,800	-	0
	Trade Creditors	£1,759,054	20.5%	£1,460,258	63.6%	£892,552	999.9%	£21,700	-	0
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Liabilities	0	-	0	-	0	-	0	-	0






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	Total Current Liabilities	£1,759,054	20.5%	£1,460,258	63.6%	£892,552	999.9%	£21,700	-	0
	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	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Called Up Share Capital	£148	-	£148	48%	£100	-	£100	-	-
	P & L Account Reserve	£1,159,799	46.1%	£793,617	29.1%	£614,893	-	-	-	-
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£1,159,947	46.1%	£793,765	29.1%	£614,993	999.9%	£100	-	-




Other Financial Items

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Net Worth	£1,159,947	46.1%	£793,765	29.1%	£614,993	999.9%	£100	-	-
	Working Capital	£1,159,947	46.1%	£793,765	29.1%	£614,993	999.9%	£100	-	-
	Total Assets	£2,919,001	29.5%	£2,254,023	49.5%	£1,507,545	999.9%	£21,800	-	-
	Total Liabilities	£1,759,054	20.5%	£1,460,258	63.6%	£892,552	999.9%	£21,700	-	-
	Net Assets	£1,159,947	46.1%	£793,765	29.1%	£614,993	999.9%	£100	-	-



Cash Flow

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-















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

Miscellaneous

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£1,159,947	46.1%	£793,765	29.1%	£614,993	999.9%	£100	-	-
	Number of Employees	-	-	-	-	-	-	-	-	-
	Accountants									
	Auditors									
	Auditor Comments	The company is exempt from audit								
	Bankers									
	Bank Branch Code									

Ratios

	Date Of Accounts	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
	Pre-tax profit margin %	-	-	-	-	-
	Current ratio	1.66	1.54	1.69	1	-
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	0	0	0	0	0
	Equity in %	39.70	35.20	40.80	0.50	-
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	1.65	1.54	1.68	1	-
	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-
	Current Debt Ratio	1.51	1.83	1.45	217	-
	Total Debt Ratio	1.51	1.83	1.45	217	-
	Stock Turnover Ratio %	-	-	-	-	-
	Return on Net Assets Employed %	-	-	-	-	-

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Report Notes

There are no notes to display.

Status History

No Status History found

EVENT HISTORY

Date	Description
23/06/2018	Confirmation Statement
02/10/2017	New Accounts Filed
02/10/2017	New Accounts Filed
28/06/2017	Confirmation Statement
06/09/2016	New Accounts Filed
08/07/2016	Annual Returns
11/08/2015	New Accounts Filed
20/06/2015	Annual Returns
21/01/2015	Annual Returns
22/07/2014	New Accounts Filed
08/02/2014	Annual Returns
30/08/2013	New Accounts Filed
18/01/2013	Annual Returns
10/05/2012	Change in Reg.Office
10/05/2012	Change of Company Postcode

Previous Company Names

No Previous Names found

Writ Details

No writs found

Statistics

Group	1 companies
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	-
Ownership Status	
Ultimate Holding Company	M AND J EXPORTERS LTD

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GROUP STRUCTUREFULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
M AND J EXPORTERS LTD	07907181	31.12.2016	N	

Mortgage Details

Mortgage Type:			
Date Charge Created:	09/11/14		
Date Charge Registered:	17/11/14		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	NATIONAL WESTMINSTER BANK PLC;		
Amount Secured:			
Details:	CONTAINS FIXED CHARGE.CONTAINS NEGATIVEPLEDGE.		
Mortgage Type:			
Date Charge Created:	24/07/14		
Date Charge Registered:	01/08/14		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	NATIONAL WESTMINSTER BANK PLC;		
Amount Secured:			
Details:	CONTAINS FIXED CHARGE.CONTAINS NEGATIVEPLEDGE.		

Previous Director/Company Secretaries

No Previous Director Details			
Total Persons With Significant Control	2	Total Statements	0
Active	2	Active	0
Ceased	0	Ceased	0

Active Persons With Significant Control

Name	Mr Moshe Klein	Kind	Individual Person With Significant Control
Address	Second Floor 201 Haverstock Hill, London	Country Of Residence	Israel
Post Code	NW3 4QG	Nationality	Israeli
Date of Birth	03/1966	Notified On	06/04/2016
Nature Of Control	Ownership Of Shares 25 To 50 Percent,Voting Rights 25 To 50 Percent		
Name	Mr Yosef Gabra	Kind	Individual Person With

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			Significant Control
Address	Second Floor 201 Haverstock Hill, London	Country Of Residence	Israel
Post Code	NW3 4QG	Nationality	Israeli
Date of Birth	07/1968	Notified On	06/04/2016
Nature Of Control	Ownership Of Shares 25 To 50 Percent, Voting Rights 25 To 50 Percent		

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	£30094.49
Invoices available	5
Paid	5
Outstanding	0

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	2	2	1	0	0
Outstanding	0	0	0	0	0

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.17
UK Pound	1	INR 90.33
Euro	1	INR 81.93
GBP	1	INR 90.98

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

INFORMATION DETAILS

Analysis Done by :	NIS
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)