

MIRA INFORM REPORT

Report No. :	533162
Report Date :	04.10.2018

IDENTIFICATION DETAILS

Name :	P. & B. (FOODS) LIMITED
Registered Office :	Prologis Park Newhall Way Bradford West Yorkshire Bd5 8lz
Country :	United Kingdom
Financials (as on) :	31.03.2017
Date of Incorporation :	27.08.1970
Com. Reg. No.:	00988034
Legal Form :	Private Limited With Share Capital
Line of Business :	<ul style="list-style-type: none"> • Non-specialised wholesale of food, beverages and tobacco • Importers, exporters and distributors of Afro-Asian foodstuffs.
No. of Employees :	123 (31.03.2017)

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+	Low Risk	Business dealings permissible with low risk of default

Maximum Credit Limit :	£1,150,000
Status :	Good
Payment Behaviour :	Regular
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.

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

P. & B. (FOODS) LIMITED

COMPANY NO

00988034

CREDIT LIMIT

£1,150,000

COMPANY SUMMARY

Registered Address	PROLOGIS PARK NEWHALL WAY BRADFORD WEST YORKSHIRE BD5 8LZ
Trading Address	Prologis Park Newhall Way Bradford West Yorkshire BD5 8LZ
Website Address	http://www.pbfoods.co.uk
Telephone Number	01274660118
Fax Number	
TPS	No
FPS	Yes
Incorporation Date	27/08/1970
Previous Name	
Type	Private limited with Share Capital
FTSE Index	-
Date of Change	-
Filing Date of Accounts	21/12/2017
Currency	GBP
Share Capital	£68,340
SIC07	46390
Charity Number	-
SIC07 Description	NON-SPECIALISED WHOLESALE OF FOOD, BEVERAGES AND TOBACCO
Principal Activity	Importers, exporters and distributors of Afro-Asian foodstuffs.

ADDITIONAL INFORMATION

CCJ's	0 (£0)
No CCJ Information To Display	
Ultimate Holding Company	P. & B. FOODS HOLDINGS LIMITED
Accountant	-
Mortgages	11
Trade Debtors	-
Group	2 companies
Linkages	0 companies
Countries	In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/03/2017	£51,768,595	£4,691,559	£13,354,607	123
31/03/2016	£47,592,277	£4,217,396	£11,168,997	113
31/03/2015	£46,587,108	£3,965,300	£7,652,166	108

MORTGAGE SUMMARY

Total Mortgage	11
Outstanding	6
Satisfied	5

TRADE DEBTORS / BAD DEBT SUMMARY

Total Number of Documented Trade	21
Total Value of Documented Trade	£136,743

COMMENTARY

This company's return on total assets employed ratio indicates a highly efficient use of assets.
This company's ratio of total liabilities to total assets indicates the presence of moderate equity funding.
This company's bank loans and overdrafts (less cash) account for a moderate percentage of short term liabilities.
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	3	Total Current Secretaries	1
Total Previous Directors / Company Secretaries	1	Total Person's With Significant Control	1

CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Mohinder Singh Bhatoa	Nationality	Indian
Date of Birth	02/1950	Present Appointments	4
Latest Address	Prologis Park Newhall Way, Bradford, West Yorkshire	Appointment Date	14/04/1991
Post Code	BD5 8LZ		
Title	Mr	Function	Director
Name	Thakorbhai Vitthalbhai Patel	Nationality	British
Date of Birth	05/1940	Present Appointments	2
Latest Address	Prologis Park Newhall Way, Bradford, West Yorkshire	Appointment Date	14/04/1991
Post Code	BD5 8LZ		
Title	Mr	Function	Director
Name	Chandra Patel	Nationality	British
Date of Birth	04/1973	Present Appointments	3
Latest Address	Prologis Park Newhall Way, Bradford, West Yorkshire	Appointment Date	01/04/2003
Post Code	BD5 8LZ		

CURRENT COMPANY SECRETARY









Title	Mr	Function	Company Secretary
Name	Mohinder Singh Bhatoa	Nationality	Indian
Date of Birth	02/1950	Present Appointments	6
Latest Address	Prologis Park Newhall Way, Bradford, West Yorkshire	Appointment Date	14/04/1991
Post Code	BD5 8LZ		

TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
P. & B. FOODS HOLDINGS LTD	GBP	68,340	ORDINARY	1	100

FINANCIAL








Profit & Loss

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	Turnover	£51,768,595	8.8%	£47,592,277	2.2%	£46,587,108	4.3%	£44,680,648	8.9%	£41,046,954
	Export	£8,308,510	23.4%	£6,732,975	13.9%	£5,909,619	9.6%	£5,393,387	22.1%	£4,417,955
	Cost of Sales	£39,992,509	9.6%	£36,493,840	0.1%	£36,454,131	4.4%	£34,923,529	7.1%	£32,596,120
	Gross Profit	£11,776,086	6.1%	£11,098,437	9.5%	£10,132,977	3.9%	£9,757,119	15.5%	£8,450,834
	Wages & Salaries	£4,238,973	3.3%	£4,104,833	12%	£3,665,528	3.3%	£3,549,383	16.4%	£3,049,883
	Directors Emoluments	£647,883	-10%	£719,584	8.4%	£664,062	10.7%	£599,885	33.8%	£448,300
	Operating Profit	£4,730,459	11.2%	£4,254,636	6.4%	£3,998,082	6.8%	£3,742,678	16.5%	£3,212,713
	Depreciation	£405,257	9.2%	£371,183	71.3%	£216,691	23.5%	£175,440	-17.6%	£212,986











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P. & B. (FOODS) LIMITED - 533162








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	Audit Fees	£22,500	25%	£18,000	20%	£15,000	17.2 %	£12,800	3.2%	£12,400
	Interest Payments	£38,900	4.5%	£37,240	13.6 %	£32,782	-31%	£47,500	- 20.6%	£59,791
	Pre Tax Profit	£4,691,559	11.2 %	£4,217,396	6.4%	£3,965,300	7.3%	£3,695,178	17.2%	£3,152,922
	Taxation	-£895,949	- 27.9 %	-£700,565	15.2 %	-£826,007	3.9%	-£859,781	24%	- £1,131,339
	Profit After Tax	£3,795,610	7.9%	£3,516,831	12%	£3,139,293	10.7 %	£2,835,397	40.3%	£2,021,583
	Dividends Payable	-	-	-	-	-	-	-	- 100%	£2,487,057
	Retained Profit	£3,795,610	7.9%	£3,516,831	12%	£3,139,293	10.7 %	£2,835,397	709.1 %	-£465,474






Balance Sheet

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Tangible Assets	£1,575,864	33%	£1,184,949	71.7 %	£690,040	18.9 %	£580,510	- 13.1 %	£667,935
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£1,575,864	33%	£1,184,949	71.7 %	£690,040	18.9 %	£580,510	- 13.1 %	£667,935
	Stock	£9,843,402	30.8 %	£7,524,344	6.5%	£7,061,859	-2%	£7,204,993	10.8 %	£6,502,695
	Trade Debtors	£8,527,350	7.5%	£7,933,924	5.7%	£7,504,639	4.8%	£7,159,383	4.5%	£6,848,348
	Cash	£253,382	280%	£66,674	-80%	£333,044	- 26.5 %	£452,846	- 16.6 %	£542,829
	Other Debtors	£777,525	- 17.3 %	£939,907	105.1 %	£458,372	10%	£416,806	- 29.7 %	£593,026
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	£19,401,659	17.8 %	£16,464,849	7.2%	£15,357,914	0.8%	£15,234,028	5.2%	£14,486,898
	Trade Creditors	£6,161,847	13.1 %	£5,448,660	- 20.2 %	£6,830,211	7%	£6,384,065	0.5%	£6,352,102



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	Bank Loans & Overdrafts	£395,786	-	0	-	0	-	0	-	100%	£114,542
	Other Short Term Finance	£120,209	-48.9%	£235,437	-59.2%	£576,734	528.7%	£91,741	-	71.6%	£322,735
	Miscellaneous Current Liabilities	£793,142	39.3%	£569,494	-30.4%	£817,787	-4.2%	£853,381	3.5%		£824,655
	Total Current Liabilities	£7,470,984	19.5%	£6,253,591	-24%	£8,224,732	12.2%	£7,329,187	-3.7%		£7,614,034
	Bank Loans & Overdrafts and LTL	£547,718	141.1%	£227,210	32.8%	£171,056	-95.7%	£3,972,478	-	33.5%	£5,977,865
	Other Long Term Finance	£125,538	-36.9%	£198,849	80%	£110,481	-97.2%	£3,945,927	-	32.4%	£5,834,344
	Total Long Term Liabilities	£151,932	-33.1%	£227,210	32.8%	£171,056	-95.7%	£3,972,478	-	32.2%	£5,863,323




Capital & Reserves

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Called Up Share Capital	£68,340	-	£68,340	-	£68,340	-	£68,340	-	£68,340
	P & L Account Reserve	£13,281,129	19.7%	£11,095,519	46.4%	£7,578,688	70.7%	£4,439,395	176.8%	£1,603,998
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	£5,138	-	£5,138	-	£5,138	-	£5,138	-	£5,138
	Shareholder Funds	£13,354,607	19.6%	£11,168,997	46%	£7,652,166	69.6%	£4,512,873	169%	£1,677,476





Other Financial Items

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Net Worth	£13,354,607	19.6%	£11,168,997	46%	£7,652,166	69.6%	£4,512,873	169%	£1,677,476
	Working Capital	£11,930,675	16.8%	£10,211,258	43.2%	£7,133,182	-9.8%	£7,904,841	15%	£6,872,864



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	Total Assets	£20,977,523	18.9 %	£17,649,798	10%	£16,047,954	1.5%	£15,814,538	4.4%	£15,154,833
	Total Liabilities	£7,622,916	17.6 %	£6,480,801	- 22.8 %	£8,395,788	- 25.7 %	£11,301,665	- 16.1 %	£13,477,357
	Net Assets	£13,354,607	19.6 %	£11,168,997	46%	£7,652,166	69.6 %	£4,512,873	169 %	£1,677,476



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

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£13,506,539	18.5 %	£11,396,207	45.7 %	£7,823,222	- 7.8 %	£8,485,351	12.5 %	£7,540,799
	Number of Employees	123	8.8%	113	4.6%	108	4.9 %	103	1%	102
	Accountants									
	Auditors	GRANT THORNTON UK LLP								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers	BARCLAYS BANK PLC								
	Bank Branch Code									

RATIOS

	Date Of Accounts	31/03/17	31/03/16	31/03/15	31/03/14	31/03/13
	Pre-tax profit margin %	9.06	8.86	8.51	8.27	7.68
	Current ratio	2.60	2.63	1.87	2.08	1.90

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	Sales/Net Working Capital	4.34	4.66	6.53	5.65	5.97
	Gearing %	4.10	2	2.20	88	356.40
	Equity in %	63.70	63.30	47.70	28.50	11.10
	Creditor Days	43.32	41.67	53.36	52	56.32
	Debtor Days	59.95	60.68	58.63	58.32	60.73
	Liquidity/Acid Test	1.27	1.42	1	1.09	1.04
	Return On Capital Employed %	34.73	37	50.68	43.54	41.81
	Return On Total Assets Employed %	22.36	23.89	24.70	23.36	20.80
	Current Debt Ratio	0.55	0.55	1.07	1.62	4.53
	Total Debt Ratio	0.57	0.58	1.09	2.50	8.03
	Stock Turnover Ratio %	19.01	15.81	15.15	16.12	15.84
	Return on Net Assets Employed %	35.13	37.75	51.81	81.88	187.95

Report Notes

There are no notes to display.

Status History

No Status History found

EVENT HISTORY

Date	Description
29/05/2018	Confirmation Statement
09/05/2018	Payment Data Update Received
05/01/2018	New Accounts Filed
08/06/2017	Confirmation Statement
11/01/2017	New Accounts Filed
11/01/2017	New Accounts Filed
04/07/2016	Change in Reg.Office
04/07/2016	Change of Company Postcode
21/05/2016	Annual Returns
02/10/2015	New Accounts Filed
14/06/2015	Annual Returns
13/06/2015	Annual Returns
20/12/2014	New Accounts Filed
26/07/2014	Annual Returns
27/11/2013	New Accounts Filed

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Previous Company Names

No Previous Names found

Writ Details

No writs found

STATISTICS

Group	2 companies
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	P. & B. FOODS HOLDINGS LIMITED
Ownership Status	Wholly Owned
Ultimate Holding Company	P. & B. FOODS HOLDINGS LIMITED

GROUP STRUCTUREFULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
P. & B. FOODS HOLDINGS L...	07437959	31.03.2017	Y	£51,768,595
P. & B. (FOODS) LIMITED	00988034	31.03.2017	N	£51,768,595

MORTGAGE DETAILS

Mortgage Type:	GUARANTEE & DEBENTURE		
Date Charge Created:	25/08/11		
Date Charge Registered:	07/09/11		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BARCLAYS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY AND/OR ALL OR ANY OF THE COMPANIES NAMED THEREIN TOTHE CHARGE ON ANYACCOUNT WHATSOEVER		

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Details:	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, BOOKDEBTS, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY		
Mortgage Type:	DEBENTURE		
Date Charge Created:	25/08/11		
Date Charge Registered:	31/08/11		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	P. & B. FOODS HOLDINGS LIMITED		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE		
Details:	FIXED AND FLOATING CHARGES OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE INCLUDING GOODWILL UNCALLED CAPITAL BUILDINGS FIXTURES SEE IMAGE FOR FULL DETAILS		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	31/07/07		
Date Charge Registered:	07/08/07		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BARCLAYS 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 LAND AND BUILDINGS ON THE EAST SIDE OF PLANETREES ROAD LAISTERDYKE BRADFORD WEST YORKSHIRE T/NO WYK489012		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	01/03/05		
Date Charge Registered:	03/03/05		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BARCLAYS 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 LAND ADJACENT TO 61 PLANETREES ROAD, BRADFORD. T/NO WYK661486 AND WYK741737		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	17/04/89		
Date Charge Registered:	03/05/89		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BARCLAYS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
Details:	LAND & BUILDINGS ON THE EAST SIDE OF Highbury Road, Bradford,		

	WEST YORKSHIRE TITLE WYK 338606		
Mortgage Type:	DEBENTURE		
Date Charge Created:	10/03/89		
Date Charge Registered:	16/03/89		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BARCLAYS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
Details:	FIXED AND FLOATING CHARGES OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE INCLUDING GOODWILL BOOKDEBTS UNCALLED CAPITAL BUILDINGS FIXTURES FIXED PLANT AND MACHINERY		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	26/03/85		
Date Charge Registered:	01/04/85		
Date Charge Satisfied:	06/07/91		
Status:	SATISFIED		
Person(s) Entitled:	YORKSHIRE BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES		
Details:	10 BAXANDALL STREET BRADFORD 5 WEST YORKSHIRE WITH ALL FIXTURES & FITTINGS (OTHER THAN TRADE) PLANT & MACHINERY FLOATING CHARGE OVER ALL MOVABLE FIXTURES & FITTINGS MACHINERY AND EQUIPMENT MATERIAL & ARTICLES		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	26/03/85		
Date Charge Registered:	01/04/85		
Date Charge Satisfied:	06/07/91		
Status:	SATISFIED		
Person(s) Entitled:	YORKSHIRE BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES		
Details:	LAND & BUILDINGS ON THE NORTH SIDE OF IDDLESLEIGH STREET BRADFORD, WEST YORKSHIRE T/N WYK 320627 WITH ALL FIXTURES & FITTINGS (OTHER THAN TRADE) PLANT & MACHINERY FLOATING CHARGE OVER ALL MOVABLE FIXTURES & FITTINGS PLANT MACHINERY AND EQUIPMENT MATERIAL & ARTICLES		
Mortgage Type:	DEBENTURE		
Date Charge Created:	07/02/85		
Date Charge Registered:	09/02/85		
Date Charge Satisfied:	06/07/91		
Status:	SATISFIED		
Person(s) Entitled:	YORKSHIRE BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
Details:	FIXED AND FLOATING CHARGES OVER THE UNDERTAKING AND ALL		

	PROPERTY AND ASSETS PRESENT AND FUTURE INCLUDING GOODWILL BOOKDEBTS UNCALLED CAPITAL BUILDINGS FIXTURES FIXED PLANT AND MACHINERY		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	21/12/84		
Date Charge Registered:	28/12/84		
Date Charge Satisfied:	28/12/84		
Status:	SATISFIED		
Person(s) Entitled:	BARCLAYS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
Details:	PLOT OF LAND OFF Highbury Road Bradford.		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	03/08/84		
Date Charge Registered:	06/08/84		
Date Charge Satisfied:	06/08/84		
Status:	SATISFIED		
Person(s) Entitled:	BARCLAYS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER		
Details:	F/HOLD PROPERTY SITUATE IN IDLESLEIGH STREET, BRADFORD WEST YORKSHIRE		

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	21	£136,743
Company Name	Amount	Statement Date
Swastik Traders Limited	£26,255	22/01/2016
Ellwood Spices Limited	£17,490	05/11/2009
M F T (Manchester) Ltd	£17,301	25/06/2010
Madina Superstores And Cash And Carry Ltd	£12,910	02/07/2015
Freshways (York) Limited	£8,500	06/10/2016
Pakeezah Superstores (Leeds)	£7,915	19/12/2016

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Road) Limited		
Marhaba Cash & Carry Ltd	£7,000	11/12/2013
Asia Foods Limited	£5,233	05/01/2012
N J Supplies UK Ltd	£4,697	19/08/2010
Chambers & Knight Limited	£4,200	09/07/2014
I S W Limited	£3,651	28/05/2010
Ahmeds Valley Food Ltd	£3,298	09/05/2014
Elin Cash & Carry Ltd	£3,100	21/01/2015
Pakeezah (Ingleby Road) Limited	£3,070	13/04/2017
Pak Supermarket (Perry Barr) Limited	£3,041	17/06/2011
Spiceland Foods Limited	£2,350	14/02/2014
Rai Trading Ltd	£2,305	03/05/2013
M I F Limited	£1,635	27/09/2013
New World Trading Limited	£1,116	30/12/2010
Waters (Bradford) Ltd	£1,018	15/02/2013
Wilayat UK Limited	£658	21/09/2016

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Ramanbhai Dhirajbhai Bhakta	0	1	0
Total Persons With Significant Control		1	Total Statements
Active		1	Active
Ceased		0	Ceased

ACTIVE PERSONS WITH SIGNIFICANT CONTROL

Name	P. & B. Foods Holdings Limited	Kind	Corporate Entity With Significant Control
Address	Prologis Park Newhall Way, Bradford, West Yorkshire	Notified On	06/04/2016
Post Code	BD5 8LZ	Legal Form	Private Company Limited By Shares
Authority	Companies Act 2006	Place Registered	Companies House
Country Registered	England	Registration Number	07437959
Nature Of Control	Ownership of shares - above 75%		

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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	£924.89
Invoices available	7
Paid	7
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	1	4	0	0	2
Outstanding	0	0	0	0	0

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 73.03
UK Pound	1	INR 94.99
Euro	1	INR 84.57
GBP	1	INR 95.79

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	POJ

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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)