

Summary

Order Reference: m.jackson@flude.com | Report as of: 11-03-2021 | using Currency as GBP

MONEYBARN LIMITED

Tradestyle(s): -

ACTIVE **HEADQUARTERS**

Address: Athena House, Bedford Road,
PETERSFIELD, GU32 3LJ, United Kingdom

Phone: 01730 715300

D-U-N-S: 34-636-6800

Registration Number: 02766324

In Portfolio: No

Risk of Bad Debt Write-off 96 (No change since last month)	Cash Flow Risk 92 (No change since last month)	Age of Business 28 years 1992 Year Started	Employees 360 360 (here)
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Company Profile

D-U-N-S
34-636-6800

Legal Form
Private Limited Liability Company

Date of Registration
11-20-1992

Telephone
01730 715300

Website
www.moneybarn.com

Email
mail@moneybarn.com

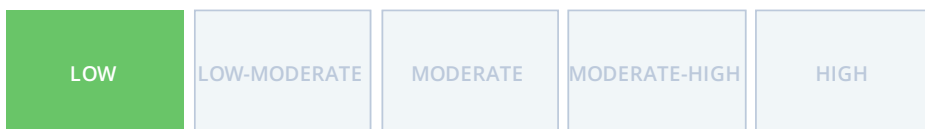
Annual Sales
£ 25,128 (In Thousand)

Employees
360

Age (Year Started)
28 years (1992)

Risk Assessment

Overall Business Risk



Dun & Bradstreet Thinks...

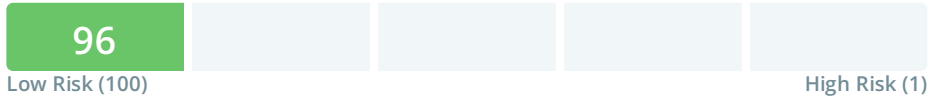
Maximum Credit Recommendation

£ 607,500

The recommended limit is based on a low risk of business failure.

- Overall assessment of this organization over the next 12 months: **VERY STABLE CONDITION**
- Based on the predicted risk of failure: **STRONG LIKELIHOOD OF CONTINUED OPERATIONS**
- Based on the predicted risk of severely delinquent payments: **VERY LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

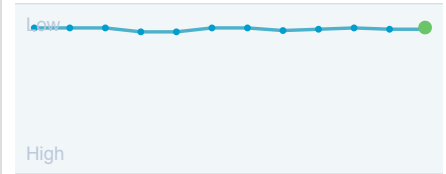
Risk of Bad Debt Write-off (also known as the Failure Score)



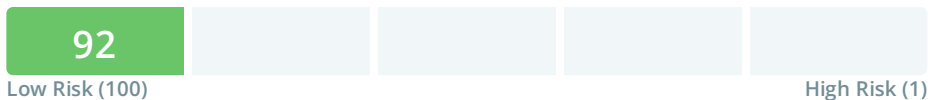
Company's risk level is: **LOW**

Based on the D&B Failure Score, the probability of failure for this company in the next 12 months is **0.07 %**, which makes it a **Low** risk for you to incur a write-off.

Past 12 Months



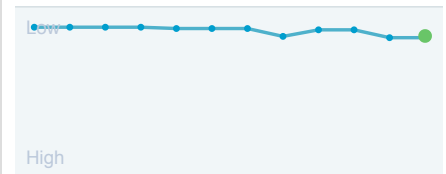
Cash Flow Risk (also known as the Delinquency Score)



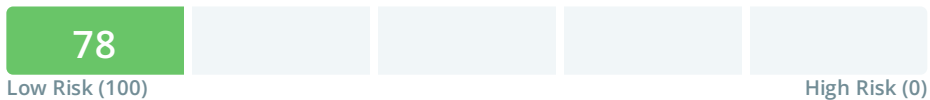
Company's risk level is: **LOW**

Based on the D&B Delinquency Score reporting a payment behavior of **CONSISTENT, TIMELY PAYMENTS**, this company is predicted to have a **Low** risk of a negative impact to your cash flow.

Past 12 Months



Payment Behavior



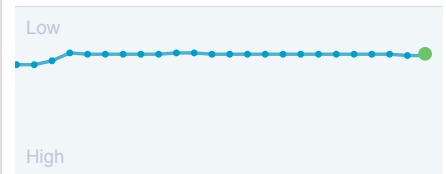
Company's risk level is: **LOW**

Days Beyond Terms : 3

Based on a D&B PAYDEX® of **78**

According to the D&B PAYDEX® Score, this company paid its vendors on 3 days beyond credit terms.

Past 24 Months



D&B Rating

Current Rating as of 11-03-2021

Financial Strength

4A : £ 15,000,000 to £ 34,999,999 in Tangible Net Worth or Equity

This Company's Current Tangible Net Worth:

£ 17,715,000

Risk Indicator

1 : Minimum Risk

The scores and ratings included in this report are designed as a tool to assist the user in making their own credit related decisions, and should be used as part of a balanced and complete assessment relying on the knowledge and expertise of the reader, and where appropriate on other information sources. The score and rating models are developed using statistical analysis in order to generate a prediction of future events. Dun & Bradstreet monitors the performance of thousands of businesses in order to identify characteristics common to specific business events. These characteristics are weighted by significance to form rules within its models that identify other businesses with similar characteristics in order to provide a score or rating.

Dun & Bradstreet's scores and ratings are not a statement of what will happen, but an indication of what is more likely to happen based on previous experience. Though Dun & Bradstreet uses extensive procedures to maintain the quality of its information, Dun & Bradstreet cannot guarantee that it is accurate, complete or timely, and this may affect the included scores and ratings. Your use of this report is subject to applicable law, and to the terms of your agreement with Dun & Bradstreet.

Legal Events

Events	Occurrences	Last Filed
Insolvency	No	-
Court Judgements	1	09-22-2017
Mortgages and Charges	0	-
Public Filings	No	-

Trade Payments

Highest Past Due

£ 219

Highest Now Owing
£ 9,000

Total Trade Experiences
14

Largest High Credit
£ 9,000

Ownership

This company is a **Headquarters, Subsidiary**

Global Ultimate, Domestic Ultimate
PROVIDENT FINANCIAL HOLDINGS LIMITED
UNITED KINGDOM
D-U-N-S Number 22-751-1634

Immediate Parent
MONEYBARN GROUP LIMITED
D-U-N-S Number 73-251-9975
100% shareholding

Total Members in [Family Tree](#) - 313

Branches

1

People

Current Principals

5

New Appointments

1

Resignations

2

Closures

71

Executive Leadership

Christopher Anderson, *Director*

Neeraj Kapur, *Director*

David Shrimpton-Davis, *Director*

David Whincup, *Company Secretary*

Malcolm Le May, *Director*

Financial Overview

Source: D&B

Balance sheet Fiscal (individual) 12-31-2020	Amount (In Thousands)	Last 5 Years
Tangible Net Worth:	£ 17,715	
Current Assets:	£ 16,945	
Total Fixed Assets:	£ 6,853	
Total Current Liabilities:	£ 4,013	
Net Current Assets (Liabilities):	£ 12,932	


Profit & Loss Fiscal (individual) 12-31-2020	Amount (In Thousands)	Last 5 Years
Sales / Turnover:	£ 25,128	
Gross Profit / (Loss):	£ 25,128	
Profit / (Loss) Before Taxes:	£ 1,141	
Net Profit / (Loss):	£ 878	

Key Business Ratios	Ratio for the Business
Current Ratio:	4.20
Acid Test:	4.20
Current Liabilities / Net Worth (%):	22.70

Key Business Ratios	Ratio for the Business
Sales / Net Working Capital:	1.90
Return on Capital (%):	5.80

Country/Regional Insight

United Kingdom



Risk Category

LOW

MODERATE

HIGH

Low Risk High Risk

High and unsustainable electricity prices, low natural gas inventories, supply-chain disruptions and a surge in Covid cases have led us to downgrade the rating outlook to 'deteriorating'.

Risk Assessment

D&B Guidance

Overall Business Risk

LOW

LOW-MODERATE

MODERATE

MODERATE-HIGH

HIGH

Maximum Credit Recommendation

£ 607,500

The recommended limit is based on a low risk of business failure.

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: **VERY STABLE CONDITION**
- Based on the predicted risk of failure: **STRONG LIKELIHOOD OF CONTINUED OPERATIONS**
- Based on the predicted risk of severely delinquent payments: **VERY LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS**

Risk Of Bad Debt Write-Off (Also Known As The Failure Score)

96

Low Risk (100) High Risk (1)

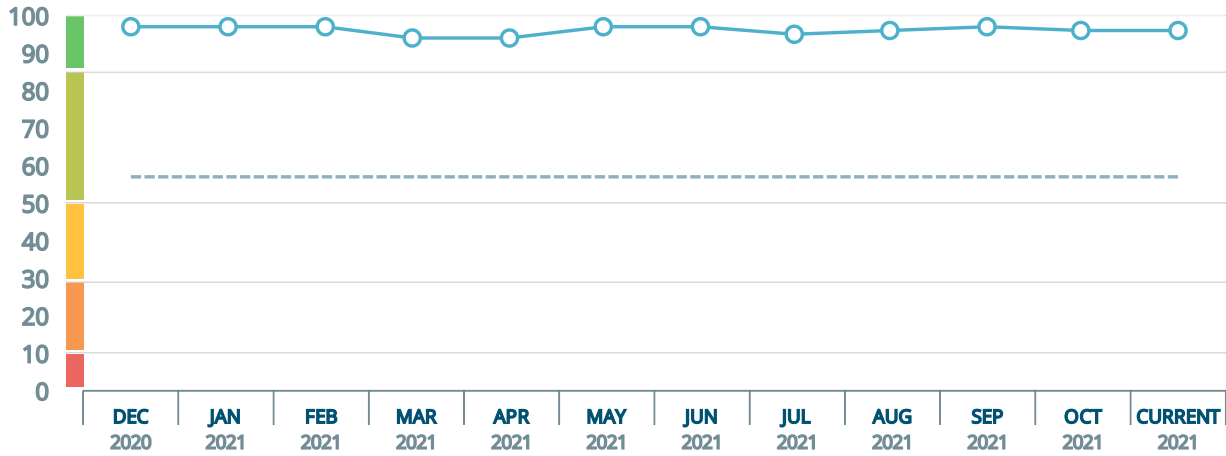
Based on a D&B Failure Score of 96

- The net worth of the company is strong.
- There are no mortgages or debentures associated with this business
- There have been no insolvency events associated to this business
- Only a small percentage of or no Trade Experiences have been paid late in the last month.
- There are multiple directors

- There are few or no insolvency events associated with the Principals of this business.

Level of Risk Low	Raw Score 1552	Probability of Failure 0.07%	Industry Average 1.10%
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Business and Industry Trends



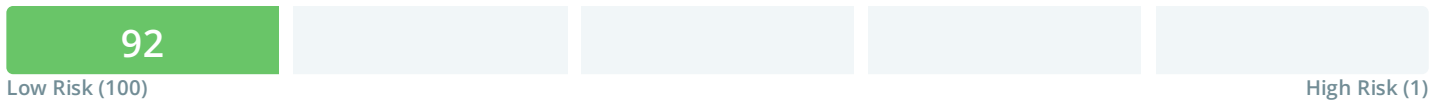
Failure Score



Industry Median ...



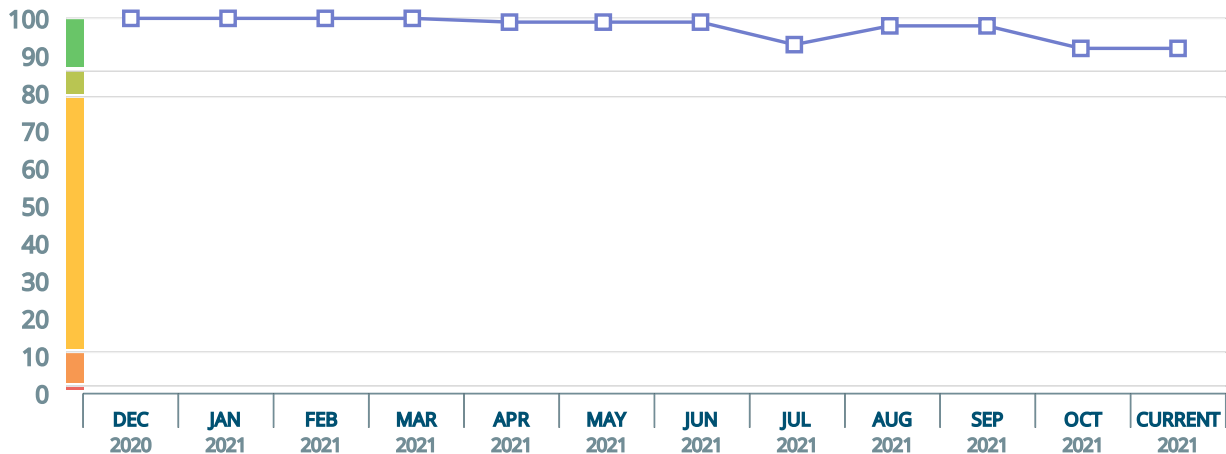
Cash Flow Risk (Also Known As The Delinquency Score)



Based on a D&B Delinquency Score of 92

Level of Risk Low	Raw Score 554	Probability of Delinquency 2.41%
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Business and Industry Trends

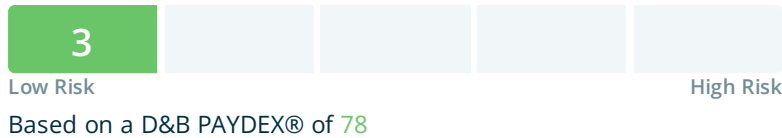


Delinquency Score



Payment Behavior

Based on 24 months of data



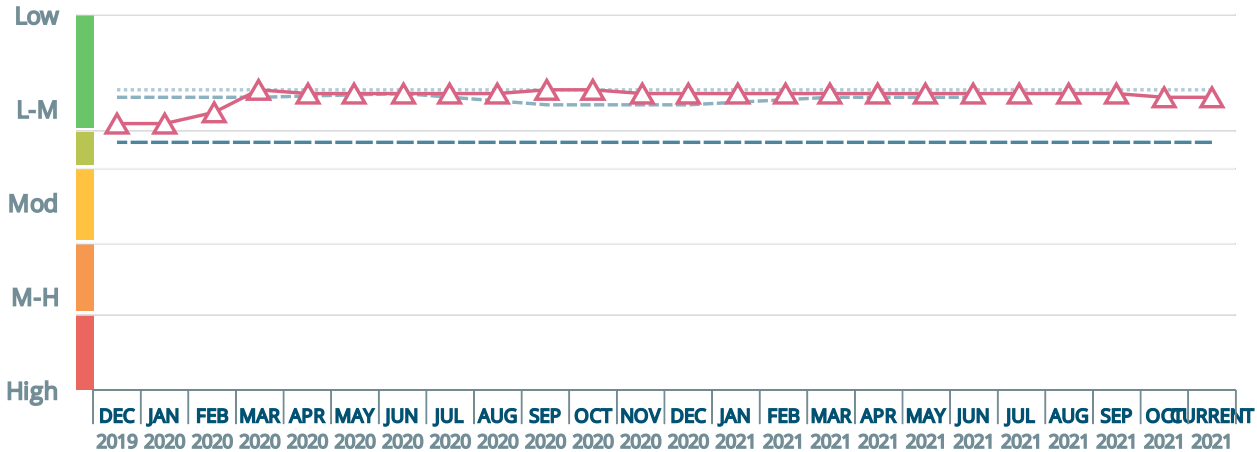
Risk of Slow Pay
Low

Payment Behavior
Days Beyond Terms: **3**

Business and Industry Trends

7399 - Business services

Businesses in the same industry - 61279



PAYDEX®



Industry Median ... ---

Industry Upper Q... ..

Industry Lower Q... --

D&B Rating

Current Rating as of 11-03-2021

Financial Strength

4A : £ 15,000,000 to £ 34,999,999 in Tangible Net Worth or Equity

This Company's Current
Tangible Net Worth:
£ 17,715,000

Risk Indicator

1 : Minimum Risk

COVID Index

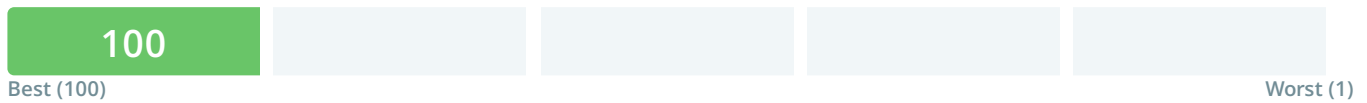
Covid Index Summary

The COVID-19 pandemic has impacted performance in every country and resulted in government-imposed restrictions and changes in consumer behavior in an attempt to control the spread and protect human life. D&B has added the COVID Index analytics to take in the data sources related to those disruptions including health and employment data worldwide to provide you with actionable insights. These indices provide a more expanded look at

the operational capacity based on this broader, non-financial viewpoint of the market. Even though this is a non-predictive summary, it provides the best understanding of the disruption faced by this business across multiple dimensions - location, including corporate relationships, Industry, underlying finance strength and across the network of business partners.

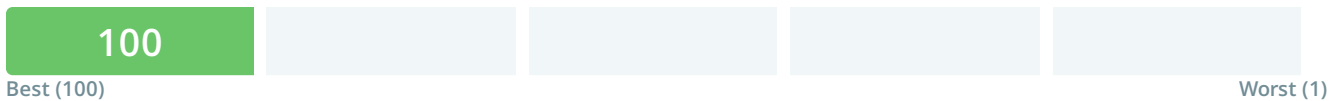
Companies with a lower disruption to their operations are showing more promise of a rapid recovery while those with a higher rate of disruption in one or more areas may experience prolonged challenges as a result of the disruption.

Overall COVID Index



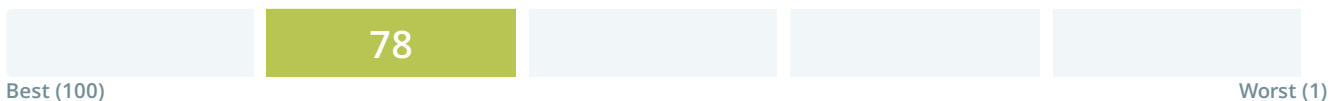
This index represents a percentile rank of all businesses within the country. It is an assessment of the expected overall impact of the Covid-19 virus, based upon the Company Index and the combined Companies' Index of this business' supplier and customer trade network.

Company COVID Index



This index represents a percentile rank of all businesses within the country. It is an assessment of the expected overall impact of the Covid-19 virus, based upon the Location Index, Industry Index and Financial Health Index.

Location Index



This index represents a percentile rank of all businesses within the country. It ranks the disruption to the operating location of this company, including its family members, on key measures including:

- Tier Alert Level at District Level
- Number of confirmed cases by Regions
- Weekly changes of confirmed cases by Regions/Districts

Industry Index

82

Best (100)

Worst (1)

This index represents a percentile rank of all businesses within the country. It ranks the economic disruption of an industry sector based upon the following factors:

- GDP Forecast
- Changes in Employment
- Access to Goods & Materials
- Business Financial Performance
- Access to Finance & Trading Activity

Financial Health Index

99

Best (100)

Worst (1)

This index represents a percentile rank of all businesses within the country. It ranks this business financial strength based upon the following factors:

- Prediction of late payment habits
- Prediction of insolvency & liquidation risk

Trade Payments

Trade Payments Summary (Based on 24 months of data)

Overall Payment Behavior

3

Days Beyond Terms

% of Trade Within Terms

94%

Highest Past Due

£ 218

Highest Now Owing:

£ 9,000

Total Trade Experiences:

14

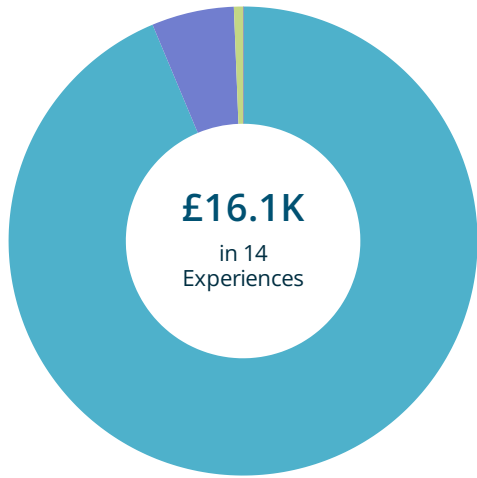
Largest High Credit:

£ 9,000

Average High Credit:

£ 1,087

Trade Credit Analysis



- Within Terms
- 1 - 30 Days Beyond Terms
- 31 - 60 Days Beyond Terms
- 61 - 90 Days Beyond Terms
- 91+ Days Beyond Terms

6% of the Total Value reported as Overdue

This company has an average days beyond terms of 3 and payment score of 78

Trade Payments By Credit Extended (Based on 12 months of data)

Range of Credit Extended (£)	Number of Payment Experiences	Total Value	% Within Terms	1 - 30 Days	31 - 60 Days	61 - 90 Days	91 + Days
100,000 & over	-	-	-	-	-	-	-
50,000 - 99,999	-	-	-	-	-	-	-
15,000 - 49,999	-	-	-	-	-	-	-
5,000 - 14,999	1	£ 9,000	100	-	-	-	-
1,000 - 4,999	1	£ 2,000	100	-	-	-	-
Less than 1,000	12	£ 5,070	80	18	2	-	-

Legal Events

All public notice information has been obtained in good faith from the appropriate public sources.

Insolvency	Public Filings	Court Judgements	Mortgages and Charges
No Latest Filing: -	No Latest Filing: -	1 Most recent unsatisfied: 09-22-2017	0 Most recent unsatisfied: -

Events

Judgement - County Court Judgement

Date of Judgement	09-22-2017
Amount	£ 3,836
Filing Number	C77YM530
Defendant	Moneybarn Ltd t/a Moneybarn, The Barn, Bedford Rd, Petersfield, GU32 3LJ
Court	MIDDLESBROUGH
Source	Public Sources

Satisfied Charge - Debenture

Filing Date	11-12-2010
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM ANY CHARGING COMPANY OR ANY OTHER OBLIGOR TO ANY SECURED PARTY ON ANY ACCOUNT WHATSOEVER UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	DEBENTURE
Date Registered	2010-11-25
Property Description	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, BOOK DEBTS, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY SEE IMAGE FOR FULL DETAILS
Persons Entitled	BRACKEN HOLDINGS LIMITED AS SECURITY FOR ITSELF AND THE OTHER SECURED PARTIES (THE SECURITY AGE

Satisfied Charge - General Charge

Filing Date	06-30-2006
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO ANY FINANCE PARTY ON ANY ACCOUNT WHATSOEVER UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	FIXED AND FLOATING SECURITY DOCUMENT
Date Registered	2006-07-13
Property Description	FIXED CHARGE ALL PRESENT AND FUTURE BOOK DEBTS BANK ACCOUNTS UNCALLED CAPITAL GOODWILL PRESENT AND FUTURE CONTRACT ASSETS AND ALL MOTOR VEHICLES ASSET DOCUMENTS AND ASSET FILES INSURANCES AND ALL RELATED PROCEEDS CLAIMS OF ANY KIND RETURNS OF PREMIUM OR OTHER BENEFITS FLOATING CHARGE ALL ITS UNDERTAKING AND ALL ITS ASSETS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	BARCLAYS BANK PLC THE SECURITY TRUSTEE

Satisfied Charge - General Charge

Filing Date	03-01-2006
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEE UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	FLOATING CHARGE
Date Registered	2006-03-17
Property Description	THE PRESENT AND FUTURE BUSINESS, UNDERTAKING AND ASSETS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE CHETWIN TRUST

Satisfied Charge - General Charge

Filing Date	01-29-2003
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	SUPPLEMENTAL SECURITY DOCUMENT TO A FIXED AND FLOTING SECURITY DOCUMENT
Date Registered	2003-01-31
Property Description	THE COMPANY WITH FULL TITLE GUARANTEE AND AS SECURITY FOR THE PAYMENT AND DISCHARGE OF ALL LIABILITIES, IN FAVOUR OF THE SECURITY TRUSTEE (AS TRUSTEE FOR THE FINANCE PARTIES) BY WAY OF FIRST FIXED CHARGE, BOOK DEBTS, BANK ACCOUNTS, PRESENT AND FUTURE CONTRACT ASSETS AND ALL MOTOR VEHICLES, ASSETS DOCUMENTS AND ASSETS FILES AND INSURANCS AND ALL RELATED PROCEEDS, CLAIMS OF ANY KIND, RETURNS OF PREMIUM AND OTHER BENEFITS IN EACH CASE, BOTH PRESENT AND FUTURE; SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	BARCLAYS BANK PLC AS TRUSTEE FOR THE FINANCE PARTIES

Satisfied Charge - General Charge

Filing Date	10-21-2002
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ ON ANY ACCOUNT WHATSOEVER UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	FIXED AND FLOATING SECURITY DOCUMENT
Date Registered	2002-11-08
Property Description	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
Persons Entitled	BARCLAYS BANK PLC

Satisfied Charge - General Charge

Filing Date	09-30-2002
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-10-02
Property Description	ALL MONIES DUE AND TO BECOME DUE TO THE COMPANY UNDER THE SUB-HIRE AGREEMENTS , THE BENEFIT OF ALL GUARANTEES INDEMNITIES NEGOTIABLE INSTRUMENTS AND SECURITIES. SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	09-30-2002
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ UNDER THE TERMS OF THE AFOREMENTIONED INSTRUMENT CREATING OR EVIDENCING THE CHARGE
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-10-08
Property Description	ALL MONIES DUE AND TO BECOME DUE TO THE COMPANY UNDER THE SUB-HIRE AGREEMENTS , THE BENEFIT OF ALL GUARANTEES INDEMNITIES NEGOTIABLE INSTRUMENTS AND SECURITIES. SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	08-28-2002
Description of amount	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
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-09-04
Property Description	ALL MONIES DUE UNDER THE LEASE AGREEMENTS SPECIFIED IN THE SCHEDULE TO THE SECURITY AGREEMENT AND BENEFIT OF ALL GUARANTEES, INDEMNITIES AND SECURITIES THEREUNDER; SEE FORM 395 FOR DETAILS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	07-24-2002
Description of amount	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
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-07-27
Property Description	ALL MONIES DUE OR TO BECOME DUE TO THE COMPANY UNDER THE SUB-HIRE AGREEMENT(S) SPECIFIED ON THE SCHEDULE TO THE CERTIFICATE OF ASSIGNMENT. THE BENEFIT OF ALL GUARANTEES, INDEMNITIES, NEGOTIABLE INSTRUMENTS AND SECURITIES TAKEN BY THE COMPANY IN CONNECTION WITH THE ASSIGNED AGREEMENT(S).
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	07-23-2002
Description of amount	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
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-07-24
Property Description	ALL MONIES DUE AND TO BECOME DUE TO THE COMPANY UNDER THE SUB-HIRE AGREEMENT(S) SPECIFIED SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	05-30-2002
Description of amount	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
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-05-31
Property Description	ALL MONIES DUE UNDER THE SUB-HIRE AGREEMENTS SPECIFIED IN THE SCHEDULE AND BENEFIT OF ALL GUARANTEES, INDEMNITIES AND SECURITIES THEREUNDER SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	05-21-2002
Description of amount	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
Charge Type Description	MASTER AGREEMENT
Date Registered	2002-05-23
Property Description	ALL MONIES DUE AND TO BECOME DUE UNDER THE SUB-HIRE AGREEMENT(S) SPECIFIED SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	05-21-2002
Description of amount	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
Charge Type Description	CERTIFICATE OF ASSIGNMENT
Date Registered	2002-05-23
Property Description	ALL MONIES DUE AND TO BECOME DUE TO THE COMPANY UNDER THE SUB-HIRE AGREEMENT(S) SPECIFIED SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - General Charge

Filing Date	04-09-2002
Description of amount	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
Charge Type Description	MASTER ASSIGNMENT
Date Registered	2002-04-23
Property Description	ALL MONIES DUE OR TO BECOME DUE TO THE COMPANY UNDER THE SUB-HIRE AGREEMENT(S) SPECIFIED IN THE SCHEDULE TO THE CERTIFICATE OF ASSIGNMENT AND THE BENEFIT OF ALL GUARANTEES INDEMNITIES ETC
Persons Entitled	BANK OF SCOTLAND BUSINESS DIRECT

Satisfied Charge - General Charge

Filing Date	09-14-2000
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES
Charge Type Description	MASTER AGREEMENT
Date Registered	2000-09-26
Property Description	ALL RIGHTS TITLE AND INTEREST IN THE SUB-HIRE AGREEMENTS PURSUANT TO THE MASTER AGREEMENT TOGETHER WITH THE BENEFIT OF ALL ANCILLARY CONTRACTS RELATING THERETO AND ALL (IF ANY) THE RIGHTS OF THE COMPANY TO ACQUIRE TITLE IN THE GOODS FORMING PART THEREOF (SEE SCHEDULE TO FORM 395 FOR FULL DETAILS)
Persons Entitled	ROYSCOT TRUST PLC ROYSCOT LEASING LIMITED ROYSCOT INDUSTRIAL LEASING LIMITED ROYSCOT COMMERCIAL LE

Satisfied Charge - Debenture

Filing Date	09-13-2000
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Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER
Charge Type Description	DEBENTURE
Date Registered	2000-09-21
Property Description	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
Persons Entitled	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND(THE "SECURITY TRUSTEE")

Satisfied Charge - General Charge

Filing Date	05-30-2000
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER
Charge Type Description	DEED OF ASSIGNMENT
Date Registered	2000-06-02
Property Description	ALL OF THE COMPANY'S TITLE RIGHTS AND INTEREST IN AND TO ALL THE HIRE CONTRACTS INCLUDING THE RIGHT TO RECEIVE THE HIRE DEBTS AND ALL EQUIPMENT PURCHASED BY THE COMPANY FROM THE CHARGE PURSUANT TO AN OPTION GIVEN TO THE COMPANY BY THE CHARGE SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	ING LEASE (UK) LIMITED

Satisfied Charge - General Charge

Filing Date	02-02-2000
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER
Charge Type Description	DEED OF ASSIGNMENT
Date Registered	2000-02-04
Property Description	ALL RIGHTS TITLE AND INTEREST IN AND TO ALL THE HIRE CONTRACTS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	ING LEASE (UK) LIMITED

Satisfied Charge - General Charge

Filing Date	05-20-1999
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER
Charge Type Description	DEED OF ASSIGNMENT
Date Registered	1999-06-03
Property Description	ALL OF THE COMPANY'S TITLE RIGHTS AND INTEREST OF WHATEVER NATURE IN AND TO ALL THE HIRE CONTRACTS SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	ING LEASE (UK) LIMITED

Satisfied Charge - General Charge

Filing Date	03-10-1999
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER
Charge Type Description	DEED OF ASSIGNMENT

Date Registered	1999-03-24
Property Description	ALL TITLE RIGHTS AND INTEREST WHATEVER IN AND TO ALL HIRE CONTRACTS AND ALL EQUIPMENT FROM TIME TO TIME SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	ING LEASE (UK) LIMITED

Satisfied Charge - General Charge

Filing Date	02-01-1999
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ ON ANY ACCOUNT WHATSOEVER
Charge Type Description	DEED OF ASSIGNMENT
Date Registered	1999-02-03
Property Description	ALL TITLE RIGHTS AND INTEREST WHATSOEVER IN AND TO ALL HIRE CONTRACTS AND THE RIGHT TO RECEIVE THE HIRE DEBTS AND ALL EQUIPMENT FROM TIME TO TIME THEREON SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS
Persons Entitled	ING LEASE (UK) LIMITED

Satisfied Charge - Debenture

Filing Date	03-26-1998
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ
Charge Type Description	DEBENTURE OVER CONTRACT HIRE AND LEASING AGREEMENTS
Date Registered	1998-04-16
Property Description	CHARGE OVER THE BENEFIT OF RELATED SUB HIRE CONTRACTS
Persons Entitled	HITACHI CREDIT (UK) PLC

Satisfied Charge - General Charge

Filing Date	11-12-1997
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ ON ANY ACCOUNT WHATSOEVER
Charge Type Description	LEGAL CHARGE
Date Registered	1997-11-17
Property Description	L/H PROPERTY OF ONE ACRE AND THREE ROADS K/A RAPLEYS GARAGE HEATH END PETWORTH WEST SUSSEX INCLUDING ALL BUILDING FIXTURES (INCLUDING TRADE FIXTURES) AND FIXED PLANT AND MACHINERY
Persons Entitled	CLYDESDALE BANK PUBLIC LIMITED COMPANY

Satisfied Charge - Debenture

Filing Date	05-14-1996
Description of amount	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEЕ ON ANY ACCOUNT WHATSOEVER PROVIDED THAT THE MONIES AND LIABILITIES WHICH THE COMPANY HEREBY COVENANTS TO PAY AND DISCHARGE SHALL NOT INCLUDE ANY MONIES AND LIABILITIES ARISING UNDER A REGULATED CONSUMER CREDIT AGREEMENT FALLING WITHIN PART V OF THE CONSUMER CREDIT ACT 1974 UNLESS SPECIFICALLY AGREED IN WRITING BETWEEN THE MORTGAGOR AND THE BANK
Charge Type Description	DEBENTURE
Date Registered	1996-05-20

Property Description 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 SEE THE MORTGAGE CHARGE DOCUMENT FOR FULL DETAILS

Persons Entitled CLYDESDALE BANK PLC

Satisfied Charge - General Charge

Filing Date 09-28-1993

Description of amount ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE UNDER THE DEED

Charge Type Description DEED OF ASSIGNMENT

Date Registered 1993-09-29

Property Description ALL RIGHT TITLE BENEFITS AND INTEREST IN RESPECT OF THE PROPERTY OR ASSETS COMPRISING THE PROPERTY OR ASSETS COMPRISED IN THE AGREEMENTS

Persons Entitled THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Satisfied Charge - Debenture

Filing Date 06-01-1993

Description of amount ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER

Charge Type Description DEBENTURE

Date Registered 1993-06-03

Property Description 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

Persons Entitled THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND

Special Events

There are no Special Events recorded for this business.

Corporate Linkage

Members in the Tree	Subsidiaries of this Company	Branches of this Company
313	0	1

Ownership

This company is a **Headquarters, Subsidiary**

Global Ultimate, Domestic Ultimate
PROVIDENT FINANCIAL HOLDINGS LIMITED
UNITED KINGDOM
D-U-N-S Number [22-751-1634](#)

Immediate Parent

MONEYBARN GROUP LIMITED
D-U-N-S Number 73-251-9975
100% shareholding

Total Members in [Family Tree](#) - 313

Branches

1

Branches

Address

MONEYBARN LIMITED,Leatside,Middle Street, Clavering,SAFFRON WALDEN,CB11 4QL,ESSEX

Company Profile

Company Overview

D-U-N-S

34-636-6800

Date of Registration

11-20-1992

Telephone

01730 715300

Website

www.moneybarn.com

Email

mail@moneybarn.com

Annual Sales

£ 25,128 (In Thousand)

Age (Year Started)

28 years (1992)

Business Registration

Registered Name	MONEYBARN LIMITED
Registered Address	ATHENA HOUSE BEDFORD ROAD, PETERSFIELD, GU32 3LJ, United Kingdom
Legal Form	Private Limited Liability Company
Registration Date	11-20-1992
Registration Number	02766324
Date Started	11-20-1992
Confirmation Statement Date	11-22-2020
Date of the Latest Financial Statement at the Registry	11-22-2020
Date Financial Statement Lodged	09-20-2021
Date of Latest Financial Statement included in the report	12-31-2020
Accounting Reference Date	31/12
Issued Share Capital	£ 51,000 made up of 51,000 Ordinary shares of £ 1.00 each

Business Activities And Employees

Business Information

Employees 360

SIC Information

SIC Codes	Type	Source	SIC Description
82990	UK SIC 2007	Companies House	Other business support service activities n.e.c.
82990	UK SIC 2007	D&B	Other business support service activities n.e.c.
64921	UK SIC 2007	D&B	Credit granting by non-deposit taking finance houses and other specialist consumer credit grantors
77110	UK SIC 2007	D&B	Rental and leasing of cars and light motor vehicles
7399	US SIC (1972)	D&B	Business services
6111	US SIC (1972)	D&B	Financial institutions
7512	US SIC (1972)	D&B	Passenger car rental and leasing

History

Change Type	Date Changed	Changed To	Changed From
Registered Addresses	05-07-2020	ATHENA HOUSE BEDFORD ROAD, PETERSFIELD, GU32 3LJ, United Kingdom	MONEYBARN ATHENA HOUSE, BEDFORD ROAD, PETERSFIELD, UNITED KINGDOM, GU32 3LJ, United Kingdom
Registered Addresses	09-09-2019	MONEYBARN ATHENA HOUSE, BEDFORD ROAD, PETERSFIELD, UNITED KINGDOM, GU32 3LJ, United Kingdom	THE NEW BARN BEDFORD ROAD, PETERSFIELD, GU32 3LJ, United Kingdom
Registered Addresses	10-13-2014	THE NEW BARN BEDFORD ROAD, PETERSFIELD, GU32 3LJ, United Kingdom	NO. 1 GODWIN STREET, BRADFORD, WEST YORKSHIRE, BD1 2SU, United Kingdom
Registered Addresses	08-28-2014	NO. 1 GODWIN STREET, BRADFORD, WEST YORKSHIRE, BD1 2SU, United Kingdom	WENHAM MANOR BARN, PETERSFIELD ROAD, ROGATE, WEST SUSSEX, GU31 5AY, United Kingdom
Registered Addresses	01-15-2004	WENHAM MANOR BARN, PETERSFIELD ROAD, ROGATE, WEST SUSSEX, GU31 5AY, United Kingdom	HEATH END, PETWORTH, WEST SUSSEX, GU28 0JG, United Kingdom

Change Type	Date Changed	Changed To	Changed From
Registered Addresses	09-03-1999	HEATH END, PETWORTH, WEST SUSSEX, GU28 0JG, United Kingdom	37 IXWORTH PLACE, LONDON, SW3 3QH, United Kingdom
Registered Addresses	08-10-1996	37 IXWORTH PLACE, LONDON, SW3 3QH, United Kingdom	35 PAUL STREET, EC2A 4JU, United Kingdom
Registered Name	06-06-2014	MONEYBARN LIMITED	MONEYBARN PLC
Registered Name	08-08-2011	MONEYBARN PLC	DUNCTON PLC
Registered Name	03-25-1997	DUNCTON PLC	DUNCTON LIMITED
Registered Name	12-24-1992	DUNCTON LIMITED	TIDYGRID TRADING LIMITED

Principals

Current Principals	New Appointments	Resignations	Linked to Closures
5	1 (in the last 12 months)	2 (in the last 12 months)	71

TOP-FIVE-PRINCIPALS

Christopher Geoffrey Anderson	24 May 2021 - Current
MR Neeraj Kapur	30 Jun 2020 - Current
MR David Vernon Shrimpton-Davis	23 Apr 2020 - Current
MR David George Whincup	30 Aug 2018 - Current
MR Malcolm John Le May	13 Feb 2018 - Current

CURRENT PRINCIPALS

Christopher Geoffrey Anderson

Director

 [LinkedIn Profile](#)

Date Appointed	05-24-2021
Address	No. 1 Godwin Street, BD1 2SU, Bradford
Date of Birth	12-1974 (Age - 46 Years)
Nationality	Australian,British
Occupation	Finance Director

Associations

MONEYBARN NO.1 LIMITED	24 May 2021 - Current
MONEYBARN GROUP LIMITED	02 Feb 2021 - Current
DUNCTON GROUP LIMITED	02 Feb 2021 - Current
MONEYBARN NO.4 LIMITED	02 Feb 2021 - Current

MR Neeraj Kapur

Director

 [LinkedIn Profile](#)

Date Appointed	06-30-2020
Address	Provident Financial Plc, No. 1 Godwin Street, BD1 2SU, Bradford
Date of Birth	12-1965 (Age - 55 Years)
Nationality	British
Occupation	Chief Financial Officer

Associations

PROVIDENT INVESTMENTS LIMITED	01 Apr 2020 - Current
PROVIDENT YES CAR CREDIT LTD	01 Apr 2020 - Current
PROVIDENT FINANCIAL GROUP LTD	01 Apr 2020 - Current
LAWSON FISHER LIMITED	01 Apr 2020 - Current
DIRECT AUTO FINANCIAL SERVICES LIMITED Out of Business Favorable	01 Apr 2020 - Current
PEOPLES MOTOR FINANCE LTD	01 Apr 2020 - Current
H T GREENWOOD LIMITED	01 Apr 2020 - Current
DIRECT AUTO FINANCE INSURANCE SERVICES	01 Apr 2020 - Current

LIMITED

Out of Business Favorable

YES CAR CREDIT LTD 01 Apr 2020 - Current

DIRECT AUTO FINANCE LIMITED 01 Apr 2020 - Current
Out of Business Favorable

PROVIDENT FAMILY FINANCE LTD 01 Apr 2020 - Current

PROVIDENT FINANCIAL TRUSTEES (PERFORMANCE SHARE PLAN) LIMITED 01 Apr 2020 - Current

POLICYLINE LTD 01 Apr 2020 - Current

PROVIDENT LTD 01 Apr 2020 - Current

PROVFIN INVESTMENTS LTD 01 Apr 2020 - Current

ELIZABETH FINN CARE 16 Feb 2016 - 29 Feb 2020

MR David Vernon Shrimpton-Davis

Director

 [LinkedIn Profile](#)

Date Appointed 04-23-2020

Address Provident Financial Plc, No. 1 Godwin Street, BD1 2SU, Bradford

Date of Birth 09-1965 (Age - 56 Years)

Nationality British

Occupation Interim Managing Director

Associations

MONEYBARN NO.1 LIMITED 23 Apr 2020 - Current

MONEYBARN GROUP LIMITED 23 Apr 2020 - Current

DUNCTON GROUP LIMITED 23 Apr 2020 - Current

MONEYBARN NO.4 LIMITED 23 Apr 2020 - Current

MR David George Whincup

Company Secretary

 [LinkedIn Profile](#)

Date Appointed 08-30-2018

Address Athena House Bedford Road, GU32 3LJ, Petersfield

MR Malcolm John Le May

Director

 [LinkedIn Profile](#)

Date Appointed	02-13-2018
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield
Date of Birth	01-1958 (Age - 63 Years)
Nationality	British
Occupation	Director

Associations

Vanquis Bank Limited	26 Jul 2016 - Current
THE GRANGE FESTIVAL	06 Jun 2016 - Current
Ig Group Holdings PLC	10 Sep 2015 - Current
MONEYBARN GROUP LIMITED	21 Jul 2015 - Current
DUNCTON GROUP LIMITED	21 Jul 2015 - Current
MONEYBARN VEHICLE FINANCE LIMITED Out of Business Favorable	21 Jul 2015 - Current
MONEYBARN NO.4 LIMITED	21 Jul 2015 - Current
MONEYBARN NO.1 LIMITED	01 Jun 2015 - Current
Provident Financial PLC	01 Jan 2014 - Current
Juno Capital Partners LLP	01 Jan 2012 - Current
CHINA DELTA EXPORT LTD Out of Business Unfavorable	21 May 2010 - Current
THE UPHAM BRUSH COMPANY LIMITED Out of Business Favorable	21 Jul 2008 - Current
LE MAY FARMING LTD Out of Business Favorable	24 Nov 2006 - Current
EUROPEAN FILM PARTNERS I LLP Out of Business Favorable	26 Mar 2004 - Current
INTEGRUM MANAGEMENT CONSULTANTS LTD Out of Business Favorable	09 Feb 2001 - Current
HASTINGS GROUP HOLDINGS LIMITED	03 Sep 2015 - 25 Apr 2018

REG (UK) LTD	23 Sep 2014 - 06 Jul 2015
LE MAY ADVISORS LIMITED Out of Business Favorable	01 Feb 2012 - 31 Jan 2016
Tall Ships Youth Trust	25 May 2010 - 18 Dec 2013
ECLIPSE FILM PARTNERS NO. 26 LLP	24 Jul 2006 - 06 Apr 2013
Pendragon PLC	01 Mar 2006 - 25 Nov 2014
TWYFORD SCHOOL	18 May 2004 - 23 Nov 2017
RSA INSURANCE GROUP LIMITED	30 Mar 2004 - 08 May 2014
Preventative Healthcare Co Ltd	31 Dec 1991 - 11 Dec 2015

PREVIOUS PRINCIPALS

MR Simon John Bayley

Director

 [LinkedIn Profile](#)

Date Appointed	04-01-2020
Date Resigned	03-01-2021
Address	Provident Financial Plc, No. 1 Godwin Street, BD1 2SU, Bradford
Date of Birth	11-1972 (Age - 49 Years)
Nationality	British
Occupation	Director Of Sales & Marketing

Associations

MONEYBARN NO.1 LIMITED	01 Apr 2020 - 01 Mar 2021
MONEYBARN GROUP LIMITED	01 Apr 2020 - 01 Mar 2021
DUNCTON GROUP LIMITED	01 Apr 2020 - 01 Mar 2021
MONEYBARN NO.4 LIMITED	01 Apr 2020 - 01 Mar 2021

MR Simon George Thomas

Director

 [LinkedIn Profile](#)

Date Appointed	12-03-2018
Date Resigned	03-31-2020

Address	Moneybarn Athena House, Bedford Road, GU32 3LJ, Petersfield
Date of Birth	01-1964 (Age - 57 Years)
Nationality	British
Occupation	Chief Finance Officer

Associations

LAWSON FISHER LIMITED	03 Dec 2018 - 31 Mar 2020
DIRECT AUTO FINANCIAL SERVICES LIMITED Out of Business Favorable	03 Dec 2018 - 31 Mar 2020
PEOPLES MOTOR FINANCE LTD	03 Dec 2018 - 31 Mar 2020
Yes Car Credit (Holdings) Ltd	03 Dec 2018 - 31 Mar 2020
PROVIDENT PRINT LTD	03 Dec 2018 - 31 Mar 2020
PROVIDENT CLOTHING & SUPPLY COMPANY LIMITED (THE)	03 Dec 2018 - 31 Mar 2020
DIRECT AUTO FINANCE INSURANCE SERVICES LIMITED Out of Business Favorable	03 Dec 2018 - 31 Mar 2020
DIRECT AUTO FINANCE LIMITED Out of Business Favorable	03 Dec 2018 - 31 Mar 2020
H T GREENWOOD LIMITED	03 Dec 2018 - 31 Mar 2020
YES CAR CREDIT LTD	03 Dec 2018 - 31 Mar 2020
PROVIDENT FAMILY FINANCE LTD	03 Dec 2018 - 31 Mar 2020
POLICYLINE LTD	03 Dec 2018 - 31 Mar 2020
PROVFIN INVESTMENTS LTD	03 Dec 2018 - 31 Mar 2020
AQUIS CARDS LTD	03 Dec 2018 - 31 Mar 2020
PROVFIN LTD	03 Dec 2018 - 31 Mar 2020

MR Laoiseach Sean O'Loingsigh

Director

 [LinkedIn Profile](#)

Date Appointed 08-01-2018

Date Resigned	11-30-2020
Address	Athena House Bedford Road, GU32 3LJ, Petersfield
Date of Birth	03-1971 (Age - 50 Years)
Nationality	Irish
Occupation	Finance Director

Associations

LL FINANCIAL SERVICES LTD	12 Aug 2015 - Current
MONEYBARN NO.1 LIMITED	01 Aug 2018 - 30 Nov 2020
MONEYBARN GROUP LIMITED	01 Aug 2018 - 30 Nov 2020
DUNCTON GROUP LIMITED	01 Aug 2018 - 30 Nov 2020
MONEYBARN NO.4 LIMITED	01 Aug 2018 - 30 Nov 2020
SYSCAP LEASING LTD	21 Dec 2015 - 28 Feb 2018
SYSCAP LTD	21 Dec 2015 - 28 Feb 2018
Syscap Holdings Limited	21 Dec 2015 - 28 Feb 2018
SYSCAP GROUP LTD	21 Dec 2015 - 28 Feb 2018
Wesleyan Bank Limited	14 Dec 2015 - 28 Feb 2018

MRS Paula Watts
Company Secretary
[in LinkedIn Profile](#)

Date Appointed	05-12-2017
Date Resigned	03-31-2018
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield


MR Robert William Anderson
Director
[in LinkedIn Profile](#)

Date Appointed	09-01-2016
Date Resigned	12-11-2018
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield
Date of Birth	05-1958 (Age - 63 Years)
Nationality	British
Occupation	Director

Associations

MONEYBARN VEHICLE FINANCE LIMITED Out of Business Favorable	01 Sep 2016 - Current
S.D. Taylor Limited	10 Apr 2019 - 21 Jun 2019
DUNCTON GROUP LIMITED	01 Sep 2016 - 11 Dec 2018
MONEYBARN GROUP LIMITED	01 Sep 2016 - 11 Dec 2018
MONEYBARN NO.1 LIMITED	01 Sep 2016 - 11 Dec 2018
MONEYBARN NO.4 LIMITED	01 Sep 2016 - 11 Dec 2018
THE MILL HAMPSTEAD MANAGEMENT COMPANY LIMITED	18 Feb 2015 - 02 Apr 2015
Provident Financial PLC	02 Mar 2009 - 11 Dec 2018

MR Shamus Hodgson

Director
 [LinkedIn Profile](#)

Date Appointed	08-20-2014
Date Resigned	03-31-2020
Address	Moneybarn Athena House, Bedford Road, GU32 3LJ, Petersfield
Date of Birth	10-1971 (Age - 50 Years)
Nationality	British
Occupation	Director

Associations

LUMON RISK MANAGEMENT LTD	29 Jul 2020 - Current
LUMON PAY LTD	23 Apr 2020 - Current
LUMON HOLDINGS LTD	23 Apr 2020 - Current
MONEYBARN VEHICLE FINANCE LIMITED Out of Business Favorable	20 Aug 2014 - Current
MONEYBARN NO.1 LIMITED	20 Aug 2014 - 31 Mar 2020
MONEYBARN GROUP LIMITED	20 Aug 2014 - 31 Mar 2020
DUNCTON GROUP LIMITED	20 Aug 2014 - 31 Mar 2020
MONEYBARN NO.4 LIMITED	20 Aug 2014 - 31 Mar 2020

MR Andrew Charles Fisher

Director

 [LinkedIn Profile](#)

Date Appointed	08-20-2014
Date Resigned	12-03-2018
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield
Date of Birth	02-1958 (Age - 63 Years)
Nationality	British
Occupation	Director

Associations

MONEYBARN VEHICLE FINANCE LIMITED Out of Business Favorable	20 Aug 2014 - Current
MONEYBARN NO.1 LIMITED	20 Aug 2014 - 03 Dec 2018
MONEYBARN GROUP LIMITED	20 Aug 2014 - 03 Dec 2018
AQUIS CARDS LTD	07 Oct 2009 - 03 Dec 2018
PROVIDENT LTD	25 Mar 2008 - 03 Dec 2018
PROVFIN LTD	25 Mar 2008 - 03 Dec 2018
PROVIDENT YES CAR CREDIT LTD	25 Mar 2008 - 03 Dec 2018
Yes Car Credit (Holdings) Ltd	25 Mar 2008 - 03 Dec 2018
PROVIDENT INVESTMENTS LIMITED	25 Mar 2008 - 03 Dec 2018
Provident Financial Management Services Limited	02 Aug 2007 - 03 Dec 2018
Vanquis Bank Limited	15 Mar 2007 - 03 Dec 2018
DIRECT AUTO FINANCIAL SERVICES LIMITED Out of Business Favorable	01 Feb 2007 - 03 Dec 2018
DIRECT AUTO FINANCE INSURANCE SERVICES LIMITED Out of Business Favorable	01 Feb 2007 - 03 Dec 2018
YES CAR CREDIT LTD	01 Feb 2007 - 03 Dec 2018

DIRECT AUTO FINANCE LIMITED 01 Feb 2007 - 03 Dec 2018
Out of Business Favorable

Provident Financial PLC 17 May 2006 - 03 Dec 2018

MR Peter Stuart Crook

Director

 [LinkedIn Profile](#)

Date Appointed 08-20-2014

Date Resigned 08-21-2017

Address The New Barn Bedford Road, GU32 3LJ, Petersfield

Date of Birth 07-1963 (Age - 58 Years)

Nationality British

Occupation Director

Associations

MONEYBARN NO.1 LIMITED 20 Aug 2014 - 21 Aug 2017

MONEYBARN GROUP LIMITED 20 Aug 2014 - 21 Aug 2017

DUNCTON GROUP LIMITED 20 Aug 2014 - 21 Aug 2017

MONEYBARN VEHICLE FINANCE LIMITED 20 Aug 2014 - 21 Aug 2017
Out of Business Favorable

MONEYBARN NO.4 LIMITED 20 Aug 2014 - 21 Aug 2017

DIRECT AUTO FINANCIAL SERVICES LIMITED 01 Feb 2007 - 21 Aug 2017
Out of Business Favorable

DIRECT AUTO FINANCE INSURANCE SERVICES LIMITED 01 Feb 2007 - 21 Aug 2017
Out of Business Favorable

YES CAR CREDIT LTD 01 Feb 2007 - 21 Aug 2017

DIRECT AUTO FINANCE LIMITED 01 Feb 2007 - 21 Aug 2017
Out of Business Favorable

Provident Financial PLC 08 Mar 2006 - 21 Aug 2017

Vanquis Bank Limited 09 Feb 2006 - 29 Jan 2016

Provident Financial Management Services Limited 19 Oct 2005 - 21 Aug 2017

MISS Emma Gayle Versluys

Company Secretary

[LinkedIn Profile](#)

Date Appointed	08-20-2014
Date Resigned	05-12-2017
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield

Simon David Kelway Law

Director

[LinkedIn Profile](#)

Date Appointed	05-01-2012
Date Resigned	04-13-2018
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield
Date of Birth	11-1970 (Age - 51 Years)
Nationality	British
Occupation	Accountant

Associations

CHECKAGROUP HOLDINGS LIMITED 03 Jun 2019 - Current
Out of Business Favorable

CHECKATRADE LIMITED 03 Jun 2019 - Current
Out of Business Favorable

CHECKATRADE.COM LIMITED 03 Jun 2019 - Current
Out of Business Favorable

CHECKATRADE NATIONAL LIMITED 03 Jun 2019 - Current
Out of Business Favorable

CHECKAPROFESSIONAL.COM LIMITED 03 Jun 2019 - Current
Out of Business Favorable

CHECKATRADE INSTALLERS LIMITED 03 Jun 2019 - Current
Out of Business Favorable

MONEYBARN VEHICLE FINANCE LIMITED 01 May 2012 - Current
Out of Business Favorable

VETTED LIMITED 03 Jun 2019 - 13 Nov 2020

Sherrington Mews Limited 03 Jun 2019 - 13 Nov 2020

MONEYBARN NO.4 LIMITED 10 Sep 2013 - 13 Apr 2018

MONEYBARN NO.1 LIMITED 01 May 2012 - 13 Apr 2018

MONEYBARN GROUP LIMITED 01 May 2012 - 13 Apr 2018

DUNCTON GROUP LIMITED 01 May 2012 - 13 Apr 2018

Simon David Kelway Law

Company Secretary

 [LinkedIn Profile](#)

Date Appointed 05-01-2012

Date Resigned 08-20-2014

Address No. 1 Godwin Street, BD1 2SU, Bradford

MR James Robert Crosby

Director

 [LinkedIn Profile](#)

Date Appointed 07-01-2011

Date Resigned 08-20-2014

Address No. 1 Godwin Street, BD1 2SU, Bradford

Date of Birth 03-1956 (Age - 65 Years)

Nationality British

Occupation Company Director

Associations

MONEYBARN NO.4 LIMITED 10 Sep 2013 - 20 Aug 2014

MONEYBARN NO.1 LIMITED 01 Jul 2011 - 20 Aug 2014

DUNCTON GROUP LIMITED 01 Jul 2011 - 20 Aug 2014

MONEYBARN GROUP LIMITED 01 Jul 2011 - 20 Aug 2014

MONEYBARN VEHICLE FINANCE LIMITED 01 Jul 2011 - 20 Aug 2014
Out of Business Favorable

Finastra Group Holdings Limited 30 Jan 2009 - 01 Jun 2012

Compass Group PLC 17 Feb 2007 - 09 Apr 2013

MR Anthony David Gourlay

Director

 [LinkedIn Profile](#)

Date Appointed 09-27-2004

Date Resigned 05-01-2012

Address	Malleny Eglinton Road, Tilford, GU10 2DH, Farnham
Date of Birth	03-1953 (Age - 68 Years)
Nationality	British
Occupation	Director

Associations

HYPOTENUSE LIMITED Out of Business Favorable	05 Mar 2012 - Current
ROGATE LTD Out of Business Favorable	04 Feb 2009 - Current
HYPOTENUSE LTD Out of Business Favorable	15 Sep 2003 - Current
MSLIC LTD Out of Business Favorable	06 Oct 1997 - Current
MONEYBARN VEHICLE FINANCE LIMITED Out of Business Favorable	05 Nov 2010 - 01 May 2012
DUNCTON GROUP LIMITED	10 Jul 2007 - 01 May 2012
MONEYBARN NO.1 LIMITED	27 Sep 2004 - 01 May 2012
MONEYBARN GROUP LIMITED	27 Sep 2004 - 01 May 2012

MR Peter Minter

Director

 [LinkedIn Profile](#)

Date Appointed	08-29-2003
Date Resigned	12-31-2018
Address	The New Barn Bedford Road, GU32 3LJ, Petersfield
Date of Birth	09-1955 (Age - 66 Years)
Nationality	British
Occupation	Director

Associations

M7E COMMUNITY INTEREST COMPANY	12 Dec 2019 - Current
WEFLEX LTD	31 Oct 2019 - Current
BIG BAR CONSULTING LIMITED	20 Jun 2017 - Current

BISHOPSTOKE FISHING CLUB TRUSTEES LTD 24 Feb 2011 - Current

MONEYBARN VEHICLE FINANCE LIMITED 05 Nov 2010 - Current
Out of Business Favorable

ROGATE LTD 04 Feb 2009 - Current
Out of Business Favorable

BYRUBA 1992 LTD 31 Jul 1991 - Current
Out of Business Favorable

MONEYBARN NO.4 LIMITED 10 Sep 2013 - 31 Dec 2018

FINANCE & LEASING ASSOCIATION 18 Mar 2010 - 31 Mar 2014

DUNCTON GROUP LIMITED 10 Jul 2007 - 31 Dec 2018

MONEYBARN NO.1 LIMITED 29 Aug 2003 - 31 Dec 2018

MONEYBARN GROUP LIMITED 29 Aug 2003 - 31 Dec 2018

MR Oliver Dering Harris

Managing Director

 [LinkedIn Profile](#)

Date Appointed 06-26-2000

Date Resigned 08-20-2014

Address No. 1 Godwin Street, BD1 2SU, Bradford

Date of Birth 10-1944 (Age - 77 Years)

Nationality British

Occupation Director

Associations

LEASE CAR CREDIT LTD 25 Jun 2015 - Current

HOLYPORT REAL TENNIS COURT LTD 17 May 2011 - Current
Out of Business Favorable

THE ROYAL COUNTY OF BERKSHIRE REAL TENNIS CLUB LTD 03 Apr 2009 - Current
Out of Business Favorable

ROGATE LTD 04 Feb 2009 - Current
Out of Business Favorable

REAL CLUBS LTD 04 Jun 2008 - Current
Out of Business Favorable

DUNSFOLD SECURITIES LTD. 18 Oct 2001 - Current

FLUDDS OF PETWORTH LTD 20 Nov 2000 - Current
Out of Business Favorable

WEST SUSSEX SPECIALIST CARS LTD 09 Aug 1996 - Current
Out of Business Favorable

HARRIS, OLIVER D, LTD 31 Dec 1991 - Current
Out of Business Favorable

POLARIS SALES LTD 24 Aug 1991 - Current
Out of Business Favorable

CANFORD MANAGEMENT LIMITED 20 Jun 1991 - Current
Out of Business Favorable

LOCK HOUSE LODGE LTD 31 Dec 1990 - Current
Out of Business Favorable

YEOMAN TRADING LIMITED 31 Aug 1990 - Current
Out of Business Favorable

MONEYBARN NO.4 LIMITED 10 Sep 2013 - 20 Aug 2014

MONEYBARN VEHICLE FINANCE LIMITED 05 Nov 2010 - 20 Aug 2014
Out of Business Favorable

DUNCTON GROUP LIMITED 29 Oct 2007 - 20 Aug 2014

MONEYBARN NO.1 LIMITED 07 Oct 2002 - 20 Aug 2014

MONEYBARN GROUP LIMITED 07 Oct 2002 - 20 Aug 2014

MR Edward James Alexander Fforde

Director

 [LinkedIn Profile](#)

Date Appointed 11-23-1994

Date Resigned 08-20-2014

Address No. 1 Godwin Street, BD1 2SU, Bradford

Date of Birth 05-1961 (Age - 60 Years)

Nationality British

Occupation Company Director

Associations

ROGATE LTD 04 Feb 2009 - Current
Out of Business Favorable

CROATIA CAPITAL PARTNERS LTD Out of Business Favorable	04 Jan 2005 - Current
CENTRE FOR ENDOCRINOLOGY, DIABETES AND RESEARCH (C.E.D.A.R.)	04 Jun 2001 - Current
FLUDDS OF PETWORTH LTD Out of Business Favorable	20 Nov 2000 - Current
MONMOUTH HODGES LTD Out of Business Favorable	08 Jun 1999 - Current
Whitebeam Ltd Out of Business Favorable	02 May 1998 - Current
Whitebeam Management Ltd Out of Business Favorable	05 Feb 1998 - Current
THE INTERNATIONAL FOOTBALL HALL OF FAME (MEDIA) LTD Out of Business Favorable	06 Jun 1997 - Current
WEST SUSSEX SPECIALIST CARS LTD Out of Business Favorable	09 Aug 1996 - Current
C3I SECURITY LTD Out of Business Favorable	13 Dec 1994 - Current
REDBURGH LTD Out of Business Favorable	30 Mar 1994 - Current
LOWELL MANAGEMENT LTD. Out of Business Favorable	07 Jan 1994 - Current
WINWARE LTD Out of Business Favorable	07 Jan 1994 - Current
GRANT FFORDE DEVELOPMENTS LTD Out of Business Favorable	07 Jan 1994 - Current
LOWELL LIMITED	16 Sep 1993 - Current
THE LENDING WELL LTD Out of Business Favorable	04 Oct 2013 - 20 Jun 2014
MONEYBARN NO.4 LIMITED	10 Sep 2013 - 20 Aug 2014
CITY AND GUILDS OF LONDON ART SCHOOL LIMITED	21 Mar 2012 - 01 May 2018

MONEYBARN VEHICLE FINANCE LIMITED Out of Business Favorable	05 Nov 2010 - 20 Aug 2014
CITY & GUILDS ART SCHOOL PROPERTY TRUST	10 Feb 2009 - 21 Mar 2012
DUNCTON GROUP LIMITED	29 Oct 2007 - 20 Aug 2014
MONEYBARN NO.1 LIMITED	07 Oct 2002 - 20 Aug 2014
MONEYBARN GROUP LIMITED	07 Oct 2002 - 20 Aug 2014

MR David Alexander Hoare

Director

 [LinkedIn Profile](#)

Date Appointed	11-23-1994
Date Resigned	08-20-2014
Address	No. 1 Godwin Street, BD1 2SU, Bradford
Date of Birth	01-1950 (Age - 71 Years)
Nationality	British
Occupation	Company Director

Associations

HEART ACADEMIES TRUST	09 Jan 2019 - Current
PLAIN SAILING INVESTMENTS LTD	11 Jan 2018 - Current
Kan Ventures Limited	21 Feb 2014 - Current
ROGATE LTD Out of Business Favorable	04 Feb 2009 - Current
FLUDDS OF PETWORTH LTD Out of Business Favorable	20 Dec 2000 - Current
WEST SUSSEX SPECIALIST CARS LTD Out of Business Favorable	09 Aug 1996 - Current
GTP3 LLP	01 Aug 2017 - 15 Jan 2020
ACADEMIES ENTERPRISE TRUST	01 Jan 2014 - 01 Sep 2014
MONEYBARN NO.4 LIMITED	10 Sep 2013 - 20 Aug 2014
INSTITUTE FOR TURNAROUND	13 Sep 2012 - 11 Sep 2014

MONEYBARN VEHICLE FINANCE LIMITED 05 Nov 2010 - 20 Aug 2014
Out of Business Favorable

TEENAGE CANCER TRUST 30 Jun 2009 - 05 Feb 2020

DUNCTON GROUP LIMITED 29 Oct 2007 - 20 Aug 2014

MONEYBARN NO.1 LIMITED 07 Oct 2002 - 20 Aug 2014

MONEYBARN GROUP LIMITED 07 Oct 2002 - 20 Aug 2014

WEBB'S LAND LIMITED 31 Jan 1991 - 17 Jul 2015

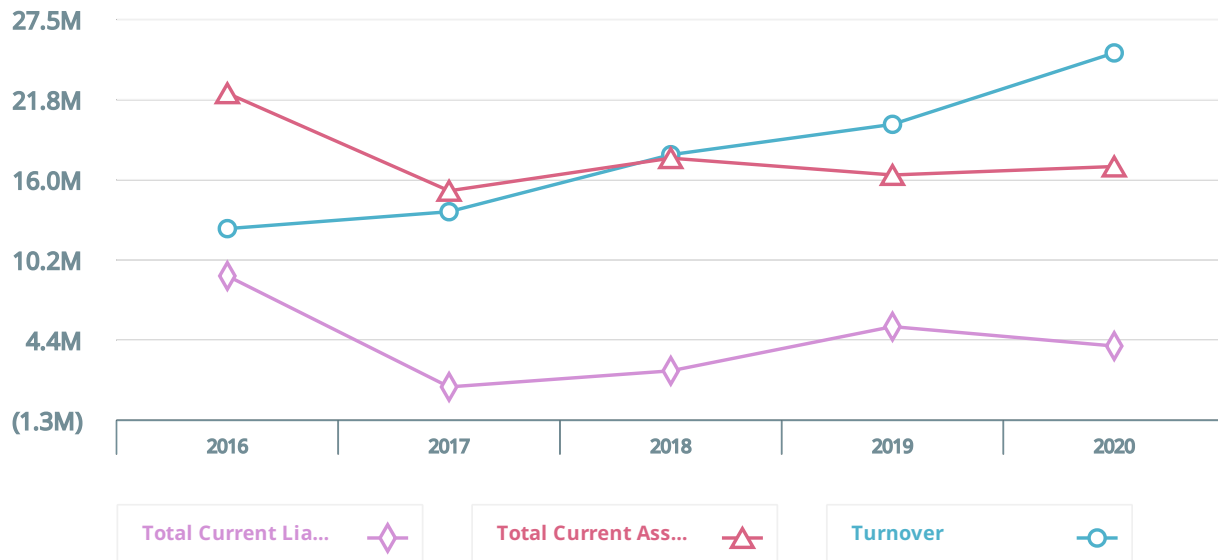
Financials

Overview

Source: D&B | Currency: All figures shown in GBP unless otherwise stated

Financial Statement Comparison

The values displayed below are for the subject company.



	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Sales / Turnover	25,128	19,983	17,797	13,688	12,470
Profit / (Loss) Before Taxes	1,141	687	1,286	1,117	747
Equity Shareholders Funds	19,785	18,993	18,310	17,116	16,354
Tangible Net Worth	17,715	16,522	16,651	15,585	15,043
Total Fixed Assets	6,853	8,070	2,991	2,991	3,196
Total Assets	23,798	24,405	20,538	18,185	25,417
Total Current Assets	16,945	16,335	17,547	15,194	22,221

	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Total Current Liabilities	4,013	5,412	2,228	1,069	9,063
Net Current Assets (Liabilities)	12,932	10,923	15,319	14,125	13,158
Employees *	360	304	260	210	173

* = In Single Units

Financial Notes / Opinions

Year	Unfavorable	Financial Notes / Opinions
2020	No	
2019	No	
2018	No	
2017	No	
2016	No	

Audit Information

Type	Details
Auditor	Deloitte LLP, Birmingham

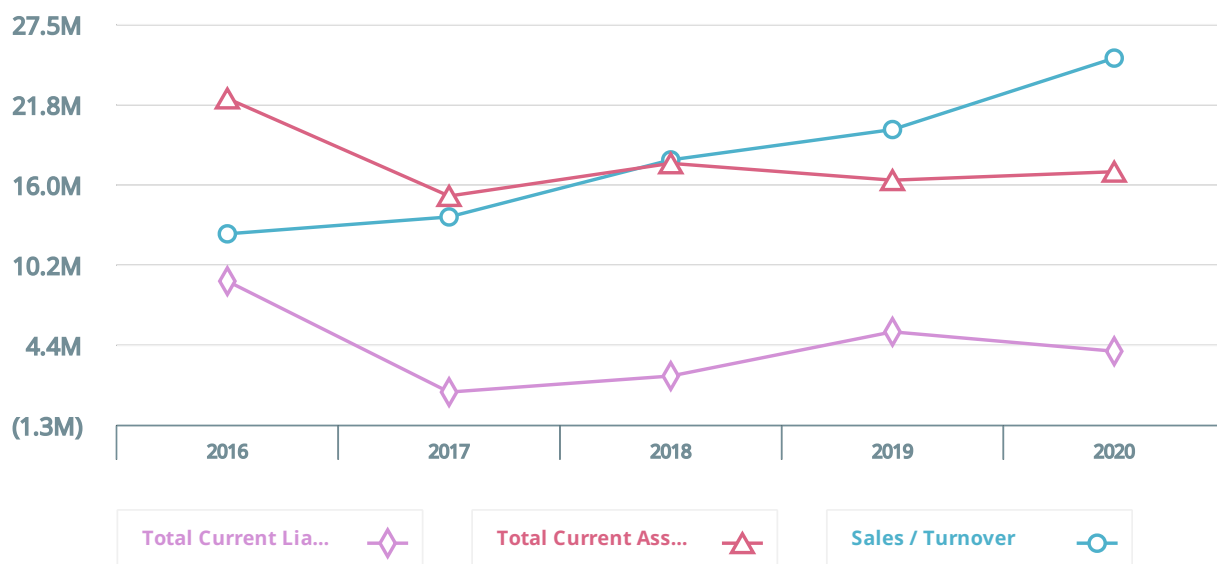
Balance Sheet

Source: D&B | Currency: All figures shown in GBP unless otherwise stated

Financial Statement Comparison

The values displayed below are for the subject company.

Annual



Assets	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
FIXED ASSETS					
Total Intangible Assets	2,070	2,471	1,659	1,531	1,311
Other Intangible Assets	2,070	2,471	1,659	1,531	1,311
Total Tangible Fixed Assets	6,853	8,070	2,991	2,991	3,196
Land & Buildings	1,840	2,244	554	853	1,207
Fixtures and Equipment	2,847	608	614	558	520
Other Long Term Assets	96	2,747	164	49	158
Total Fixed Assets	6,853	8,070	2,991	2,991	3,196
TOTAL CURRENT ASSETS					
Debtors & Prepayments	16,803	16,195	17,547	15,193	22,221
Amounts Owed by Group Companies	14,276	12,016	17,204	13,481	17,327
Tax Recoverable	-	1,502	-	1,405	4,629
Prepayments	2,527	2,677	343	307	265
Cash at Bank / In Hand	142	140	-	1	-
Total Current Assets	16,945	16,335	17,547	15,194	22,221
TOTAL CURRENT LIABILITIES					
Trade Creditors	87	81	1,796	172	38
HP / Lease Payments	2,279	496	-	-	-
Amounts Due to Group Companies	151	718	-	-	7,888

Liabilities	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Tax & Social Security	296	250	321	-	-
Accruals / Deferred Income	550	1,546	-	622	904
Other Current Liabilities	650	2,321	111	275	233
Total Current Liabilities	4,013	5,412	2,228	1,069	9,063
Net Current Assets (Liabilities)	12,932	10,923	15,319	14,125	13,158
Total Assets less Current Liabilities	19,785	18,993	18,310	17,116	16,354
Net Assets	19,785	18,993	18,310	17,116	16,354

Net Worth / Shareholders' Funds	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Issued Share Capital	51	51	51	51	51
Share Premium Account	164	164	164	164	164
Retained Profit / (Loss) Reserve	19,261	18,273	17,685	16,552	15,407
Other Reserves	309	505	410	349	732
Total Equity Shareholders' Funds	19,785	18,993	18,310	17,116	16,354
Tangible Net Worth	17,715	16,522	16,651	15,585	15,043

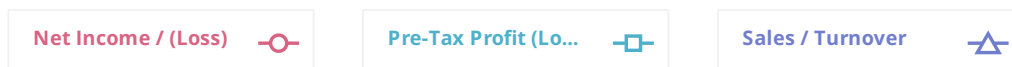
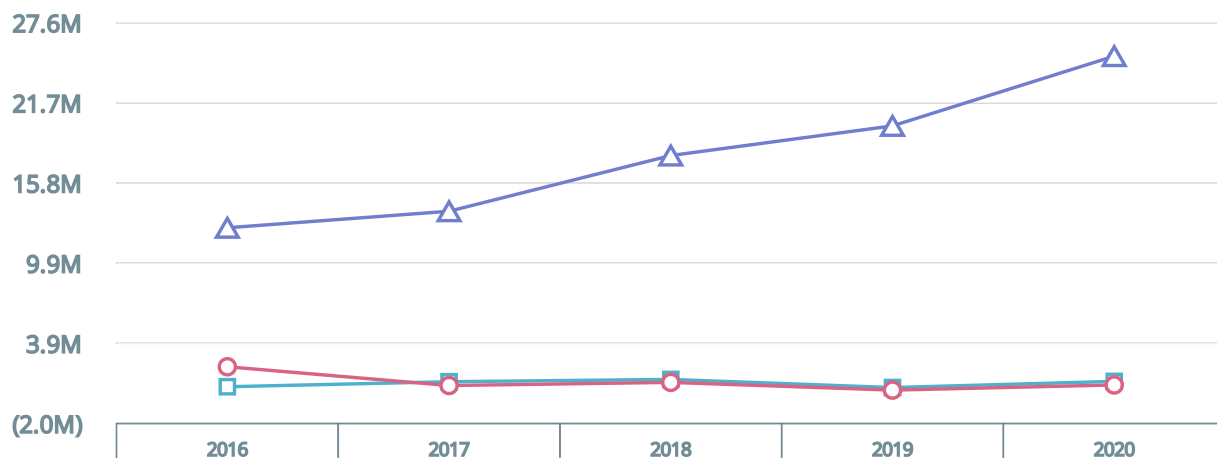
Balance Sheet Notes	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Total Operating Lease Commitments	-	-	-	1,638	1,872
Operating Lease Commitments - Plant & Machinery (or other)	-	-	-	1,638	1,872

Profit And Loss Accounts

Source: D&B | Currency: All figures shown in GBP unless otherwise stated

Financial Statement Comparison

The values displayed below are for the subject company.



	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Sales / Turnover	25,128	19,983	17,797	13,688	12,470
Cost of Sales	0	0	0	0	0
Gross Profit / (Loss)	25,128	19,983	17,797	13,688	12,470
Operating Expenses	23,913	19,229	16,511	12,243	11,705
Net Operating Profit / (Loss)	1,215	754	1,286	1,445	765
Total Financial Income and Gains	0	0	0	0	0
Total Financial Expenses and Losses	74	67	0	328	18
External Interest Payable	74	-	-	-	-
Group Interest Payable and Other Financial Expenses and Losses	-	67	-	328	18
Profit / (Loss) Before Taxes	1,141	687	1,286	1,117	747
Total Taxes	263	189	218	280	(1,473)
Current Taxes	124	244	218	171	(1,330)
Deferred and Other Taxation	139	(55)	0	109	(143)
Profit / (Loss) after Taxes	878	498	1,068	837	2,220
Net Profit / (Loss)	878	498	1,068	837	2,220

STATEMENT OF RECONCILIATION	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Retained Profit / (Loss) at start of year	18,273	17,685	16,552	15,407	13,187
Net Profit / (Loss) for the year	878	498	1,068	837	2,220

STATEMENT OF RECONCILIATION	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Dividends	0	0	0	0	0
Other Additions	110	90	65	308	-
Retained Profit / (Loss) at end of year	19,261	18,273	17,685	16,552	15,407

Profit and Loss Notes	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Total Payroll	13,285	943,000	11,427	7,590	7,733
Total Depreciation and Amortization	2,157	1,529	1,291	1,175	854
Total Directors' Remuneration *	914,000	943,000	1,358,000	875,000	1,427,000
Highest Paid Director *	404,000	674,000	701,000	375,000	702,000
Total Auditors' Remuneration *	4,000	2,000	2,000	3,000	2,000
Auditors' Remuneration - Audit Fees *	4,000	2,000	2,000	3,000	2,000

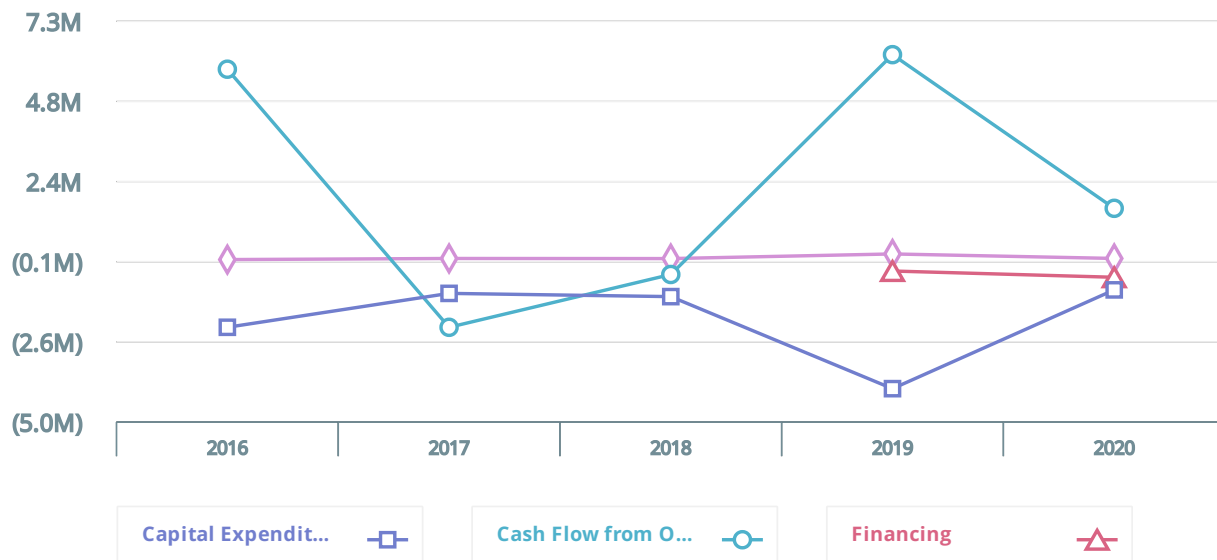
*=Full Value

Cash Flow

Source: D&B | Currency: All figures shown in GBP unless otherwise stated

Financial Statement Comparison

Annual



Increase/Decreases... 

	Individual 12-31-2020 In Thousands	Individual 12-31-2019 In Thousands	Individual 12-31-2018 In Thousands	Individual 12-31-2017 In Thousands	Individual 12-31-2016 In Thousands
Cash Inflow from Operating Activities	1,549	6,291	(493)	(2,123)	5,842
Taxation	-	(1,748)	1,667	3,200	(3,753)
Capital Expenditure & Financial Investment	(968)	(4,016)	(1,176)	(1,076)	(2,122)
Cash Inflow (Outflow) Before Use of Liquid Assets & Financing	581	527	(2)	1	(33)
Financing	(579)	(386)	-	-	-
Increase (Decrease) in Cash in the Year	2	141	(2)	1	(33)

Financial Statement Comparison

Quarterly

Financial Ratios

Source: D&B | Currency: All figures shown in GBP unless otherwise stated

Profitability	12-31-2020	12-31-2019	12-31-2018	12-31-2017	12-31-2016
Profit Margin (%)	4.5	3.4	7.2	8.2	6.0
Shareholder's Return (%)	6.4	4.2	7.7	7.2	5.0
Return on Capital (%)	5.8	3.6	7.0	6.5	4.6
Return on Assets (%)	4.8	2.8	6.3	6.1	2.9
Financial Status	12-31-2020	12-31-2019	12-31-2018	12-31-2017	12-31-2016
Acid Test (x)	4.2	3.0	7.9	14.2	2.5
Current Ratio (x)	4.2	3.0	7.9	14.2	2.5
Solvency Ratio (x)	22.7	32.8	13.4	6.9	60.2
Fixed Assets / Networth (%)	26.5	17.3	7.0	9.1	11.5
Current Liabilities / Networth (%)	22.7	32.8	13.4	6.9	60.2
Sales / Net Working Capital (x)	1.9	1.8	1.2	1.0	0.9
Asset Utility	12-31-2020	12-31-2019	12-31-2018	12-31-2017	12-31-2016
Assets/Sales (%)	94.7	122.1	115.4	132.9	203.8
Asset Turnover (%)	105.6	81.9	86.7	75.3	49.1

Asset Utility	12-31-2020	12-31-2019	12-31-2018	12-31-2017	12-31-2016
Capital / Employee *	55.0	62.5	70.4	81.5	94.5
Sales / Employee *	69.8	65.7	68.5	65.2	72.1
Profit / Employee *	3.2	2.3	4.9	5.3	4.3
Employee Average Wage *	36.9	3,102.0	44.0	36.1	44.7

Growth Rates (%)

	2020 vs 2019	2019 vs 2018	2018 vs 2017	2017 vs 2016
Turnover	25.75	12.28	30.02	9.77
Gross Profit	25.75	12.28	30.02	9.77
Net Operating Profit / (Loss)	61.14	(41.37)	(11.00)	88.89
Profit / (Loss) Before Tax	66.08	(46.58)	15.13	49.53
Profit / (Loss) After Tax	76.31	(53.37)	27.60	(62.30)
Net Profit / (Loss) for the Year	76.31	(53.37)	27.60	(62.30)
Number of Employees	18.42	16.92	23.81	21.39
Profit / Employee	39.13	(53.06)	(7.55)	23.26
Total Intangible Assets	(16.23)	48.95	8.36	16.78
Current Assets	3.73	(6.91)	15.49	(31.62)
Total Current Liabilities	(25.85)	142.91	108.42	(88.20)
Total Assets less Current Liabilities	4.17	3.73	6.98	4.66
Net Current Assets (Liabilities)	18.39	(28.70)	8.45	7.35

Registry Info

General Info

Registration Number
02766324

Registered Address
ATHENA HOUSE BEDFORD ROAD
PETERSFIELD, GU32 3LJ
United Kingdom

Registration Date
11-20-1992

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