

MIRA INFORM REPORT

Report No. :	535516
Report Date :	19.10.2018

IDENTIFICATION DETAILS

Name :	CASELLA
Registered Office :	Kempston Bedford Bedfordshire Mk42 7jy
Country :	United Kingdom
Date of Incorporation :	01.04.2009
Legal Form :	Non Limited Company
Line of Business :	Other human health activities
No. of Employees :	40

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 :	Unknown
Litigation :	Clear

NOTES :

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	Current Rating
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	(30.06.2018)	(30.09.2018)
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 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: **CASELLA**
Registered Address: **KEMPSTON BEDFORD BEDFORDSHIRE MK42 7JY**

COMPANY SUMMERY

Company Name	CASELLA
Trading Address	REGENT HOUSE, WOLSELEY ROADKEMPSTON BEDFORD BEDFORDSHIRE
Post Code	MK42 7JY
Senior Executive	MR PHIL BRADLEY
Position	MANAGING DIRECTOR
First Known to Creditsafe	01/04/2009
Telephone Number	01234 844100 - View Details
TPS	Y

Premises Type	Hospitals & Medical Establishments
Number of Employees	40
Business Classification	OCCUPATIONAL HEALTH
SIC03	85140
SIC03 Description	Other human health activities
Fax Number	
FPS	N
Website Address	http://www.casellasolutions.com

CCJS

Exact CCJ's	0
Possible CCJ's	0

BANKRUPTCIES

Exact Name & Address	0
Exact Address	0
Exact Name	0

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COMMENTARY

This company has been treated as a Non Limited company in respect of the rating/limit generated.
This company has made late payments on a medium percentage of invoices.
This company trades in an industry with a lower level of corporate failures.
This company is based in a geographical area with a moderate level of corporate failures.
This company operates from a type of property which has been associated with a lower risk of corporate failure.

EXACT CCJ DETAILS

No CCJ's Found

POSSIBLE ADDRESS CCJ DETAILS

No CCJ's Found

POSSIBLE NAME CCJ DETAILS

No CCJ's Found

EVENT HISTORY

Date	Description
14/02/2018	Contact /Exec details changed
12/02/2016	Contact /Exec details changed
24/05/2014	Change of Premises
24/05/2014	Company Name changed
24/05/2014	Company Activities
24/05/2014	Contact /Exec details changed
31/05/2013	Company Name changed
22/05/2012	Company Name changed
11/05/2011	Contact /Exec details changed
11/05/2011	Change of Premises
11/05/2011	Company Activities
11/05/2011	Company Name changed
20/04/2011	Main Tel No. changed

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20/04/2011	Company Name changed
20/04/2011	Change of Premises
20/04/2011	Company Activities
20/04/2011	Contact /Exec details changed

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 73.48
UK Pound	1	INR 96.87
Euro	1	INR 85.98
GBP	1	INR 95.73

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	KET

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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)