

# Equifax Snapshot Report

For confident credit decisions on registered companies

responsibility for the accuracy thereof.

## Exact Matches

Court	Date	Amount of Judgement	Status
NORTHAMPTON CCBC	01/11/2008	28,421	Judgement
Case No. 1A8234567			

## Gazette Information

No Gazette Information

## Payment Profiles

### Creditor Days

Sector Average 45.11 Days

MERCURY HIRE LIMITED 180 Days

## Liquidity Ratio

- ✓ Equifax Credit Limit
- ✓ Equifax ScoreCheck risk indicator
- ✓ Essential CCJ information
- ✓ Director details and much more...

### Snapshot Report

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**MERONEY HIRE LIMITED**

 Add to: 

**12345678 ROWLANDS, BARNTON MILLS 0845 603 3000**

**Identification**  
Identify your customers quickly and accurately. We provide the full Registered Number, Name, and Registered Office as currently filed at Companies House, together with the trading address, phone and fax numbers derived from other data sources.

#### Company Identification

<b>Company Name</b>	MERONEY HIRE LIMITED		
<b>Company Number</b>	12345678	<b>Date of Incorporation</b>	05/02/1999
<b>Credit Limit</b>	25,000		
<b>Company Type</b>	Private Limited	<b>Annual Return</b>	22/01/2008
<b>Legal Status</b>	N/A		
<b>Company Secretary</b>	ROBERT TAMDY		
<b>Registered Office</b>	24 ROWLANDS BARNTON MILLS IV44 8TZ		

**Latest Return date**  
Shows the latest Annual Return available at Companies House.  
Click on the **Camera Hot Link** to view the original documents filed at Companies House via our online images service.  
**Note:** this service is an additional charge. Please contact our help desk for further information.

#### Post Code

<b>Business Address</b>	24 ROWLANDS BARNTON MILLS IV44 8TZ
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<b>Business Phone No.</b>	0845 603 3000	<b>Fax Number</b>	
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#### Business Activities

Plant contracting.

#### SIC Codes

4521	GENERAL CONSTRUCTION & CIVIL ENGINEERING
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#### US SIC Codes

1797	PLANT HIRE CONTRACTORS
1799	SPECIAL TRADE CONTRACTORS NEC

#### CRO Activity

13/06/2008	Accounts Made Up Date
06/02/2008	Annual Return Made Up Date
06/02/2008	SIC Codes
27/12/2007	Acc Ref Date (Co.Hse Corr)
22/12/2007	Accounts Made Up Date
01/11/2007	Registered Address Change
19/03/2007	Accounting Reference Date
23/01/2007	Annual Return Made Up Date
23/01/2007	SIC Codes
06/01/2007	Accounts Made Up Date
06/02/2006	Annual Return Made Up Date
06/02/2006	SIC Codes
11/08/2005	Accounts Made Up Date
18/02/2005	Annual Return Made Up Date
18/02/2005	SIC Codes
13/11/2004	Accounts Made Up Date
28/02/2004	Annual Return Made Up Date
28/02/2004	SIC Codes

**SIC codes**  
Standard Industry Classification (SIC) codes can be useful for marketing and sourcing new business.

**CRO history**  
The filings of documents at Companies House can reveal significant information about a limited company.  
The amount of mortgage documents filled could give an indication of the level of debt that the company is entering into. The size of the company would need to be taken into consideration also. A large company with several mortgage documents filed may not be as concerning as seeing multiple mortgages filed by a small company.

**TIP!**  
Look at the director changes in relation to the size of the company. For example, a company with 2 directors may go through some upheaval if those 2 directors were replaced. A company with 20 directors may not feel the same impact should 1 or 2 directors change in a short period of time.

**TIP!**  
If there are multiple changes in Registered Office address combined with changes of company name, this could point toward a company constantly moving away from bad debt.

### Previous company details

Presence and display of previous company names provides better insight into the history of the company you are looking at and can reduce the risk of bad debt and fraud.

### Financials

Key figures can help you spot trends and assess if the company is:

- Liquid: do current assets out number short-term liabilities?
- Highly geared: could the borrowings be considered too high and the company susceptible to fluctuations to economic conditions?
- Solvent: is the bottom balance sheet figure negative? This means that total liabilities are greater than total assets and the company is actually operating at the time from an insolvent position.

### Auditing requirements

Since 30/03/2004 companies that have a turnover of more than £5.6m per annum or have Balance Sheet totals of over £2.8m are required to have an independent audit conducted by a Chartered Accountant once a year.

Prior to 30/03/2004, the levels were lower – companies with a turnover greater than £1.0m per annum or Balance Sheet totals of over £1.4m were required to conduct an independent audit.

### Ratios

When assessing ratios, it is important that the results are compared with other companies in the same industry and not taken in isolation. What may seem like a poor ratio at first glance may well be normal for that industry. Of course, the reverse also applies – what may seem a good ratio on its own, could be average for that industry.

### Previous Names

The following names have been registered previously for this Company

12/12/1997	<b>Equifax AN Other Sample Plc</b>
04/12/1997	<b>Equifax Old Sample Plc</b>

### Financial Analysis

**Account Type** UNKNOWN TYPE (Contact Equifax)

**Figures Stated in** Thousands

**Currency** GBP

No. of Months	12	12	12	12
Period Ending	31/12/2007	31/12/2006	31/12/2005	31/12/2004
<b>Consolidated</b>	No	No	No	No
<b>Turnover</b>	N/K	N/K	N/K	N/K
<b>Profit Before Tax</b>	N/K	N/K	N/K	N/K

### Balance Sheet Extracts

No. of Months	12	12	12	12
Period Ending	31/12/2007	31/12/2006	31/12/2005	31/12/2004
<b>Trade Debtors</b>	213.69	195.44	98.98	43.20
<b>Cash &amp; Equivalent</b>	44.98	10.36	0.94	52.83
<b>Total Current Assets</b>	258.67	259.24	99.92	96.03
<b>Trade Creditors</b>	135.88	185.26	71.14	55.80
<b>Overdrafts</b>	0.00	0.00	0.00	0.00
<b>Short Term Loans</b>	0.00	0.00	0.00	0.00
<b>Total Current Liabilities</b>	135.879	185.255	71.144	55.799
<b>Total L.T. Liabilities</b>	94.79	25.40	32.43	26.08
<b>Shareholders Funds</b>	246.61	181.69	122.74	155.73
<b>Stock</b>	N/K	N/K	N/K	N/K

### Auditors

**Auditors are**

**Auditors Comment on the latest Balance Sheet**

No auditors report filed. Subject is exempt from audit requirements.

### Extended Company Ratio Analysis

**Figures Stated in** Thousands

#### Key Ratios

No. of Months	12	12
Period Ending	31/12/2007	31/12/2006
<b>Profit Margin</b>	N/K	N/K
<b>Profit/Capital Employed</b>	0.00	0.00
<b>Profit/Assets</b>	0.00	0.00
<b>Current Debt</b>	0.55	1.02
<b>Total Debt</b>	0.94	1.16
<b>Long Term Debt</b>	0.28	0.12
<b>Current Ratio</b>	1.90	1.40
<b>Liquidity Ratio</b>	1.90	1.40
<b>Stock/Turnover</b>	N/K	N/K
<b>Collection Period</b>	N/K	N/K
<b>Creditor Days</b>	N/K	N/K
<b>Gearing (%)</b>	-18.24	-5.70
<b>Interest Coverage</b>	N/K	N/K

### Current Ratio

Current assets/current liabilities.

One of the most universally known ratios, which reflects the Working Capital situation. It indicates the ability of a company to pay its short-term creditors from the realisation of its current assets, without having to resort to selling its fixed assets.

### Gearing Ratio

(Long-term borrowings + short-term loans + overdraft) - cash x 100/shareholders fund.

Gearing is a comparison between the amount of borrowings a company had to its shareholders funds (net worth). The result of the calculation will show as a percentage proportion of the capital available within the company in relation to that owed to sources outside the company. Lower figures are more desirable, showing that the company is predominantly financed by equity whilst high gearing shows an over reliance on borrowings for a significant proportion of the company's capital requirements.

### Analyst comments

Our analyst comments give a verbal representation of the information available in the accounts and ratios together with the credit recommendation.

Other non accounting information such as latest press coverage can also appear in this section giving the most up-to-date information available.

### Protect: fraud protection

Protect is based upon an in-depth analysis of over 400 individual cases of corporate fraud, and evaluates the subject company against 49 indicators of credit risk.

Protect then provides you with a simple score to help you assess the risk associated with a company.

The score should be taken in conjunction with other indicators and data such as the company size and very importantly the number of current and past directors.

A low score for a small company with only two or three directors may be of more concern than the same score for a larger company with many more directors.

### Equifax Analyst Report

The Company's latest filed accounts are for the year ended 31/12/2007.

On the basis of these accounts:

We would suggest setting a credit limit on monthly terms of GBP25000.

The company appears to be of sufficient financial stability to undertake contracts to a value of GBP600000.

The insurable credit limit is GBP 25,000

### Protect Information

**Protect Score** +40

#### Protect Codes

C8 External interest in subject predates 5 years.

H6 No trace of current directors being recorded as directors of these exact names and contact details

V1 Caution. The accounts have not been audited

#### CCJ's Registered

Information concerning County Court Judgements is provided in g responsibility for the accuracy thereof.

#### Exact Matches

Court	Date	Amount of Judgement
NORTHAMPTON CCBC	01/11/2008	28,421
Case No. 1AB234567		

#### Gazette Information

No Gazette Information

#### Payment Profiles

##### Creditor Days

Sector Average	45.11 Days
MERONY HIRE LIMITED	N/K Days

##### Liquidity Ratio

Sector Average	0.92
MERONY HIRE LIMITED	1.90

##### Vital Signs

Turnover increased by	0.0%
Pre Tax Profit increased by	0.0%
Gearing decreased by	219.8%
Working Capital increased by	66.0%
Monthly Trade Credit Limit	25,000

### TIP!

Full details of all Protect codes can be found in the Online Help section of the Business Information Website.

### CCJ details

The number and value of unsatisfied County Court Judgements can give a good insight into the behaviour of the company when it comes to paying its creditors. Even identifying satisfied CCJs could indicate that a subject may not pay its debts on time – hence you need to evaluate the possible costs to you in dealing with such a company.

### Gazette information

Current Gazette information will indicate that the company is in some sort of serious trouble. It may not mean that the company has failed but could indicate that it is already some way down that track with Voluntary Arrangements in place or already under a Petition To Wind Up.

The presence of any current Gazette information should be enough to ensure you conduct further checks and assurances before offering extended credit facilities.

## Equifax ScoreCheck

ScoreCheck is an automated credit risk score that allows a quick assessment of the credit worthiness of a company.

ScoreCheck examines company accounts and ratios along with CCJs and Gazette information registered against a company. This examination is designed to supplement traditional trade credit assessment.

Equifax automated credit risk scores give quick indication of the strength or otherwise of the accounts. The Equifax ScoreCheck score and Rating is calculated real-time.

## Score

The score calculated by Equifax ScoreCheck will range from 0 to 100. A score of 0 represents the highest risk, 100 represents a good risk.

## Rating

For further detail, Equifax ScoreCheck also calculates a Rating. The Ratings are A, B, C, D, E and F. Additionally, each rating may be divided into 3 sub groups, +, - and Standard.

Similar to a school report card, A= is the highest Rating (good risk) and F- the lowest Rating (highest risk). There are further ratings to indicate activity that results in no Score or risk Rating being suggested e.g. (I) Insolvency, (NA) No Accounts filed yet, (O) late filing of accounts, (G) Serious Gazette information.

## TIP!

Click on the Officer's name for a report on their current and previous directorships and standing.

## ScoreCheck

<b>Score</b>	78
<b>Rating</b>	B+ 
<b>Score Date</b>	25/11/2008

## Industry Comparison

<b>Industry</b>	18 Contracting & Construc
<b>No. of companies</b>	125,164
<b>Last Updated</b>	01/11/2008

## Industry Comparison/Average

	Latest	Prev		
Scale	Millions	Mill		
<b>Turnover</b>	7.04			
<b>Profit Before Tax</b>	0.45	0.40	0.39	0.37
<b>Debtors</b>	0.69	0.66	0.85	0.87
<b>Total Assets</b>	7.07	7.20	6.90	7.16
<b>Shareholders Funds</b>	1.75	1.85	1.69	1.66
<b>Profit Margin (%)</b>	6.39	5.65	5.02	4.74
<b>Liquidity Ratio</b>	0.92	0.78	0.85	0.76
<b>Collection Period</b>	35.77	34.03	39.93	40.66
<b>Stock/Turnover</b>	4.00	4.21	4.09	4.34
<b>Creditor Days</b>	45.11	45.37	46.51	45.33
<b>Solvency Ratio (%)</b>	24.75	25.69	24.49	23.18
<b>Gearing (%)</b>	109.14	120.00	136.69	127.71

## Report of Company Directors/Officers

### Company Secretary

ROBERT TAMDY

<b>Nationality</b>	BRITISH
<b>Home Address</b>	9 ROWLANDS BARNTON MILLS IV44 8TZ

### Date of Birth

Company Secretary & Director N

**Date Appointed** 27/10/2003

**Occupation** BUILDER

**Other Directorships** Y

### Director

JOHN SMITH

<b>Nationality</b>	BRITISH
<b>Home Address</b>	5 ROWLANDS BARNTON MILLS IV44 8TZ

**Date of Birth** 25/03/1961

**Date Appointed** 2/04/2003

**Occupation** CONSTRUCTION WORKER

**Other Directorships** Y

## Industry comparison

This section provides an opportunity to compare the subject company's financial figures with the average of all the figures contained on the database for companies in a similar line of business.

This is useful to gain understanding of industry sectors you may not be familiar with.

Information is updated on a monthly basis.

## Officer information

We provide detailed information on all the current directors and secretaries on all Limited companies listed on the Companies House database.

This allows the assessment of individuals, looking more directly at the people who manage and run a company. Past performance is a powerful indicator of future activity, and if you are going to invest money, time and effort working with a company then this information may well play a vital role in your decision.

There is an overview of Officers, showing the number of current and previous directorships. You have the choice to view a fully detailed Director report on each individual by clicking on the name. This opens in a new window to allow easy movement back and forth between information on directors and the company reports.

[www.equifax.co.uk](http://www.equifax.co.uk)

**Equifax Ltd**

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