

MIRA INFORM REPORT

Report No. :	520125
Report Date :	14.07.2018

IDENTIFICATION DETAILS

Name :	CHOICE DISCOUNT STORES LIMITED
Formerly Known As :	C & G LIMITED
Registered Office :	14-14a Rectory Road Hadleigh Benfleet Essex Ss7 2 nd
Country :	United Kingdom
Financials (as on) :	28.01.2017
Date of Incorporation :	07.04.1983
Com. Reg. No.:	01712914
Legal Form :	Private Limited with Share Capital
Line of Business :	<ul style="list-style-type: none"> Retail of furniture, lighting, and similar (not musical instruments or scores) in specialised store Retailer of clothing, footwear and home furnishings.
No. of Employees :	399

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 :	No Complaints
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'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. The UK is expected to officially leave the EU by the end of March 2019.

Source : CIA

COMPANY NAME AND ADDRESS

Company Name: **CHOICE DISCOUNT STORES LIMITED**
Company No: **01712914**
Company Status: **Active - Accounts Filed**
Registered Address: **14-14A RECTORY ROADHADLEIGH BENFLEETESSEXSS7 2ND**

COMPANY SUMMARY

Registered Address 14-14A RECTORY ROAD
HADLEIGH BENFLEET
ESSEX
SS7 2ND

Trading Address 14-20 Rectory Road
Hadleigh
Benfleet
Essex
SS7 2ND

Stadium Way Retails Park, 4
7 Stadium Way,
Hadleigh, Benfleet,
Essex, SS7 3NS

Website Address <http://www.choicediscount.com>
Telephone Number 01702555245
Fax Number
TPS Yes
FPS Yes
Incorporation Date 07/04/1983
Previous Name C & G LIMITED
Type Private limited with Share Capital
FTSE Index -
Date of Change 15/08/1991
Filing Date of Accounts 03/07/2018
Currency GBP
Share Capital £405,000
SIC07 47599
Charity Number -
SIC07 Description RETAIL OF FURNITURE, LIGHTING, AND SIMILAR (NOT MUSICAL INSTRUMENTS OR SCORES) IN SPECIALISED STORE
Principal Activity Retailer of clothing, footwear and home furnishings.

ADDITIONAL INFORMATION

CCJ's	0 (£0)
No CCJ Information To Display	
Ultimate Holding Company	DDW HOLDINGS LIMITED
Accountant	-
Mortgages	4
Group	4 companies
Linkages	0 companies
Countries	In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
28/01/2017	£28,679,000	£1,036,000	£5,861,000	399
30/01/2016	£28,621,000	£444,000	£5,070,000	349
24/01/2015	£26,954,000	£540,000	£4,736,000	324

MORTGAGE SUMMARY

Total Mortgage	4
Outstanding	0
Satisfied	4

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 Medium company in respect of the rating/limit generated.
This company's ratio of total liabilities to total assets indicates the presence of moderate equity funding.
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.
The company has more cash than short term bank borrowings.
This company trades in an industry with a higher level of corporate failures.

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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 -	-	

CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Mark Donovan	Nationality	British
Date of Birth	10/1961	Present Appointments	3
Latest Address	14-14a Rectory Road, Hadleigh Benfleet, Essex	Appointment Date	21/03/1992
Post Code	SS7 2ND		
Title	Mr	Function	Director
Name	Cornelius Andrew Donovan	Nationality	British
Date of Birth	02/1970	Present Appointments	3
Latest Address	14-14a Rectory Road, Hadleigh Benfleet, Essex	Appointment Date	12/04/1995
Post Code	SS7 2ND		
Title	Mr	Function	Director
Name	Paul Jonathan Britton	Nationality	British
Date of Birth	03/1966	Present Appointments	1
Latest Address	14-14a Rectory Road, Hadleigh Benfleet, Essex	Appointment Date	01/02/2018
Post Code	SS7 2ND		

CURRENT COMPANY SECRETARY

Title	Mr	Function	Company Secretary
Name	William George Prentice	Nationality	British
Date of Birth	08/1939	Present Appointments	5
Latest Address	14-14a Rectory Road, Hadleigh Benfleet, Essex	Appointment Date	01/03/1997
Post Code	SS7 2ND		














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TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
DDW HOLDINGS LTD	GBP	205,000	ORDINARY	1	50.62
NEXT HOLDINGS LIMITED	GBP	200,000	ORDINARY	1	49.38

FINANCIALS



Profit & Loss

	Date Of Accounts	28/01/17	(%)	30/01/16	(%)	24/01/15	(%)	25/01/14	(%)	26/01/13
	Weeks	52	(%)	53	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	Turnover	£28,679,000	0.2%	£28,621,000	6.2%	£26,954,000	5.5%	£25,542,000	7.4%	£23,789,000
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	£12,706,000	3.5%	£12,279,000	9.5%	£11,212,000	3.8%	£10,806,000	8%	£10,006,000
	Gross Profit	£15,973,000	-2.3%	£16,342,000	3.8%	£15,742,000	6.8%	£14,736,000	6.9%	£13,783,000
	Wages & Salaries	£7,065,000	4.8%	£6,743,000	5.6%	£6,388,000	-1.8%	£6,507,000	10.2%	£5,906,000
	Directors Emoluments	£685,000	26.9%	£540,000	-9.1%	£594,000	1.4%	£586,000	8.1%	£542,000
	Operating Profit	£1,036,000	133.3%	£444,000	-	-	-	-	-	-
	Depreciation	£702,000	-0.3%	£704,000	-4.3%	£736,000	13.2%	£650,000	-4.3%	£679,000
	Audit Fees	£21,000	-	£21,000	-	£21,000	5%	£20,000	-	£20,000
	Interest Payments	-	-	-	-	-	-	-	-	-
	Pre Tax Profit	£1,036,000	133.3%	£444,000	-17.8%	£540,000	35.7%	£398,000	286.4%	£103,000
	Taxation	-£245,000	-122.7%	-£110,000	35.7%	-£171,000	-25.7%	-£136,000	-88.9%	-£72,000
	Profit After Tax	£791,000	136.8%	£334,000	-9.5%	£369,000	40.8%	£262,000	745.2%	£31,000
















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	Dividends Payable	-	-	-	-	-	-	-	-	-
	Retained Profit	£791,000	136.8 %	£334,000	- 9.5%	£369,000	40.8 %	£262,000	745.2 %	£31,000

Balance Sheet

	Date Of Accounts	28/01/17	(%)	30/01/16	(%)	24/01/15	(%)	25/01/14	(%)	26/01/13
	Tangible Assets	£3,421,000	2.1%	£3,351,000	- 11.9 %	£3,802,000	6%	£3,588,000	22%	£2,940,000
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£3,421,000	2.1%	£3,351,000	- 11.9 %	£3,802,000	6%	£3,588,000	22%	£2,940,000
	Stock	£4,511,000	17.9 %	£3,827,000	- 3.6%	£3,968,000	24.1 %	£3,198,000	7.6%	£2,972,000
	Trade Debtors	0	-	0	-	0	-	0	-	0
	Cash	£3,865,000	- 7.3%	£4,169,000	56%	£2,673,000	32.6 %	£2,016,000	52.8%	£1,319,000
	Other Debtors	£1,063,000	65.8 %	£641,000	- 22.5 %	£827,000	- 0.8%	£834,000	20.9%	£690,000
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	£9,439,000	9.3%	£8,637,000	15.7 %	£7,468,000	23.5 %	£6,048,000	21.4%	£4,981,000
	Trade Creditors	£1,271,000	3.3%	£1,230,000	- 0.9%	£1,241,000	- 3.6%	£1,287,000	62.7%	£791,000
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	£972,000	- 32.6 %	£1,443,000	19.6 %	£1,207,000	66%	£727,000	136.8 %	£307,000
	Miscellaneous Current Liabilities	£4,643,000	12.4 %	£4,132,000	4.2%	£3,964,000	23.3 %	£3,215,000	20.1%	£2,678,000
	Total Current Liabilities	£6,886,000	1.2%	£6,805,000	6.1%	£6,412,000	22.6 %	£5,229,000	38.5%	£3,776,000
	Bank Loans & Overdrafts	£113,000	-	£113,000	- 7.4%	£122,000	205 %	£40,000	-	£40,000

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	and LTL									
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	Total Long Term Liabilities	£113,000	-	£113,000	-7.4%	£122,000	205%	£40,000	-	£40,000

Capital & Reserves

	Date Of Accounts	28/01/17	(%)	30/01/16	(%)	24/01/15	(%)	25/01/14	(%)	26/01/13
	Called Up Share Capital	£500,000	-	£500,000	-	£500,000	-	£500,000	-	£500,000
	P & L Account Reserve	£5,361,000	17.3%	£4,570,000	7.9%	£4,236,000	9.5%	£3,867,000	7.3%	£3,605,000
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£5,861,000	15.6%	£5,070,000	7.1%	£4,736,000	8.4%	£4,367,000	6.4%	£4,105,000

Other Financial Items

	Date Of Accounts	28/01/17	(%)	30/01/16	(%)	24/01/15	(%)	25/01/14	(%)	26/01/13
	Net Worth	£5,861,000	15.6%	£5,070,000	7.1%	£4,736,000	8.4%	£4,367,000	6.4%	£4,105,000
	Working Capital	£2,553,000	39.4%	£1,832,000	73.5%	£1,056,000	28.9%	£819,000	-32%	£1,205,000
	Total Assets	£12,860,000	7.3%	£11,988,000	6.4%	£11,270,000	17%	£9,636,000	21.7%	£7,921,000
	Total Liabilities	£6,999,000	1.2%	£6,918,000	5.9%	£6,534,000	24%	£5,269,000	38.1%	£3,816,000
	Net Assets	£5,861,000	15.6%	£5,070,000	7.1%	£4,736,000	8.4%	£4,367,000	6.4%	£4,105,000




Cash Flow

	Date Of Accounts	28/01/17	(%)	30/01/16	(%)	24/01/15	(%)	25/01/14	(%)	26/01/13
	Net Cashflow from Operation	£601,000	-67.3%	£1,836,000	5.7%	£1,737,000	-17.2%	£2,097,000	599%	£300,000



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
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	s									
	Net Cashflow before Financing	- £304,000	- 120.3 %	£1,496,000	127.7 %	£657,000	- 5.7%	£697,000	999.9 %	- £68,000
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	- £304,000	- 120.3 %	£1,496,000	127.7 %	£657,000	- 5.7%	£697,000	999.9 %	- £68,000

Miscellaneous

	Date Of Accounts	28/01/17	(%)	30/01/16	(%)	24/01/15	(%)	25/01/14	(%)	26/01/13
	Contingent Liability	YES	-	YES	-	YES	-	YES	-	YES
	Capital Employed	£5,974,000	15.3 %	£5,183,000	6.7 %	£4,858,000	10.2 %	£4,407,000	6.3 %	£4,145,000
	Number of Employees	399	14.3 %	349	7.7 %	324	-6.6%	347	6.1 %	327
	Accountants									
	Auditors	GRANT THORNTON UK LLP								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers	BARCLAYS BANK PLC								
	Bank Branch Code	20-70-93								





Ratios

	Date Of Accounts	28/01/17	30/01/16	24/01/15	25/01/14	26/01/13
	Pre-tax profit margin %	3.61	1.55	2	1.56	0.43
	Current ratio	1.37	1.27	1.16	1.16	1.32
	Sales/Net Working Capital	11.23	15.62	25.52	31.19	19.74
	Gearing %	1.90	2.20	2.60	0.90	1
	Equity in %	45.60	42.30	42	45.30	51.80
	Creditor Days	16.13	15.94	16.75	18.34	12.10
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	0.71	0.70	0.54	0.54	0.53
	Return On Capital Employed %	17.34	8.56	11.11	9.03	2.48

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	Return On Total Assets Employed %	8.05	3.70	4.79	4.13	1.30
	Current Debt Ratio	1.17	1.34	1.35	1.19	0.91
	Total Debt Ratio	1.19	1.36	1.37	1.20	0.92
	Stock Turnover Ratio %	15.72	13.37	14.72	12.52	12.49
	Return on Net Assets Employed %	17.67	8.75	11.40	9.11	2.50

Report Notes

There are no notes to display.

Status History

No Status History found

***EVENT HISTORY**

Date	Description
11/07/2018	Payment Data Update Received
14/06/2018	New Board Member Mr C.A. Donovan appointed
24/04/2018	Confirmation Statement
10/04/2018	Confirmation Statement
06/04/2018	Confirmation Statement
05/02/2018	Mrs A. James has left the board
05/02/2018	New Board Member Mr P.J. Britton appointed
06/12/2017	Payment Data Update Received
29/11/2017	Mr D.C. Donovan has left the board
29/11/2017	Mr P.J. Donovan has left the board
29/11/2017	Mrs K. Donovan has left the board
14/11/2017	Payment Data Update Received
17/10/2017	Payment Data Update Received
22/08/2017	Payment Data Update Received
21/08/2017	New Accounts Filed

Previous Company Names

Date	Previous Name
15/08/1991	C & G LIMITED

Writ Details

No writs found

Statistics

Group	4 companies
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Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	DDW HOLDINGS LIMITED
Ownership Status	Intermediately Owned
Ultimate Holding Company	DDW HOLDINGS LIMITED

GROUP STRUCTUREFULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
DDW HOLDINGS LIMITED	10784329	-	N	
CHOICE DISCOUNT STORES...	01712914	28.01.2017	N	£28,679,000
CHOICE FASHIONS LIMITED	00881757	31.01.2017	N	
FAMOUS HIGH STREET F...	01454576	31.01.2017	N	

MORTGAGE DETAILS

Mortgage Type:	MORTGAGE		
Date Charge Created:	19/07/91		
Date Charge Registered:	31/07/91		
Date Charge Satisfied:	18/08/09		
Status:	SATISFIED		
Person(s) Entitled:	LLOYDS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
Details:	14/20, RECTORY ROAD, HADLEIGH, BENFLEETESSEX.AND THE GOODWILL OF THE BUSINESSFLOATING CHARGE OVER ALL MOVEABLE PLANTMACHINERY IMPLEMENTS UTENSILS FURNITUREAND EQUIPMENT		
Mortgage Type:	MORTGAGE		
Date Charge Created:	16/01/91		
Date Charge Registered:	25/01/91		
Date Charge Satisfied:	18/08/09		
Status:	SATISFIED		
Person(s) Entitled:	LLOYDS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		

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Details:	L/H COMMERCIAL SHOP AT UNIT 6A MAYFLOWER RETAIL PARK BASILDON ESSEX TOGETHER WITH A:-& GOODWILL FLOATING CHARGE OVER ALL MOVEABLE PLANT MACHINERY IMPLEMENTS UTENSILS FURNITURE AND EQUIPMENT		
Mortgage Type:	MORTGAGE		
Date Charge Created:	30/09/88		
Date Charge Registered:	06/10/88		
Date Charge Satisfied:	31/07/91		
Status:	SATISFIED		
Person(s) Entitled:	MICHAEL LEVY ALEXANDER		
Amount Secured:	£500,000		
Details:	14/20, RECTORY ROAD, HADLEIGH BENFLEET, ESSEX.		
Mortgage Type:	MORTGAGE		
Date Charge Created:	30/09/88		
Date Charge Registered:	06/10/88		
Date Charge Satisfied:	31/07/91		
Status:	SATISFIED		
Person(s) Entitled:	ANN ALEXANDER DEREK		
Amount Secured:	£500,000		
Details:	14/20, RECTORY ROAD, HADLEIGH BENFLEET, ESSEX.		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	03/02/87		
Date Charge Registered:	12/02/87		
Date Charge Satisfied:	18/08/09		
Status:	SATISFIED		
Person(s) Entitled:	LLOYDS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
Details:	F/H PROPERTY K/A NOS: 14 & 16 HIGH ST, GRAYS, ESSEX INC. GOODWILL. FLOATING CHARGE OVER ALL MOVEABLE PLANT MACHINERY IMPLEMENTS UTENSILS FURNITURE AND EQUIPMENT		

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Cornelius George Donovan	0	4	6
Joseph Dutton Lyons	0	6	3
Joseph Dutton Lyons	0	6	3
Kathleen Donovan	0	4	0
David Wilson Keens	1	7	34
Philip John Donovan	0	2	2
Peter John Chinnery	1	3	0
Robert John Harrison	0	7	4
David Cornelius Donovan	1	1	20

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Amanda James	20	1	0
Total Persons With Significant Control	0	Total Statements	1
Active	0	Active	1
Ceased	0	Ceased	0

Active Persons With Significant Control

No Active Persons With Significant Control To Display

Ceased Persons With Significant Control

No Ceased Persons With Significant Control To Display

Active Statements

Statement	The company knows or has reasonable cause to believe that there is no registrable person or registrable relevant legal entity in relation to the company		
Notified On	21/03/2017		

Ceased Statements

No Ceased Statements To Display

Average Invoice Value	£2209.96
Invoices available	395
Paid	378
Outstanding	17
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	187	150	17	6	18
Outstanding	6	1	0	0	10

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.40
UK Pound	1	INR 90.07
Euro	1	INR 79.76
GBP	1	INR 90.62

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)