

## MIRA INFORM REPORT

Report No. :	547128
Report Date :	27.12.2018

### IDENTIFICATION DETAILS

Name :	WHISPERING SMITH LIMITED
Formerly Known As :	RAJAN IMPORTS LIMITED
Registered Office :	The Exchange 5 Bank Street, Bury, B19 0dn
Country :	United Kingdom
Financials (as on) :	31.03.2017
Date of Incorporation :	06.09.1985
Com. Reg. No.:	01945392
Legal Form :	Private limited with Share Capital
Line of Business :	<ul style="list-style-type: none"> <li>• Wholesale of clothing and footwear</li> <li>• The wholesale distribution of knitwear and clothing.</li> </ul>
No. of Employees :	140

**RATING & COMMENTS**

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

**MIRA's Rating :** A+

Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Regular
<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.

**ECGC Country Risk Classification List**

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
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: WHISPERING SMITH LIMITED  
Company No: 01945392  
Company Status: Active - Accounts Filed  
Status: Active  
Registered Address: THE EXCHANGE 5 BANK STREET BURY BL9 0DN

## **COMPANY NAME**

WHISPERING SMITH LIMITED

## **COMPANY NUMBER**

01945392

## **COMPANY SUMMARY**

Registered Address THE EXCHANGE 5 BANK STREET  
BURY  
BL9 0DN  
Trading Address The Exchange  
5 Bank Street  
Bury  
Lancashire  
BL9 0DN  
Trading Address 61 Great Ducie Street,  
Manchester M3 1rr,  
United Kingdom  
Website Address <http://www.whisperingsmith.com>  
Telephone Number -  
Fax Number -  
TPS -  
FPS Yes  
Incorporation Date 06/09/1985  
Previous Name RAJAN IMPORTS LIMITED  
Type Private limited with Share Capital  
FTSE Index -  
Date of Change 07/02/2009

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Filing Date of Accounts 06/12/2017  
Currency GBP  
Share Capital £100,000  
SIC07 46420  
Charity Number -  
SIC07 Description WHOLESALE OF CLOTHING AND FOOTWEAR  
Principal Activity The wholesale distribution of knitwear and clothing.

## **ADDITIONAL INFORMATION**

CCJ's 0 (£0)  
No CCJ Information To Display  
Ultimate Holding Company WHISPERING SMITH GROUP PLC  
Accountant -  
Mortgages 4  
Trade Debtors -  
Group 4 companies  
Linkages 1 companies  
Countries In 1 countries

## **KEY FINANCIALS**

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/03/2017	£41,774,353	£1,452,069	£26,858,139	140
31/03/2016	£44,762,527	£2,712,234	£25,832,274	117
31/03/2015	£43,757,795	£4,373,505	£25,401,154	116

## **MORTGAGE SUMMARY**

Total Mortgage 4  
Outstanding 2  
Satisfied 2

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

Total Number of Documented Trade 12  
Total Value of Documented Trade £374,295

## COMMENTARY

This company's return on total assets employed ratio indicates a relatively efficient use of assets.
This company has only made late payments on a low percentage of invoices.
This company's ratio of total liabilities to total assets indicates the presence of strong equity funding.
The company has more cash than short term bank borrowings.
This company trades in an industry with a lower 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	6	Total Current Secretaries	1
Total Previous Directors / Company Secretaries	4	Total Person's With Significant Control	1

## CURRENT DIRECTORS

<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Rajan Kumar	<b>Nationality</b>	British
<b>Date of Birth</b>	08/1961	<b>Present Appointments</b>	10
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	13/03/1992
<b>Post Code</b>	BL9 0DN		
<b>Title</b>	Ms	<b>Function</b>	Director
<b>Name</b>	Diane Heslop	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1962	<b>Present Appointments</b>	4
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	04/03/1999
<b>Post Code</b>	BL9 0DN		

<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Sanjay Kumar	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1969	<b>Present Appointments</b>	5
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	13/03/1992

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<b>Post Code</b>	BL9 0DN		
<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	King Brian	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1957	<b>Present Appointments</b>	1
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	01/01/2007
<b>Post Code</b>	BL9 0DN		

<b>Title</b>	Miss	<b>Function</b>	Director
<b>Name</b>	Rohina Kumar	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1991	<b>Present Appointments</b>	1
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	29/03/2018
<b>Post Code</b>	BL9 0DN		
<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Rohil Kumar	<b>Nationality</b>	British
<b>Date of Birth</b>	02/1993	<b>Present Appointments</b>	5
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	29/03/2018
<b>Post Code</b>	BL9 0DN		

## **CURRENT COMPANY SECRETARY**

<b>Title</b>	Mr	<b>Function</b>	Company Secretary
<b>Name</b>	Rajan Kumar	<b>Nationality</b>	British
<b>Date of Birth</b>	08/1961	<b>Present Appointments</b>	21
<b>Latest Address</b>	The Exchange 5 Bank Street, Bury	<b>Appointment Date</b>	13/03/1992
<b>Post Code</b>	BL9 0DN		

## **TOP SHAREHOLDERS**








Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
WHISPERING SMITH GROUP PLC	GBP	100,000	ORDINARY	1	100

## **FINANCIALS**

### **Profit & Loss**

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13















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	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	<b>Turnover</b>	<b>£41,774,353</b>	<b>-6.7%</b>	<b>£44,762,527</b>	<b>2.3%</b>	<b>£43,757,795</b>	<b>0.5%</b>	<b>£43,547,349</b>	<b>4.9%</b>	<b>£41,506,984</b>
	Export	£9,128,550	20.1%	£7,602,557	2.5%	£7,418,457	-16.1%	£8,844,743	11.4%	£7,936,437
	Cost of Sales	£30,786,642	-7.9%	£33,438,425	1.8%	£32,833,437	-1.8%	£33,433,365	-1%	£33,782,143
	Gross Profit	£10,987,711	-3%	£11,324,102	3.7%	£10,924,358	8%	£10,113,984	30.9%	£7,724,841
	Wages & Salaries	£4,486,059	14.7%	£3,912,105	-4.1%	£4,080,089	6%	£3,850,585	11.4%	£3,457,811
	Directors Emoluments	£1,154,251	11.5%	£1,035,100	-13.7%	£1,198,809	32.7%	£903,423	40.8%	£641,863
	<b>Operating Profit</b>	<b>£1,528,708</b>	<b>-44.4%</b>	<b>£2,747,340</b>	<b>-37.8%</b>	<b>£4,413,767</b>	<b>95.7%</b>	<b>£2,255,022</b>	<b>712.8%</b>	<b>£277,429</b>
	Depreciation	£130,466	-22.5%	£168,420	-	£168,420	13.3%	£148,659	4.6%	£142,081
	Audit Fees	£20,000	-	£20,000	-16.3%	£23,905	-3.8%	£24,860	3.6%	£24,000
	Interest Payments	£93,840	35.9%	£69,060	-20.5%	£86,891	8.9%	£79,761	-47.1%	£150,820
	<b>Pre Tax Profit</b>	<b>£1,452,069</b>	<b>-46.5%</b>	<b>£2,712,234</b>	<b>-38%</b>	<b>£4,373,505</b>	<b>99.1%</b>	<b>£2,196,910</b>	<b>999.9%</b>	<b>£145,600</b>
	Taxation	-£426,204	17.6%	-£516,946	45.7%	-£951,956	-66.3%	-£572,326	-792.7%	-£64,115
	Profit After Tax	£1,025,865	-53.3%	£2,195,288	-35.8%	£3,421,549	110.6%	£1,624,584	999.9%	£81,485
	Dividends Payable	-	-100%	£1,000,000	-	-	-	-	-	-
	<b>Retained Profit</b>	<b>£1,025,865</b>	<b>-14.2%</b>	<b>£1,195,288</b>	<b>-65.1%</b>	<b>£3,421,549</b>	<b>110.6%</b>	<b>£1,624,584</b>	<b>999.9%</b>	<b>£81,485</b>


**Balance Sheet**

	Date Of	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
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	Accounts									
	Tangible Assets	£1,005,829	29.7%	£775,662	15.6%	£671,234	-10.5%	£749,795	1.6%	£737,847
	Intangible Assets	0	-	0	-	0	-	0	-	0
	<b>Total Fixed Assets</b>	<b>£1,005,829</b>	<b>29.7%</b>	<b>£775,662</b>	<b>15.6%</b>	<b>£671,234</b>	<b>-10.5%</b>	<b>£749,795</b>	<b>1.6%</b>	<b>£737,847</b>
	Stock	£8,939,908	2.2%	£8,743,870	-20.8%	£11,042,837	11.9%	£9,864,883	23.6%	£7,983,554
	Trade Debtors	£7,729,242	-20.7%	£9,751,802	-3.3%	£10,085,487	-1%	£10,189,734	4.7%	£9,729,417
	Cash	£10,711,376	-6.5%	£11,456,955	38.7%	£8,260,753	15.5%	£7,149,475	-6.4%	£7,637,688
	Other Debtors	£8,122,875	52.3%	£5,334,667	-15.9%	£6,344,537	9.5%	£5,795,286	-7.6%	£6,271,190
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	<b>Total Current Assets</b>	<b>£35,503,401</b>	<b>0.6%</b>	<b>£35,287,294</b>	<b>-1.2%</b>	<b>£35,733,614</b>	<b>8.3%</b>	<b>£32,999,378</b>	<b>4.4%</b>	<b>£31,621,849</b>
	Trade Creditors	£1,689,935	-30.6%	£2,434,371	-7%	£2,617,925	-17.3%	£3,164,245	-18.2%	£3,869,638
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-100%	£561
	Other Short Term Finance	£7,524,513	-	£7,524,513	0%	£7,524,542	-	£7,524,542	-	£7,524,542
	Miscellaneous Current Liabilities	£211,454	40.5%	£150,471	-80.5%	£773,184	32%	£585,876	409.3%	£115,029
	<b>Total Current Liabilities</b>	<b>£9,425,902</b>	<b>-6.8%</b>	<b>£10,109,355</b>	<b>-7.4%</b>	<b>£10,915,651</b>	<b>-3.2%</b>	<b>£11,274,663</b>	<b>-2%</b>	<b>£11,509,770</b>
	Bank Loans & Overdrafts and LTL	£225,189	85.6%	£121,327	37.8%	£88,043	-	0	-100%	£561
	Other Long Term Finance	0	-	0	-	0	-	0	-	0






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	<b>Total Long Term Liabilities</b>	<b>£225,189</b>	<b>85.6 %</b>	<b>£121,327</b>	<b>37.8 %</b>	<b>£88,043</b>	-	<b>0</b>	-	<b>0</b>
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**Capital & Reserves**

	Date Of Accounts	31/03/17	(% )	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Called Up Share Capital	£100,000	-	£100,000	-	£100,000	-	£100,000	-	£100,000
	P & L Account Reserve	£26,758,139	4 %	£25,732,274	1.7 %	£25,301,154	13.1 %	£22,374,510	7.8 %	£20,749,926
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	<b>Shareholder Funds</b>	<b>£26,858,139</b>	<b>4 %</b>	<b>£25,832,274</b>	<b>1.7 %</b>	<b>£25,401,154</b>	<b>13%</b>	<b>£22,474,510</b>	<b>7.8 %</b>	<b>£20,849,926</b>

**Other Financial Items**

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	<b>Net Worth</b>	<b>£26,858,139</b>	<b>4%</b>	<b>£25,832,274</b>	<b>1.7 %</b>	<b>£25,401,154</b>	<b>13%</b>	<b>£22,474,510</b>	<b>7.8 %</b>	<b>£20,849,926</b>
	<b>Working Capital</b>	<b>£26,077,499</b>	<b>3.6 %</b>	<b>£25,177,939</b>	<b>1.5 %</b>	<b>£24,817,963</b>	<b>14.2 %</b>	<b>£21,724,715</b>	<b>8%</b>	<b>£20,112,079</b>
	<b>Total Assets</b>	<b>£36,509,230</b>	<b>1.2 %</b>	<b>£36,062,956</b>	<b>- 0.9 %</b>	<b>£36,404,848</b>	<b>7.9%</b>	<b>£33,749,173</b>	<b>4.3 %</b>	<b>£32,359,696</b>
	<b>Total Liabilities</b>	<b>£9,651,091</b>	<b>- 5.7 %</b>	<b>£10,230,682</b>	<b>-7%</b>	<b>£11,003,694</b>	<b>- 2.4%</b>	<b>£11,274,663</b>	<b>-2%</b>	<b>£11,509,770</b>
	<b>Net Assets</b>	<b>£26,858,139</b>	<b>4%</b>	<b>£25,832,274</b>	<b>1.7 %</b>	<b>£25,401,154</b>	<b>13%</b>	<b>£22,474,510</b>	<b>7.8 %</b>	<b>£20,849,926</b>

**Cash Flow**



	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-
	Net Cashflow before Financing	-	-	-	-	-	-	-	-	-
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	-	-	-	-	-	-	-	-	-

**Miscellaneous**















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**WHISPERING SMITH LIMITED - 547128**

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	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Contingent Liability	YES	-	YES	-	YES	-	YES	-	YES
	Capital Employed	£27,083,328	4.4%	£25,953,601	1.8%	£25,489,197	13.4%	£22,474,510	7.8%	£20,849,926
	Number of Employees	140	19.7%	117	0.9%	116	0.9%	115	4.5%	110
	Accountants									
	Auditors	DTE BUSINESS ADVISERS LIMITED								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers	BARCLAYS BANK PLC								
	Bank Branch Code	20-16-08								

**Ratios**

	Date Of Accounts	31/03/17	31/03/16	31/03/15	31/03/14	31/03/13
	Pre-tax profit margin %	3.48	6.06	9.99	5.04	0.35
	Current ratio	3.77	3.49	3.27	2.93	2.75
	Sales/Net Working Capital	1.60	1.78	1.76	2	2.06
	Gearing %	0.80	0.50	0.30	0	0
	Equity in %	73.60	71.60	69.80	66.60	64.40
	Creditor Days	14.72	19.79	21.77	26.44	33.93
	Debtor Days	67.34	79.29	83.89	85.17	85.32
	Liquidity/Acid Test	2.81	2.62	2.26	2.05	2.05
	Return On Capital Employed %	5.36	10.45	17.15	9.77	0.69
	Return On Total Assets Employed %	3.97	7.52	12.01	6.50	0.44
	Current Debt Ratio	0.35	0.39	0.42	0.50	0.55
	Total Debt Ratio	0.35	0.39	0.43	0.50	0.55
	Stock Turnover Ratio %	21.40	19.53	25.23	22.65	19.23
	Return on Net Assets Employed %	5.40	10.49	17.21	9.77	0.69

**Report Notes**

There are no notes to display.

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**Status History**

No Status History found

**EVENT HISTORY**

Date	Description
04/04/2018	New Board Member Mr R. Kumar appointed
04/04/2018	New Board Member Miss R. Kumar appointed
02/04/2018	Confirmation Statement
13/12/2017	New Accounts Filed
13/12/2017	New Accounts Filed
16/05/2017	Mr P. Morley has left the board
20/03/2017	Annual Returns
06/10/2016	New Accounts Filed
06/10/2016	New Accounts Filed
22/03/2016	Annual Returns
05/10/2015	New Accounts Filed
11/08/2015	Payment Data Update Received
23/07/2015	Payment Data Update Received
07/07/2015	Payment Data Update Received
03/04/2015	Annual Returns

**PREVIOUS COMPANY NAMES**

Date	Previous Name
07/02/2009	RAJAN IMPORTS LIMITED

**Writ Details**

No writs found

**STATISTICS**

<b>Group</b>	4 companies
<b>Linkages</b>	1 companies
<b>Countries</b>	In 1 countries

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## SUMMARY

<b>Holding Company</b>	WHISPERING SMITH GROUP PLC
<b>Ownership Status</b>	Wholly Owned
<b>Ultimate Holding Company</b>	WHISPERING SMITH GROUP PLC

## GROUP STRUCTURE

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
WHISPERING SMITH GROUP PLC	03143117	31.03.2017	Y	£41,774,353
BRAVE SOUL LIMITED	07078309	31.03.2017	N	
RAJAN TRADING CO. LIMITED	01129421	31.03.2017	N	
<b>WHISPERING SMITH LIMITED</b>	<b>01945392</b>	<b>31.03.2017</b>	<b>N</b>	<b>£41,774,353</b>

## OTHER LINKED COMPANIES

Name	Number	Latest Key Financials	Turnover
WHISPERING SMITH COMPANY LLC		-	\$700,000

## MORTGAGE DETAILS

<b>Mortgage Type:</b>	GUARANTEE AND FIXED & FLOATING CHARGE		
<b>Date Charge Created:</b>	10/01/13		
<b>Date Charge Registered:</b>	18/01/13		
<b>Date Charge Satisfied:</b>	-		
<b>Status:</b>	OUTSTANDING		
<b>Person(s) Entitled:</b>	BARCLAYS BANK PLC		
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY AND/OR		

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	ALL OR ANY OF THE COMPANIES NAMED THEREIN TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
<b>Details:</b>	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, BOOK DEBTS, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY SEE IMAGE FOR FULL DETAILS		
<b>Mortgage Type:</b>	DEED OF CHARGE OVER CREDIT BALANCES		
<b>Date Charge Created:</b>	03/01/13		
<b>Date Charge Registered:</b>	12/01/13		
<b>Date Charge Satisfied:</b>	-		
<b>Status:</b>	OUTSTANDING		
<b>Person(s) Entitled:</b>	BARCLAYS BANK PLC		
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
<b>Details:</b>	THE CHARGE CREATES A FIXED CHARGE OVER ALL THE DEPOSIT(S) REFERRED TO IN THE SCHEDULE TO THE FORM MG01 (INCLUDING ALL OR ANY PART OF THE MONEY PAYABLE PURSUANT TO SUCH DEPOSIT(S) & THE DEBTS REPRESENTED THEREBY) TOGETHER WITH ALL INTEREST FROM TIME TO TIME ACCRUING THEREON. IT ALSO CREATES AN ASSIGNMENT BY THE CHARGOR FOR THE PURPOSES OF & TO GIVE EFFECT TO THE SECURITY OVER THE RIGHT OF THE CHARGOR TO REQUIRE REPAYMENT OF SUCH DEPOSIT(S) & INTEREST THEREON BARCLAYS BANK PLC RE WHISPERING SMITH LIMITED CURRENT ACCOUNT ACCOUNT NUMBER 93268284		

<b>Mortgage Type:</b>	DEBENTURE		
<b>Date Charge Created:</b>	18/10/10		
<b>Date Charge Registered:</b>	26/09/13		
<b>Date Charge Satisfied:</b>	-		
<b>Status:</b>	SATISFIED		
<b>Person(s) Entitled:</b>	HSBC BANK PLC;		
<b>Amount Secured:</b>			
<b>Details:</b>	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, BOOK DEBTS, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY		
<b>Mortgage Type:</b>	LEGAL CHARGE		
<b>Date Charge Created:</b>	22/06/93		
<b>Date Charge Registered:</b>	30/06/93		
<b>Date Charge Satisfied:</b>	21/06/94		
<b>Status:</b>	SATISFIED		
<b>Person(s) Entitled:</b>	BARCLAYS BANK PLC		
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
<b>Details:</b>	641 HYDE ROAD, BELLE VUE, MANCHESTER, GREATER MANCHESTER T/NO: GM 588658		

## **CREDITOR DETAILS**

	Total Number	Total Value
Trade Creditors	0	-

No Creditor Data

## **TRADE DEBTORS / BAD DEBT DETAIL**

	Total Number of Documented Trade	Total Value of Documented Trade
Trade Debtors	12	£374,295

Company Name	Amount	Statement Date
Mode International Ltd	£255,730	18/04/2017
Styletalk Limited	£39,310	05/02/2016
Love You UK Ltd	£24,935	21/05/2015
Clothes Factor (UK) Limited	£17,553	15/02/2017
Jekyll & Hyde (1980) Ltd	£13,121	12/03/2015
Global Imports (UK) Limited	£7,200	09/11/2009
Tiggs Clothing Limited	£4,703	26/06/2012
Fashion-Direct C C Ltd	£4,689	15/10/2014
Paramount Clothing Ltd	£3,012	10/04/2014
Sandpiper Clothing Limited	£2,990	24/03/2010
Miss I Q A Fashions Limited	£564	03/07/2018
Dress Rail Ltd	£488	26/07/2012

## **PREVIOUS DIRECTOR/COMPANY SECRETARIES**

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Krishan Lal Kumar	0	4	3
Michelle Ann Keeling	0	1	0
Ashok Kumar	2	2	12
Peter Morley	0	1	1
Total Persons With Significant Control	1	Total Statements	0
Active	1	Active	0
Ceased	0	Ceased	0

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## **ACTIVE PERSONS WITH SIGNIFICANT CONTROL**

Name	Whispering Smith Group Plc	Kind	Corporate Entity With Significant Control		
Address	The Exchange Bank Street, Bury	Notified On	01/03/2017		
Post Code	BL9 0DN	Legal Form	Plc		
Authority	Companies Act	Place Registered	-		
Country Registered	-	Registration Number	-		
Nature Of Control	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

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 69.99
UK Pound	1	INR 88.96
Euro	1	INR 79.82
GBP	1	INR 88.97

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

**INFORMATION DETAILS**

Analysis Done by :	VIV
Report Prepared by :	SYL

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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)