

MIRA INFORM REPORT

Report No. :	53017
Report Date :	17.09.2018

IDENTIFICATION DETAILS

Name :	EVERTRUST LIMITED
Registered Office :	Unit 211 Kingspark Business Centre New Malden Kt3 3st
Country :	United Kingdom
Financials (as on) :	17.02.2017
Date of Incorporation :	17.02.2005
Com. Reg. No.:	05368072
Legal Form :	Private limited with Share Capital
Line of Business :	Wholesale of Fruit And Vegetables
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

Maximum Credit Limit :	Euro 30,500
Status :	Moderate
Payment Behaviour :	No Complaints
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.

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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 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: **EVERTRUST LIMITED**
Company No: **05368072**
Registered Address: **UNIT 211 KINGSPARK BUSINESS CENTRE NEW MALDEN KT3 3ST**

CREDIT LIMIT

Credit Limit £30,500

Company Summary
Registered Address UNIT 211
 KINGSPARK BUSINESS CENTRE
 NEW MALDEN
 KT3 3ST

Trading Address Unit 211
 Kingspark Business Centre
 152-178 Kingston Road
 New Malden, Surrey
 KT3 3ST

Website Address <http://www.evertrust.co.uk>

Telephone Number -

Fax Number

TPS -

FPS Yes

Incorporation Date 17/02/2005

Previous Name

Type Private limited with Share Capital

FTSE Index -

Date of Change -

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Filing Date of Accounts 16/11/2017

Currency GBP

Share Capital £100

SIC07 46310

Charity Number -

SIC07 Description WHOLESALE OF FRUIT AND VEGETABLES

Principal Activity

ADDITIONAL INFORMATION

CCJ's 0 (£0)

No CCJ Information To Display

Ultimate Holding Company -

Accountant -

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
17/02/2017	-	-	£302,743	-
17/02/2016	-	-	£223,461	-
17/02/2015	-	-	£225,552	-

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 very positive net working capital position.	
The latest cash balances represent a positive level in terms of the overall outstanding creditor obligations.	
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.	

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

CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Yaowu Liu	Nationality	Chinese
Date of Birth	10/1967	Present Appointments	1
Latest Address	Unit 211 Kingspark Business Centre, 152-178 Kingston Road, New Malden, Surrey	Appointment Date	17/02/2005
Post Code	KT3 3ST		
Other Actions	View Director Report	View Consumer Report	View AML Report
	View Trace Report	View Compliance Report	

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CURRENT COMPANY SECRETARY









Title	Mr	Function	Company Secretary
Name	Yaowu Liu	Nationality	
Date of Birth	-	Present Appointments	1
Latest Address	Unit 211 Kingspark Business Centre, 152-178 Kingston Road, New Malden, Surrey	Appointment Date	01/09/2014
Post Code	KT3 3ST		
Other Actions		View Consumer Report	View Trace Report
	View Compliance Report		

TOP SHAREHOLDERS








Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
JIAO YANG	GBP	500	ORDINARY	0.1	50
YAOWU LIU	GBP	500	ORDINARY	0.1	50

FINANCIALS














Profit & Loss

	Date Of Accounts	17/02/17	(%)	17/02/16	(%)	17/02/15	(%)	17/02/14	(%)	17/02/13
	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	Turnover	-	-	-	-	-	-	-	-	-
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	-	-	-	-	-	-	-	-	-
	Gross Profit	-	-	-	-	-	-	-	-	-
	Wages & Salaries	-	-	-	-	-	-	-	-	-
	Directors Emoluments	-	-	-	-	-	-	-	-	-
	Operating Profit	-	-	-	-	-	-	-	-	-
	Depreciation	£4,730	2.4%	£4,621	44.9%	£3,188	47.6%	£2,160	156.2%	£843





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	Audit Fees	-	-	-	-	-	-	-	-	-
	Interest Payments	-	-	-	-	-	-	-	-	-
	Pre Tax Profit	-	-	-	-	-	-	-	-	-
	Taxation	-	-	-	-	-	-	-	-	-
	Profit After Tax	-	-	-	-	-	-	-	-	-
	Dividends Payable	-	-	-	-	-	-	-	-	-
	Retained Profit	-	-	-	-	-	-	-	-	-






Balance Sheet

	Date Of Accounts	17/02/17	(%)	17/02/16	(%)	17/02/15	(%)	17/02/14	(%)	17/02/13
	Tangible Assets	£6,112	- 29.6 %	£8,687	27.4%	£6,818	36.4 %	£5,000	164.3 %	£1,892
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£6,112	- 29.6 %	£8,687	27.4%	£6,818	36.4 %	£5,000	164.3 %	£1,892
	Stock	£141,000	29.4 %	£109,000	10.1%	£99,000	26.8 %	£78,100	98%	£39,440
	Trade Debtors	£154,671	69.5 %	£91,255	-51.5%	£187,989	33.7 %	£140,569	533.8 %	£22,179
	Cash	£196,538	-8.3%	£214,370	192.5 %	£73,283	- 36.3 %	£114,995	87.5%	£61,330
	Other Debtors	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-100%	£16,601
	Total Current Assets	£492,209	18.7 %	£414,625	15.1%	£360,272	8%	£333,664	139.1 %	£139,550
	Trade Creditors	£195,578	-2.1%	£199,851	50.6%	£132,662	- 27.1 %	£182,067	388.7 %	£37,254
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	0	-	0	-	0	-	0	-	0
	Miscellaneous Current	0	-	0	-	0	-	0	-	0






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	Liabilities									
	Total Current Liabilities	£195,578	-2.1%	£199,851	50.6%	£132,662	-27.1%	£182,067	388.7%	£37,254
	Bank Loans & Overdrafts and LTL	0	-	0	-100%	£8,876	-	£8,876	-10.1%	£9,876
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	Total Long Term Liabilities	0	-	0	-100%	£8,876	-	£8,876	-10.1%	£9,876




Capital & Reserves

	Date Of Accounts	17/02/17	(%)	17/02/16	(%)	17/02/15	(%)	17/02/14	(%)	17/02/13
	Called Up Share Capital	£100	-	£100	-	£100	-	£100	-	£100
	P & L Account Reserve	£302,643	35.5%	£223,361	-0.9%	£225,452	52.7%	£147,621	56.7%	£94,212
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£302,743	35.5%	£223,461	-0.9%	£225,552	52.7%	£147,721	56.6%	£94,312


Other Financial Items

	Date Of Accounts	17/02/17	(%)	17/02/16	(%)	17/02/15	(%)	17/02/14	(%)	17/02/13
	Net Worth	£302,743	35.5%	£223,461	-0.9%	£225,552	52.7%	£147,721	56.6%	£94,312
	Working Capital	£296,631	38.1%	£214,774	-5.6%	£227,610	50.1%	£151,597	48.2%	£102,296
	Total Assets	£498,321	17.7%	£423,312	15.3%	£367,090	8.4%	£338,664	139.4%	£141,442
	Total Liabilities	£195,578	-2.1%	£199,851	41.2%	£141,538	-25.9%	£190,943	305.1%	£47,130
	Net Assets	£302,743	35.5%	£223,461	-0.9%	£225,552	52.7%	£147,721	56.6%	£94,312



Cash Flow

	Date Of Accounts	17/02/17	(%)	17/02/16	(%)	17/02/15	(%)	17/02/14	(%)	17/02/13
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-
	Net Cashflow before Financing	-	-	-	-	-	-	-	-	-
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-















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	Increase in Cash	-	-	-	-	-	-	-	-	-
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Miscellaneous

	Date Of Accounts	17/02/17	(%)	17/02/16	(%)	17/02/15	(%)	17/02/14	(%)	17/02/13
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£302,743	35.5%	£223,461	4.7%	£234,428	49.7%	£156,597	50.3%	£104,188
	Number of Employees	-	-	-	-	-	-	-	-	-
	Accountants									
	Auditors									
	Auditor Comments	The company is exempt from audit								
	Bankers									
	Bank Branch Code									

Ratios

	Date Of Accounts	17/02/17	17/02/16	17/02/15	17/02/14	17/02/13
	Pre-tax profit margin %	-	-	-	-	-
	Current ratio	2.52	2.07	2.72	1.83	3.75
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	0	0	3.90	6	10.50
	Equity in %	60.80	52.80	61.40	43.60	66.70
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	1.79	1.52	1.96	1.40	2.68
	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-
	Current Debt Ratio	0.64	0.89	0.58	1.23	0.39
	Total Debt Ratio	0.64	0.89	0.62	1.29	0.49
	Stock Turnover Ratio %	-	-	-	-	-
	Return on Net Assets Employed %	-	-	-	-	-

EVENT HISTORY VIEW DOCUMENTS

Date	Description
05/03/2018	Confirmation Statement
20/12/2017	Payment Data Update Received
20/11/2017	New Accounts Filed
08/03/2017	Annual Returns
21/11/2016	New Accounts Filed
25/02/2016	Annual Returns
19/11/2015	New Accounts Filed
19/11/2015	New Accounts Filed
07/07/2015	Payment Data Update Received
20/03/2015	Annual Returns
19/11/2014	New Accounts Filed
06/09/2014	J. Yang has resigned as company secretary
06/09/2014	New Company Secretary Mr Y. Liu appointed
10/07/2014	Change in Reg. Office
10/07/2014	Change of Company Postcode

PREVIOUS COMPANY NAMES

No Previous Names found

Writ Details

No writs found

STATISTICS

Group	-
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	-
Ownership Status	
Ultimate Holding Company	-

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GROUP STRUCTURE FULL

No Group Structure

Group	0 companies
Linkages	0 companies
Countries	In 0 countries

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Jiao Yang	0	1	0
Total Persons With Significant Control	1	Total Statements	0
Active	1	Active	0
Ceased	0	Ceased	0

ACTIVE PERSONS WITH SIGNIFICANT CONTROL

Name	Mr Yaowu Liu	Kind	Individual Person With Significant Control
Address	Unit 211 Kingspark Business Centre, 152-178 Kingston Road, New Malden, Surrey	Country Of Residence	England
Post Code	KT3 3ST	Nationality	Uk
Date of Birth	10/1967	Notified On	17/02/2017
Nature Of Control	Ownership of shares - between 50% and 75%		

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 Rupee
US Dollar	1	INR 71.81
UK Pound	1	INR 94.16
Euro	1	INR 83.98
GBP	1	INR 95.22

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

INFORMATION DETAILS

Analysis Done by :	PRI
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)