

## MIRA INFORM REPORT

Report No. :	522228
Report Date :	26.07.2018

### IDENTIFICATION DETAILS

Name :	J.D. WILLIAMS & COMPANY LIMITED
Registered Office :	Griffin House, 40 Lever Street, Manchester, M99 1zu
Country :	United Kingdom
Financials (as on) :	03.03.2018
Date of Incorporation :	13.12.1921
Com. Reg. No.:	00178367
Legal Form :	Private limited with Share Capital
Line of Business :	<ul style="list-style-type: none"> <li>Retail sale via mail order houses or via internet</li> <li>Retailing through direct home shopping.</li> </ul>
No. of Employees :	2595 [2018]

### RATING & COMMENTS

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

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.

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**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. The UK is expected to officially leave the EU by the end of March 2019.

Source : CIA

## **COMPANY NAME AND ADDRESS**

Company Name: J.D. WILLIAMS & COMPANY LIMITED  
Company No: 00178367  
Company Status: Active - Accounts Filed  
Status: Active  
Registered Address: GRIFFIN HOUSE 40 LEVER STREET MANCHESTER M99 1ZU

## **COMPANY NAME**

J.D. WILLIAMS & COMPANY LIMITED

## **COMPANY NUMBER**

00178367

## **COMPANY SUMMARY**

Registered Address: GRIFFIN HOUSE  
40 LEVER STREET  
MANCHESTER  
M99 1ZU  
Trading Address: Griffin House  
40 Lever Street  
Manchester  
Lancashire  
M99 1ZU  
Website Address: <http://www.jdwilliams.co.uk>  
Telephone Number: 01612382000  
Fax Number:  
TPS: No  
FPS: Yes  
Incorporation Date: 13/12/1921  
Previous Name:  
Type: Private limited with Share Capital  
FTSE Index: -  
Date of Change: -  
Filing Date of Accounts: 29/06/2018  
Currency: GBP  
Share Capital: £115,218,344  
SIC07: 47910

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Charity Number -  
SIC07 Description RETAIL SALE VIA MAIL ORDER HOUSES OR VIA INTERNET  
Principal Activity Retailing through direct home shopping.

## **ADDITIONAL INFORMATION**

CCJ's 2 (£1,156)

28/07/2016	COUNTY COURT BUSINESS CENTRE	£810	Satisfied
21/09/2015	COUNTY COURT MONEY CLAIMS CENTRE	£346	Satisfied
-	-	-	-

Ultimate Holding Company	N BROWN GROUP PLC
Accountant	-
Mortgages	6
Trade Debtors	-
Group	56 companies
Linkages	0 companies
Countries	In 0 countries

## **KEY FINANCIALS**

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
03/03/2018	£887,031,000	£9,847,000	£272,049,000	2595
04/03/2017	£868,684,000	£58,301,000	£308,689,000	2695
27/02/2016	£837,183,000	£57,050,000	£316,292,000	2889

## **MORTGAGE SUMMARY**

Total Mortgage	6
Outstanding	2
Satisfied	4

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

Total Number of Documented Trade	3
Total Value of Documented Trade	£84,999

## 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 -	2	Total Value of Satisfied CCJs -	£1,156
Total Number of Writs -	-		

Total Current Directors	9	Total Current Secretaries	1
Total Previous Directors / Company Secretaries	36	Total Person's With Significant Control	1

## CURRENT DIRECTORS

<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Nigel Alliance	<b>Nationality</b>	British
<b>Date of Birth</b>	02/1935	<b>Present Appointments</b>	10
<b>Latest Address</b>	55 Carrwood, Hale Barns, Altrincham, Cheshire	<b>Appointment Date</b>	20/12/2012
<b>Post Code</b>	WA15 0EN		
<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Alan White	<b>Nationality</b>	British
<b>Date of Birth</b>	04/1955	<b>Present Appointments</b>	18
<b>Latest Address</b>	Orrell House, Ostlers Lane, Mobberley, Cheshire	<b>Appointment Date</b>	02/09/2002
<b>Post Code</b>	WA16 7LY		

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<b>Title</b>	Mrs	<b>Function</b>	Director
<b>Name</b>	Ann Steer	<b>Nationality</b>	British
<b>Date of Birth</b>	07/1972	<b>Present Appointments</b>	1
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	07/03/2015
<b>Post Code</b>	M60 6ES		
<b>Title</b>	Ms	<b>Function</b>	Director
<b>Name</b>	Alyson Tracey Fadil	<b>Nationality</b>	British
<b>Date of Birth</b>	07/1973	<b>Present Appointments</b>	2
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	03/04/2018
<b>Post Code</b>	M60 6ES		

<b>Title</b>	Ms	<b>Function</b>	Director
<b>Name</b>	Angela Lesley Spindler	<b>Nationality</b>	British
<b>Date of Birth</b>	08/1962	<b>Present Appointments</b>	3
<b>Latest Address</b>	Griffin House, 40 Lever Street, Manchester	<b>Appointment Date</b>	01/07/2013
<b>Post Code</b>	M60 6ES		
<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Stephen Johnson	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1972	<b>Present Appointments</b>	1
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	25/02/2016
<b>Post Code</b>	M60 6ES		

<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Craig Barry Lovelace	<b>Nationality</b>	British
<b>Date of Birth</b>	09/1973	<b>Present Appointments</b>	54
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	11/05/2015
<b>Post Code</b>	M60 6ES		
<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Adam John Warne	<b>Nationality</b>	British
<b>Date of Birth</b>	06/1978	<b>Present Appointments</b>	1
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	03/04/2018
<b>Post Code</b>	M60 6ES		

<b>Title</b>	Mr	<b>Function</b>	Director
<b>Name</b>	Ralph Eric Tucker	<b>Nationality</b>	British
<b>Date of Birth</b>	08/1974	<b>Present Appointments</b>	49
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	07/03/2015
<b>Post Code</b>	M60 6ES		

## **CURRENT COMPANY SECRETARY**







<b>Title</b>	Mrs	<b>Function</b>	Company Secretary
<b>Name</b>	Theresa Casey	<b>Nationality</b>	
<b>Date of Birth</b>	-	<b>Present Appointments</b>	1
<b>Latest Address</b>	Griffin House 40 Lever Street, Manchester	<b>Appointment Date</b>	24/06/2016
<b>Post Code</b>	M60 6ES		

## **TOP SHAREHOLDERS**

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
J D WILLIAMS GROUP LTD	GBP	114,978,264	ORDINARY	1	99.79
J D WILLIAMS GROUP LTD	GBP	120,040	ORDINARY A	1	0.1
J D WILLIAMS GROUP LTD	GBP	120,040	ORDINARY B	1	0.1

## **FINANCIALS**










### **Profit & Loss**

	Date Of Accounts	03/03/18	(%)	04/03/17	(%)	27/02/16	(%)	28/02/15	(%)	01/03/14
	Weeks	52	(%)	53	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	<b>Turnover</b>	<b>£887,031,000</b>	<b>2.1%</b>	<b>£868,684,000</b>	<b>3.8%</b>	<b>£837,183,000</b>	<b>3.7%</b>	<b>£807,578,000</b>	<b>2.3%</b>	<b>£789,413,000</b>
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	£403,372,000	2.3%	£394,352,000	5.8%	£372,815,000	3.9%	£358,756,000	-5%	£377,566,000
	Gross Profit	£483,659,000	2%	£474,332,000	2.1%	£464,368,000	3.5%	£448,822,000	9%	£411,847,000
	Wages & Salaries	£79,866,000	5%	£76,068,000	-1.9%	£77,544,000	-7.6%	£83,877,000	4.7%	£80,134,000
	Directors Emoluments	£4,060,000	3%	£3,943,000	7.6%	£3,666,000	30.8%	£2,802,000	21.5%	£2,306,000








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**J.D. WILLIAMS & COMPANY LIMITED - 522228**











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	<b>Operating Profit</b>	<b>£34,413,000</b>	- 53.4 %	<b>£73,896,000</b>	<b>4.1 %</b>	<b>£70,995,000</b>	<b>-7.5%</b>	<b>£76,787,000</b>	- 30.1 %	<b>£109,794,000</b>
	Depreciation	£5,372,000	- 12.3 %	£6,128,000	8.2 %	£5,661,000	- 23.7 %	£7,422,000	- 62.9 %	£19,986,000
	Audit Fees	£175,000	8.7%	£161,000	0.6 %	£160,000	-	£160,000	-	£160,000
	Interest Payments	£19,651,000	0.7%	£19,510,000	7.6 %	£18,132,000	3.8%	£17,476,000	0%	£17,470,000
	<b>Pre Tax Profit</b>	<b>£9,847,000</b>	- 83.1 %	<b>£58,301,000</b>	<b>2.2 %</b>	<b>£57,050,000</b>	- 13.6 %	<b>£66,041,000</b>	- 31.3 %	<b>£96,111,000</b>
	Taxation	- £5,813,000	58.3 %	- £13,951,000	18.7 %	- £17,167,000	-6%	- £16,202,000	28.7 %	- £22,720,000
	Profit After Tax	£4,034,000	- 90.9 %	£44,350,000	11.2 %	£39,883,000	-20%	£49,839,000	- 32.1 %	£73,391,000
	Dividends Payable	£50,000,000	-	£50,000,000	-	£50,000,000	-	£50,000,000	-	£50,000,000
	<b>Retained Profit</b>	- <b>£45,966,000</b>	- 713.6 %	- <b>£5,650,000</b>	<b>44.2 %</b>	- <b>£10,117,000</b>	- 999.9 %	- <b>£161,000</b>	- 100.7 %	- <b>£23,391,000</b>





**Balance Sheet**

	Date Of Accounts	03/03/18	(%)	04/03/17	(%)	27/02/16	(%)	28/02/15	(%)	01/03/14
	Tangible Assets	£101,857,000	4.8%	£97,170,000	- 5.6%	£102,970,000	19.9 %	£85,887,000	- 40.2 %	£143,702,000
	Intangible Assets	£150,232,000	10.5 %	£135,976,000	14.5 %	£118,736,000	28.7 %	£92,268,000	999.9 %	£1,954,000
	<b>Total Fixed Assets</b>	<b>£252,089,000</b>	<b>8.1%</b>	<b>£233,146,000</b>	<b>5.2%</b>	<b>£221,706,000</b>	<b>24.4 %</b>	<b>£178,155,000</b>	<b>22.3 %</b>	<b>£145,656,000</b>
	Stock	£110,658,000	4.9%	£105,520,000	4%	£101,508,000	9.1 %	£93,082,000	7.4%	£86,692,000
	Trade Debtors	£590,255,000	12%	£527,195,000	1.3%	£520,655,000	- 0.1 %	£521,116,000	- 8.8%	£571,500,000
	Cash	£27,820,000	38.2 %	£20,127,000	981.5 %	£1,861,000	- 95.8 %	£44,711,000	17.6 %	£38,027,000
	Other Debtors	£116,430,000	28.4 %	£90,653,000	20.6 %	£75,188,000	18.8 %	£63,314,000	25.2 %	£50,576,000


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	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	<b>Total Current Assets</b>	<b>£845,163,000</b>	<b>13.7%</b>	<b>£743,495,000</b>	<b>6.3%</b>	<b>£699,212,000</b>	<b>-3.2%</b>	<b>£722,223,000</b>	<b>-3.3%</b>	<b>£746,795,000</b>
	Trade Creditors	£764,163,000	19.4%	£639,952,000	855%	£67,010,000	-2.3%	£68,568,000	17.7%	£58,256,000
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	0	-	0	-100%	£487,519,000	3.2%	£472,234,000	12.2%	£420,852,000
	Miscellaneous Current Liabilities	£43,849,000	183.2%	£15,485,000	-57.4%	£36,390,000	7%	£34,014,000	-20%	£42,540,000
	<b>Total Current Liabilities</b>	<b>£808,012,000</b>	<b>23.3%</b>	<b>£655,437,000</b>	<b>10.9%</b>	<b>£590,919,000</b>	<b>2.8%</b>	<b>£574,816,000</b>	<b>10.2%</b>	<b>£521,648,000</b>
	Bank Loans & Overdrafts and LTL	£17,191,000	37.4%	£12,515,000	-8.7%	£13,707,000	20.5%	£11,371,000	39.8%	£8,131,000
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	<b>Total Long Term Liabilities</b>	<b>£17,191,000</b>	<b>37.4%</b>	<b>£12,515,000</b>	<b>-8.7%</b>	<b>£13,707,000</b>	<b>20.5%</b>	<b>£11,371,000</b>	<b>39.8%</b>	<b>£8,131,000</b>






**Capital & Reserves**

	Date Of Accounts	03/03/18	(%)	04/03/17	(%)	27/02/16	(%)	28/02/15	(%)	01/03/14
	Called Up Share Capital	£114,978,000	-	£114,978,000	-	£114,978,000	-0.2%	£115,218,000	-	£115,218,000
	P & L Account Reserve	£156,831,000	-18.9%	£193,471,000	-3.8%	£201,074,000	1.1%	£198,973,000	-19.6%	£247,454,000
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry	£240,000	-	£240,000	-	£240,000	-	-	-	-





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	Reserves									
	<b>Shareholder Funds</b>	<b>£272,049,000</b>	<b>- 11.9 %</b>	<b>£308,689,000</b>	<b>- 2.4 %</b>	<b>£316,292,000</b>	<b>0.7 %</b>	<b>£314,191,000</b>	<b>- 13.4 %</b>	<b>£362,672,000</b>



**Other Financial Items**

	Date Of Accounts	03/03/18	(%)	04/03/17	(%)	27/02/16	(%)	28/02/15	(%)	01/03/14
	<b>Net Worth</b>	<b>£121,817,000</b>	<b>- 29.5 %</b>	<b>£172,713,000</b>	<b>- 12.6 %</b>	<b>£197,556,000</b>	<b>- 11%</b>	<b>£221,923,000</b>	<b>- 38.5 %</b>	<b>£360,718,000</b>
	<b>Working Capital</b>	<b>£37,151,000</b>	<b>- 57.8 %</b>	<b>£88,058,000</b>	<b>- 18.7 %</b>	<b>£108,293,000</b>	<b>- 26.5 %</b>	<b>£147,407,000</b>	<b>- 34.5 %</b>	<b>£225,147,000</b>
	<b>Total Assets</b>	<b>£1,097,252,000</b>	<b>12.3 %</b>	<b>£976,641,000</b>	<b>6.1%</b>	<b>£920,918,000</b>	<b>2.3%</b>	<b>£900,378,000</b>	<b>0.9%</b>	<b>£892,451,000</b>
	<b>Total Liabilities</b>	<b>£825,203,000</b>	<b>23.5 %</b>	<b>£667,952,000</b>	<b>10.5 %</b>	<b>£604,626,000</b>	<b>3.1%</b>	<b>£586,187,000</b>	<b>10.6 %</b>	<b>£529,779,000</b>
	<b>Net Assets</b>	<b>£272,049,000</b>	<b>- 11.9 %</b>	<b>£308,689,000</b>	<b>- 2.4%</b>	<b>£316,292,000</b>	<b>0.7%</b>	<b>£314,191,000</b>	<b>- 13.4 %</b>	<b>£362,672,000</b>

**Cash Flow**

	Date Of Accounts	03/03/18	(%)	04/03/17	(%)	27/02/16	(%)	28/02/15	(%)	01/03/14
	<b>Net Cashflow from Operations</b>	-	-	-	-	-	-	-	-	-
	<b>Net Cashflow before Financing</b>	-	-	-	-	-	-	-	-	-
	<b>Net Cashflow from Financing</b>	-	-	-	-	-	-	-	-	-
	<b>Increase in Cash</b>	-	-	-	-	-	-	-	-	-















**Miscellaneous**

	Date Of Accounts	03/03/18	(%)	04/03/17	(%)	27/02/16	(%)	28/02/15	(%)	01/03/14
	<b>Contingent Liability</b>	YES	-	YES	-	YES	-	YES	-	YES
	<b>Capital Employed</b>	<b>£289,240,000</b>	<b>- 10 %</b>	<b>£321,204,000</b>	<b>- 2.7 %</b>	<b>£329,999,000</b>	<b>1.4%</b>	<b>£325,562,000</b>	<b>- 12.2 %</b>	<b>£370,803,000</b>
	<b>Number of</b>	<b>2595</b>	<b>- 3.7</b>	<b>2695</b>	<b>- 6.7</b>	<b>2889</b>	<b>- 12.9</b>	<b>3315</b>	<b>- 1.4%</b>	<b>3362</b>

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	Employee s		%		%		%			
	Accountants									
	Auditors	KPMG LLP								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers									
	Bank Branch Code									

**Ratios**

	Date Of Accounts	03/03/18	04/03/17	27/02/16	28/02/15	01/03/14
	Pre-tax profit margin %	1.11	6.71	6.81	8.18	12.17
	Current ratio	1.05	1.13	1.18	1.26	1.43
	Sales/Net Working Capital	23.88	9.86	7.73	5.48	3.51
	Gearing %	6.30	4.10	4.30	3.60	2.20
	Equity in %	28.70	36.70	39.40	38.90	40.70
	Creditor Days	313.58	273.31	29.13	30.90	26.86
	Debtor Days	242.21	225.15	226.37	234.88	263.51
	Liquidity/Acid Test	0.90	0.97	1.01	1.09	1.26
	Return On Capital Employed %	3.40	18.15	17.28	20.28	25.91
	Return On Total Assets Employed %	0.89	5.96	6.19	7.33	10.76
	Current Debt Ratio	2.97	2.12	1.86	1.82	1.43
	Total Debt Ratio	3.03	2.16	1.91	1.86	1.46
	Stock Turnover Ratio %	12.47	12.14	12.12	11.52	10.98
	Return on Net Assets Employed %	3.61	18.88	18.03	21.01	26.50

**Report Notes**

There are no notes to display.

**Status History**

No Status History found

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## **EVENT HISTORY**

Date	Description
07/07/2018	Payment Data Update Received
06/07/2018	New Accounts Filed
06/07/2018	New Accounts Filed
06/07/2018	Mr R.J. Clark has left the board
18/04/2018	Mr A.P. Haywood has left the board
18/04/2018	New Board Member Ms A.T. Fadil appointed
17/04/2018	Mr I. Carr has left the board
17/04/2018	New Board Member Mr A.J. Warne appointed
06/02/2018	New Board Member Mr R.E. Tucker appointed
24/08/2017	Confirmation Statement
26/06/2017	New Accounts Filed
26/06/2017	New Accounts Filed
12/06/2017	New Board Member Mr R.J. Clark appointed
05/06/2017	New Board Member Mr R.J. Clark appointed
24/01/2017	Mrs C.J. Massingham has left the board

### **Previous Company Names**

No Previous Names found

### **Writ Details**

No writs found

### **Statistics**

<b>Group</b>	56 companies
<b>Linkages</b>	0 companies
<b>Countries</b>	In 0 countries

## **SUMMARY**

<b>Holding Company</b>	J.D. WILLIAMS GROUP LIMITED
<b>Ownership Status</b>	Wholly Owned
<b>Ultimate Holding Company</b>	N BROWN GROUP PLC

## **GROUP STRUCTURE**

Company Name	Registered	Latest	Consol.	Turnover
--------------	------------	--------	---------	----------

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	Number	Key Financials	Accounts	
N BROWN GROUP PLC	00814103	03.03.2018	Y	£922,200,000
N.BROWN HOLDINGS LIMITED	00815495	04.03.2017	N	
DALY, HARVEY, MORFIT...	01164272	04.03.2017	N	
ALEXANDER ROSS (FINA...	01546188	04.03.2017	N	
D H M (MANAGEMENT SE...	01587373	04.03.2017	N	
H.B. WAINWRIGHT (FIN...	02015660	04.03.2017	N	
HOLLAND & HEELEY LIMITED	01970115	04.03.2017	N	
WINGMARK LIMITED	03174215	04.03.2017	N	
N BROWN PROPERTY ONE L...	02119196	04.03.2017	N	
N BROWN PROPERTY THR...	02216828	04.03.2017	N	
N BROWN PROPERTY TWO...	01313914	04.03.2017	N	
EUNITE LIMITED	03728761	04.03.2017	N	
HAMMOND HOUSE INVESTME...	01786844	04.03.2017	N	
HAMMOND HOUSE INVEST...	01861797	04.03.2017	N	
N B FUNDING GUERNSEY LTD	N/A	-	-	
N. BROWN FUNDING LIMITED	03338402	03.03.2018	N	
NB MALTA NO2 LIMITED	N/A	-	-	
JDW MALTA LIMITED	10638750	03.03.2018	N	
NOCHESTER HOLDINGS UNL...	IE278351	04.03.2017	N	
NB FINANCE UNLIMITED...	IE278352	04.03.2017	N	
TAGMA LIMITED	01801118	04.03.2017	N	

VOTE IT LIMITED	03726054	04.03.2017	N	
J.D. WILLIAMS GROUP LI...	00927506	03.03.2018	N	
OXENDALE & CO. LIMITED	IE263438	04.03.2017	N	€19,597,571
J.D. WILLIAMS & COMP...	<b>00178367</b>	<b>03.03.2018</b>	<b>N</b>	<b>£887,031,000</b>
LANGLEY HOUSE LIMITED	00373893	04.03.2017	N	
ALDREX LIMITED	00525786	04.03.2017	N	
CUSS CONTRACTORS L...	00738659	04.03.2017	N	
ODHAMS LEISURE GRO...	00751645	04.03.2017	N	
FIRST FINANCIAL LI...	00815494	04.03.2017	N	
CRESCENT DIRECT LI...	00836054	04.03.2017	N	
COMFORTABLY YOURS...	00883222	04.03.2017	N	
MATURE WISDOM LIMITED	00907811	04.03.2017	N	
SANDER & KAY LIMITED	01060981	04.03.2017	N	
FIGLEAVES GLOBAL T...	03060702	04.03.2017	N	
T-BRA LIMITED	03936571	04.03.2017	N	
GRAY & OSBOURN LIM...	03539270	03.03.2018	N	
BETTER LIVING LIMITED	00987269	04.03.2017	N	
CLASSIC COMBINATIO...	00310933	04.03.2017	N	
DALE HOUSE (MAIL O...	00803971	04.03.2017	N	
HALWINS LIMITED	01185489	04.03.2017	N	
HARTINGDON HOUSE L...	01576631	04.03.2017	N	
HEATHER VALLEY (WO...	SC036376	04.03.2017	N	
HILTON MAILING LIM...	01538671	04.03.2017	N	
JDW FINANCE LIMITED	04968326	03.03.2018	N	£10,415,212
E. LANGFIELD & COM...	00256737	04.03.2017	N	
MELGOLD LIMITED	01908187	04.03.2017	N	

OXENDALE & COMPANY...	00153451	03.03.2018	N	
SPECIALITY HOME SH...	03941468	03.03.2018	N	£17,213,871
THE VALUE CATALOGU...	00907904	04.03.2017	N	
WHITFORDS(BURY)LIM...	00489999	04.03.2017	N	
WHITFORDS(COSYTRE...	00598559	04.03.2017	N	
BURY BOOT & SHOE...	00516589	04.03.2017	N	
WHITFORDS (TEXTIL...	01411524	04.03.2017	N	
J.D. WILLIAMS MERC...	00362263	04.03.2017	N	
AMBROSE WILSON LIM...	00144766	04.03.2017	N	

**Exact CCJ Details**

Date	Court	Amount	Status	Case Number	Date Paid
28/07/2016	COUNTY COURT BUSINESS CENTRE	£810	Satisfied	C9QZ7F19	14/10/2016
21/09/2015	COUNTY COURT MONEY CLAIMS CENTRE	£346	Satisfied	B56YM147	14/11/2015

**Possible CCJs Details**

There are no possible CCJ details

***MORTGAGE DETAILS***

<b>Mortgage Type:</b>	DEED OF CHARGE
<b>Date Charge Created:</b>	16/04/04
<b>Date Charge Registered:</b>	23/04/04
<b>Date Charge Satisfied:</b>	-
<b>Status:</b>	OUTSTANDING
<b>Person(s) Entitled:</b>	REGENCY ASSETS LIMITED
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
<b>Details:</b>	A) ALL ITS RIGHT TITLE AND INTEREST IN AND TO THE APPLICABLE CHARGED MONIES B) ALL BOOK AND OTHER DEBTS, REVENUES AND CLAIMS C) ALL ITS RIGHTS, TITLE AND INTEREST IN AND TO THE RELEVANT CONTRACTS AND THE ANCILLARY RECEIVABLE RIGHTS D) ALL ITS RIGHT TITLE AND INTEREST IN AND TO THE SHARES SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
<b>Mortgage Type:</b>	ASSIGNATION IN SECURITY
<b>Date Charge Created:</b>	16/04/04

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<b>Date Charge Registered:</b>	23/04/04		
<b>Date Charge Satisfied:</b>	-		
<b>Status:</b>	OUTSTANDING		
<b>Person(s) Entitled:</b>	REGENCY ASSETS LIMITED		
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE		
<b>Details:</b>	THE RIGHT TITLE AND INTEREST IN AND TO A) ALL BOOK AND OTHER DEBTS, REVENUES AND CLAIMS B) THE RELEVANT CONTRACTS AND THE ANCILLARY RECEIVABLES RIGHTS C) THE RECEIVABLES SALE AGREEMENT SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS		

<b>Mortgage Type:</b>	SCOTTISH ASSIGNATION IN SECURITY		
<b>Date Charge Created:</b>	07/06/02		
<b>Date Charge Registered:</b>	24/06/02		
<b>Date Charge Satisfied:</b>	22/04/04		
<b>Status:</b>	SATISFIED		
<b>Person(s) Entitled:</b>	HOMESHOP PARTICIPANT LIMITED		
<b>Amount Secured:</b>	ALL MONEYS, OBLIGATIONS AND LIABILITIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE		
<b>Details:</b>	ALL RIGHT, TITLE, INTEREST AND BENEFIT TO ALL BOOK AND OTHER DEBTS, REVENUES AND CLAIMS AND ALL OTHER RIGHTS AND INTEREST IN AND TO THE RELEVANT CONTRACTS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS		
<b>Mortgage Type:</b>	DEED OF CHARGE AND ASSIGNMENT		
<b>Date Charge Created:</b>	07/06/02		
<b>Date Charge Registered:</b>	24/06/02		
<b>Date Charge Satisfied:</b>	22/04/04		
<b>Status:</b>	SATISFIED		
<b>Person(s) Entitled:</b>	HOMESHOP PARTICIPANT LIMITED		
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE		
<b>Details:</b>	ALL RIGHT, TITLE AND INTEREST IN AND TO THE CHARGED MONIES, ALL BOOK/OTHER DEBTS, REVENUES AND CLAIMS WHATSOEVER AND ALL OTHER RIGHTS TITLE AND INTEREST IN AND TO THE RELEVANT CONTRACTS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS		

<b>Mortgage Type:</b>	DEED OF CHARGE		
<b>Date Charge Created:</b>	30/09/83		
<b>Date Charge Registered:</b>	04/10/80		
<b>Date Charge Satisfied:</b>	04/10/80		
<b>Status:</b>	SATISFIED		
<b>Person(s) Entitled:</b>	THE SECRETARY OF STATE FOR TRADE & INDUSTRY		

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<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES UNDER THE TERMS OF THE CHARGE.		
<b>Details:</b>	ALL MONIES WHICH ARE NOW OR WHICH HEREAFTER SHALL BECOME PAYABLE TO THE COMPANY PURSUANT TO ANY CONTRACT COVERED BY THE EXPORTS CREDITS GUARANTEE DEPARTMENT UNDER OR COMPREHENSIVE SHORT TERM GUARANTEE TO THE COMPANY		
<b>Mortgage Type:</b>	DEED OF CHARGE		
<b>Date Charge Created:</b>	23/07/80		
<b>Date Charge Registered:</b>	25/07/80		
<b>Date Charge Satisfied:</b>	25/07/80		
<b>Status:</b>	SATISFIED		
<b>Person(s) Entitled:</b>	BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION		
<b>Amount Secured:</b>	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
<b>Details:</b>	FIXED CHARGE ON ALL SIMS PAID TO THE COMPANY FOR SALE OF GOODS. BENEFIT OF BILLS OF EXCHANGE GUARANTEES & OTHER RIGHTS ANY RIGHTS OF PROPERTY. BOOK RECORDS DOCUMENTS STATIONERY & COMPUTER PROGRAMMES. (FOR FULL DETAILS SEE DOC M/124)		

**Creditor Details**

	<b>Total Number</b>	<b>Total Value</b>
Trade Creditors	<b>0</b>	-

No Creditor Data

**TRADE DEBTORS / BAD DEBT DETAIL**

	<b>Total Number of Documented Trade</b>	<b>Total Value of Documented Trade</b>
Trade Debtors	<b>3</b>	<b>£84,999</b>

<b>Company Name</b>	<b>Amount</b>	<b>Statement Date</b>
Personalised Gifts Company Ltd	£58,932	28/04/2011
Personalised Gifts Company Ltd	£15,000	28/04/2011
Holsted Marketing International Limited	£11,067	29/03/2011

**PREVIOUS DIRECTOR/COMPANY SECRETARIES**

<b>Name</b>	<b>Current Active Appointments</b>	<b>Previous Appointments</b>	<b>Dissolved Companies</b>
Caroline Jane Massingham	1	2	0

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Alan Thomas Street	0	6	0
Peter John Tynan	5	52	26
Iain Sinclair MacFarlane	0	9	1
Robert David Yates	0	14	0
Denis George Montgomery Williams	0	1	0
Nigel Ferguson Green	0	9	3
Iain Anderson Beveridge	0	2	0
Timothy Peter Wood	0	4	1
Gerald Cook	0	3	0
James Martin	5	46	27
Robert Michael Cunningham	1	2	1
Timothy John Kowalski	0	61	48
John Hinchcliffe	4	33	13
Angrew Stephen Lee	0	1	0
Keith James Risk	1	7	4
Michael Irvine Greenwood	0	8	2
Michael Stuart Bullas	0	6	14
Dean Roderick Moore	8	59	65
Mark Adrian Armitage	3	8	7
Paul Newell Short	0	12	4
Keith Basnett	0	8	3
Graham Green	3	52	21
Neil Angus McGowan	1	8	1
Judith Margaret Burgin	0	2	1
Paul Robert Kendrick	3	31	9
Alan White	7	30	8
Christopher John McMellon	0	1	0
Ian Carr	5	43	12
Andrew Paul Haywood	0	2	0
Mark Cheshire	0	5	1
Jonathan Harry Cecil Fogwill	0	1	0
Linda Elizabeth Quinn	0	1	0
Richard John Clark	0	2	1
Stephanie Louise Beat	0	1	0
Andrew Thomas Higginson	1	88	113
Total Persons With Significant Control	1	Total Statements	0
Active	1	Active	0
Ceased	0	Ceased	0

## **ACTIVE PERSONS WITH SIGNIFICANT CONTROL**

Name	J.D. Williams Group Limited	Kind	Corporate Entity With Significant Control
Address	Griffin House 40 Lever Street, Manchester	Notified On	06/04/2016

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Post Code	M60 6ES	Legal Form	Limited Company
Authority	Companies Act 2006	Place Registered	Companies House
Country Registered	England	Registration Number	00927506
Nature Of Control	Ownership Of Shares 75 To 100 Percent, Voting Rights 75 To 100 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

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.80
UK Pound	1	INR 90.58
Euro	1	INR 80.45
GBP	1	INR 90.51

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

**INFORMATION DETAILS**

Analysis Done by :	PRA
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)