

MIRA INFORM REPORT

Report No. :	533327
Report Date :	06.10.2018

IDENTIFICATION DETAILS

Name :	CJW ONLINE LIMITED
Registered Office :	1st Floor 314 Regents Park Road London N3 2LT
Country :	United Kingdom
Financials (as on) :	31.03.2017
Date of Incorporation :	04.02.2014
Com. Reg. No.:	08874705
Legal Form :	Private limited with Share Capital
Line of Business :	Retail sale of watches and jewellery in specialised stores
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but Correct
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 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

CJW ONLINE LIMITED
1ST FLOOR 314 REGENTS PARK ROAD LONDON N3 2LT

COMPANY NO.

08874705

COMPANY STATUS

Active - Accounts Filed

COMPANY SUMMARY

Registered Address	1ST FLOOR 314 REGENTS PARK ROAD LONDON N3 2LT
Trading Address	1ST 314 Regents Park Road London N3 2LT
Website Address	-
Telephone Number	-
Fax Number	-
TPS	-
FPS	Yes
Incorporation Date	04/02/2014
Previous Name	
Type	Private limited with Share Capital
FTSE Index	-
Date of Change	-
Filing Date of Accounts	23/12/2017
Currency	GBP
Share Capital	£100
SIC07	47770
Charity Number	-
SIC07 Description	RETAIL SALE OF WATCHES AND JEWELLERY IN SPECIALISED STORES
Principal Activity	

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ADDITIONAL INFORMATION

CCJ's	0 (£0)
No CCJ Information To Display	
Ultimate Holding Company	-
Accountant	WOLFSON ASSOCIATES LIMITED
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
31/03/2017	-	-	£270	-
31/03/2016	-	-	£214	-
31/03/2015	-	-	£7,954	-

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

COMMENTARY

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.
There has been an increase in shareholders funds compared with the previous balance sheet.
This company trades in an industry with a moderate 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 -	-		

Total Current Directors	1	Total Current Secretaries	0
Total Previous Directors / Company Secretaries	0	Total Person's With Significant Control	2

CURRENT DIRECTORS





Title	Mr	Function	Director
Name	Paul Andrew Latimer	Nationality	British
Date of Birth	07/1964	Present Appointments	1
Latest Address	1st Floor 314, Regents Park Road, London	Appointment Date	04/02/2014
Post Code	N3 2LT		

Current Company Secretary














TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
PAUL ANDREW LATIMER	GBP	50	ORDINARY	1	50
TRACY ANN LATIMER	GBP	50	ORDINARY	1	50






BALANCE SHEET

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	-	(%)	-
 Tangible Assets		£2,525	-14.6%	£2,958	4.6%	£2,827	-	-	-	-
 Intangible Assets		0	-	0	-	0	-	-	-	-
 Total Fixed Assets		£2,525	-14.6%	£2,958	4.6%	£2,827	-	-	-	-
 Stock		0	-	0	-	0	-	-	-	-





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	Trade Debtors	£63,890	-30.6%	£92,123	12.3%	£82,038	-	-	-	-
	Cash	0	-	0	-	0	-	-	-	-
	Other Debtors	0	-	0	-	0	-	-	-	-
	Miscellaneous Current Assets	£2,522	-	0	-	0	-	-	-	-
	Total Current Assets	£66,412	-27.9%	£92,123	12.3%	£82,038	-	-	-	-
	Trade Creditors	£64,667	-31.8%	£94,867	23.3%	£76,911	-	-	-	-
	Bank Loans & Overdrafts	0	-	0	-	0	-	-	-	-
	Other Short Term Finance	0	-	0	-	0	-	-	-	-
	Miscellaneous Current Liabilities	0	-	0	-	0	-	-	-	-
	Total Current Liabilities	£64,667	-31.8%	£94,867	23.3%	£76,911	-	-	-	-
	Bank Loans & Overdrafts and LTL	£4,000	-	0	-	0	-	-	-	-
	Other Long Term Finance	0	-	0	-	0	-	-	-	-
	Total Long Term Liabilities	£4,000	-	0	-	0	-	-	-	-


CAPITAL & RESERVES

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	-	(%)	-
	Called Up Share Capital	-	-	-	-	-	-	-	-	-
	P & L Account Reserve	£270	26.2%	£214	-97.3%	£7,954	-	-	-	-
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£270	26.2%	£214	-97.3%	£7,954	-	-	-	-



OTHER FINANCIAL ITEMS

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	-	(%)	-
	Net Worth	£270	26.2%	£214	-97.3%	£7,954	-	-	-	-
	Working Capital	£1,745	163.6%	-£2,744	-153.5%	£5,127	-	-	-	-
	Total Assets	£68,937	-27.5%	£95,081	12%	£84,865	-	-	-	-
	Total Liabilities	£68,667	-27.6%	£94,867	23.3%	£76,911	-	-	-	-















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	Net Assets	£270	26.2%	£214	-97.3%	£7,954	-	-	-	-
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MISCELLANEOUS

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	-	(%)	-
	Contingent Liability	NO	-	NO	-	NO	-	-	-	-
	Capital Employed	£4,270	999.9%	£214	-97.3%	£7,954	-	-	-	-
	Number of Employees	-	-	-	-	-	-	-	-	-
	Accountants	WOLFSON ASSOCIATES LIMITED								
	Auditors									
	Auditor Comments	The company is exempt from audit								
	Bankers									
	Bank Branch Code									

RATIOS

	Date Of Accounts	31/03/17	31/03/16	31/03/15	-	-
	Pre-tax profit margin %	-	-	-	-	-
	Current ratio	1.03	0.97	1.07	-	-
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	1481.50	0	0	-	-
	Equity in %	0.40	0.20	9.40	-	-
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	1.02	0.97	1.06	-	-
	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-
	Current Debt Ratio	239.50	443.30	9.66	-	-
	Total Debt Ratio	254.32	443.30	9.66	-	-
	Stock Turnover Ratio %	-	-	-	-	-
	Return on Net Assets Employed %	-	-	-	-	-

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REPORT NOTES

There are no notes to display.

STATUS HISTORY

No Status History found

EVENT HISTORY

Date	Description
16/02/2018	Confirmation Statement
31/12/2017	New Accounts Filed
09/03/2017	Annual Returns
05/01/2017	New Accounts Filed
21/02/2016	Annual Returns
24/11/2015	New Accounts Filed
27/03/2015	Annual Returns
06/02/2014	New Board Member Mr P.A. Latimer appointed

PREVIOUS COMPANY NAMES

No Previous Names found

WRIT DETAILS

No writs found

STATISTICS

Group	-
Linkages	0 companies
Countries	In 0 countries

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SUMMARY

Holding Company	-
Ownership Status	
Ultimate Holding Company	-

GROUP STRUCTURE FULL

No Group Structure

PREVIOUS DIRECTOR/COMPANY SECRETARIES

	No Previous Director Details	
Total Persons With Significant Control	2	Total Statements 0
Active	2	Active 0
Ceased	0	Ceased 0

ACTIVE PERSONS WITH SIGNIFICANT CONTROL

Name	Mr Paul Andrew Latimer	Kind	Individual Person With Significant Control
Address	9 The Chase, Romford, Essex	Country Of Residence	United Kingdom
Post Code	RM1 4BE	Nationality	British
Date of Birth	07/1964	Notified On	06/04/2016
Nature Of Control	Ownership Of Shares 25 To 50 Percent, Voting Rights 25 To 50 Percent		
Name	Mrs Tracy Ann Latimer	Kind	Individual Person With Significant Control
Address	9 The Chase, Romford, Essex	Country Of Residence	England
Post Code	RM1 4BE	Nationality	British
Date of Birth	01/1967	Notified On	06/04/2016
Nature Of Control	Ownership Of Shares 25 To 50 Percent, Voting Rights 25 To 50 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 73.58
UK Pound	1	INR 95.89
Euro	1	INR 84.70
GBP	1	INR 97.17

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	TRU

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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)