

## MIRA INFORM REPORT

<b>Report No. :</b>	518021
<b>Report Date :</b>	02.07.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	ACROCROSS LIMITED
<b>Registered Office :</b>	1276 Greenford Roadgreenfordmiddlesexub6 0hh
<b>Country :</b>	United kingdom
<b>Financials (as on) :</b>	31.12.2016
<b>Date of Incorporation :</b>	27.04.1989
<b>Com. Reg. No.:</b>	02376923
<b>Legal Form :</b>	Private limited with Share Capital
<b>Line of Business :</b>	Subject engaged in Service activities N.E.C
<b>No. of Employees :</b>	Not available

**RATING & COMMENTS**

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

**MIRA's Rating :**

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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

Source : CIA

## **COMPANY NAME AND ADDRESS**

Company Name: **ACROCROSS LIMITED**  
Company No: **02376923**  
Registered Address: **1276 GREENFORD ROAD GREENFORD MIDDLESEX UB6 0HH**

## **COMPANY SUMMARY**

**Registered Address** 1276 GREENFORD ROAD  
GREENFORD  
MIDDLESEX  
UB6 0HH

**Trading Address** 1276-1278 Greenford Road  
Greenford  
Middlesex  
UB6 0HH

**Website Address** -

**Telephone Number** -

**Fax Number**

**TPS** -

**FPS** Yes

**Incorporation Date** 27/04/1989

**Previous Name**

**Type** Private limited with Share Capital

**FTSE Index** -

**Date of Change** -

**Filing Date of Accounts** 01/12/2017

**Currency** GBP

**Share Capital** £30,000

SIC07	96090
Charity Number	-
SIC07 Description	OTHER SERVICE ACTIVITIES N.E.C.
Principal Activity	Service activities.

## **ADDITIONAL INFORMATION**

CCJ's	0 (£0)
No CCJ Information To Display	
Ultimate Holding Company	-
Accountant	-
Mortgages	0
Group	0 companies
Linkages	0 companies
Countries	In 0 countries

## **KEY FINANCIALS**

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/12/2016	-	-	£7,077	-
31/12/2015	-	-	£20,742	-
31/12/2014	-	-	£20,740	-

## **MORTGAGE SUMMARY**

Total Mortgage	0
Outstanding	0
Satisfied	0

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

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

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## **COMMENTARY**

This company has been treated as a Small company in respect of the rating/limit generated.
The latest Balance Sheet indicates a positive net working capital position.
The latest cash balances are considered to be low in terms of the overall outstanding creditor obligations.
The high debt/equity ratio indicates that assets are funded primarily by creditors rather than equity/reinvested profits.
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

## **CURRENT DIRECTORS**

<b>Title</b>		<b>Function</b>	Director
<b>Name</b>	Harsharan Singh Narula	<b>Nationality</b>	Indian
<b>Date of Birth</b>	09/1957	<b>Present Appointments</b>	1
<b>Latest Address</b>	Flat 11 Floor 6 16 Kofo Abayomi Street, Victoria Island, Lagos, Nigeria	<b>Appointment Date</b>	27/04/1992
<b>Post Code</b>			

## **CURRENT COMPANY SECRETARY**

<b>Title</b>	Mrs	<b>Function</b>	Company Secretary
<b>Name</b>	Kamaljit Kaur Bhilowal	<b>Nationality</b>	
<b>Date of Birth</b>	-	<b>Present Appointments</b>	1
<b>Latest Address</b>	148 Ashford Avenue,	<b>Appointment Date</b>	27/06/2016
















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	Hayes, Middlesex		
Post Code	UB4 0ND		



## TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
HARSHAHRAN SINGH NARULA	GBP	30,000	ORDINARY	1	100
















### 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
	<b>Turnover</b>	-	-	-	-	-	-	-	-	-
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	-	-	-	-	-	-	-	-	-
	Gross Profit	-	-	-	-	-	-	-	-	-
	Wages & Salaries	-	-	-	-	-	-	-	-	-
	Directors Emoluments	-	-	-	-	-	-	-	-	-
	<b>Operating Profit</b>	-	-	-	-	-	-	-	-	-
	Depreciation	-	-	-	-100%	£1	-	£1	-	£1
	Audit Fees	-	-	-	-	-	-	-	-	-
	Interest Payments	-	-	-	-	-	-	-	-	-
	<b>Pre Tax Profit</b>	-	-	-	-	-	-	-	-	-
	Taxation	-	-	-	-	-	-	-	-	-
	Profit After Tax	-	-	-	-	-	-	-	-	-
	Dividends Payable	-	-	-	-	-	-	-	-	-
	<b>Retained Profit</b>	-	-	-	-	-	-	-	-	-




### Balance Sheet

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Tangible Assets	0	- 100%	£2	-	£2	-33.3%	£3	-25%	£4
	Intangible Assets	0	-	0	-	0	-	0	-	0



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	<b>Total Fixed Assets</b>	<b>0</b>	<b>- 100%</b>	<b>£2</b>	<b>-</b>	<b>£2</b>	<b>-33.3%</b>	<b>£3</b>	<b>-25%</b>	<b>£4</b>
	Stock	0	-	0	-	0	-	0	-	0
	Trade Debtors	£541,960	36.7 %	£396,340	61.5 %	£245,345	861.9 %	£25,507	-87%	£196,382
	Cash	0	- 100%	£4,420	31.2 %	£3,370	-7.5%	£3,645	175.3 %	£1,324
	Other Debtors	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	<b>Total Current Assets</b>	<b>£541,960</b>	<b>35.2 %</b>	<b>£400,760</b>	<b>61.1 %</b>	<b>£248,715</b>	<b>753.2 %</b>	<b>£29,152</b>	<b>-85.3%</b>	<b>£197,706</b>
	Trade Creditors	£532,213	40%	£380,020	66.7 %	£227,977	-	0	-100%	£171,334
	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
	<b>Total Current Liabilities</b>	<b>£532,213</b>	<b>40%</b>	<b>£380,020</b>	<b>66.7 %</b>	<b>£227,977</b>	<b>-</b>	<b>0</b>	<b>-100%</b>	<b>£171,334</b>
	Bank Loans & Overdrafts and LTL	£2,670	-	0	-	0	-100%	£2,480	-	0
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	<b>Total Long Term Liabilities</b>	<b>£2,670</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-100%</b>	<b>£2,480</b>	<b>-</b>	<b>0</b>






**Capital & Reserves**

	<b>Date Of Accounts</b>	<b>31/12/16</b>	<b>(%)</b>	<b>31/12/15</b>	<b>(%)</b>	<b>31/12/14</b>	<b>(%)</b>	<b>31/12/13</b>	<b>(%)</b>	<b>31/12/12</b>
	Called Up Share Capital	-	-100%	£30,000	-	£30,000	-	£30,000	-	£30,000
	P & L Account Reserve	£7,077	176.4%	-£9,258	0%	-£9,260	- 178.5%	-£3,325	8.3%	-£3,624
	Revaluation Reserve	-	-	-	-	-	-	-	-	-





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	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£7,077	-65.9%	£20,742	0%	£20,740	-22.2%	£26,675	1.1%	£26,376



**Other Financial Items**

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Net Worth	£7,077	-65.9%	£20,742	0%	£20,740	-22.2%	£26,675	1.1%	£26,376
	Working Capital	£9,747	-53%	£20,740	0%	£20,738	-28.9%	£29,152	10.5%	£26,376
	Total Assets	£541,960	35.2%	£400,762	61.1%	£248,717	753.1%	£29,155	-85.3%	£197,711
	Total Liabilities	£534,883	40.8%	£380,020	66.7%	£227,977	999.9%	£2,480	-98.6%	£171,335
	Net Assets	£7,077	-65.9%	£20,742	0%	£20,740	-22.2%	£26,675	1.1%	£26,376









**Cash Flow**

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-
	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	£9,747	-53%	£20,742	0%	£20,740	-28.9%	£29,155	10.5%	£26,376
	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	1.02	1.05	1.09	-	1.15
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	37.70	0	0	9.30	0
	Equity in %	1.30	5.20	8.30	91.50	13.30
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	1.01	1.05	1.09	-	1.15

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	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-
	Current Debt Ratio	75.20	18.32	10.99	-	6.49
	Total Debt Ratio	75.58	18.32	10.99	0.09	6.49
	Stock Turnover Ratio %	-	-	-	-	-
	Return on Net Assets Employed %	-	-	-	-	-

**Report Notes**

There are no notes to display.

**STATUS HISTORY**

Date	Description
08/12/2017	Compulsory strike off cancelled
07/12/2017	Dissolution (First Gazt)

**EVENT HISTORY**

Date	Description
05/12/2017	New Accounts Filed
17/07/2017	Confirmation Statement
05/10/2016	New Accounts Filed
05/10/2016	New Accounts Filed
02/07/2016	Annual Returns
29/06/2016	Mr O.S. Bhilowal has resigned as company secretary
29/06/2016	New Company Secretary Mrs K.K. Bhilowal appointed
05/10/2015	New Accounts Filed
05/10/2015	New Accounts Filed
12/06/2015	Annual Returns
05/10/2014	New Accounts Filed
05/10/2014	New Accounts Filed
17/06/2014	Annual Returns
04/10/2013	New Accounts Filed
03/06/2013	Annual Returns

**Previous Company Names**

No Previous Names found

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**Writ Details**

No writs found

**STATISTICS**

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

**SUMMARY**

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

**Group StructureFull**

No Group Structure

**PREVIOUS DIRECTOR/COMPANY SECRETARIES**

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

**Active Persons With Significant Control**

Name	Kind	Individual Person With Significant Control
Mr Harsharan Singh Narula		Individual Person With Significant Control
<b>Address</b>	<b>Country Of Residence</b>	Nigeria
Flat 11 Floor 6 16 Kofo Abayomi Street, Victoria Island, Lagos	<b>Nationality</b>	Indian
<b>Post Code</b>	<b>Notified On</b>	28/06/2017
-		
<b>Date of Birth</b>		
09/1957		
<b>Nature Of Control</b>		
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

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Website : <http://www.mirainform.com>  
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**Active Statements**

No Active Statements To Display

**Ceased Statements**

No Ceased Statements To Display

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**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.58
UK Pound	1	INR 89.93
Euro	1	INR 79.85
GBP	1	INR 90.39

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

**INFORMATION DETAILS**

Analysis Done by :	NIY
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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)