

Identification & Summary

**SAMPLE COMPANY LIMITED**

**Risk Evaluation**

D&B Rating					H 3
D&B Risk Indicator	1	2	3	4	-
D&B Failure Score					36
D&B Delinquency Score					80
D&B Maximum Credit					£16,000

**Legal Events**

Number of Court Judgments	0
Value of all Court Judgments	0
Number of Mortgages and Charges	0

**Associations**

Parent Company	No
Number of Principals	1

**Financial Summary**

Latest Accounts Date	31 Mar 2015
Tangible Net Worth	£1,203

**Identification**

Main Trading Address  
 UNIT 8, SAMPLE ROAD  
 SAMPLETOWN  
 SAMPLESHIRE  
 XX17 7XX  
 UNITED KINGDOM

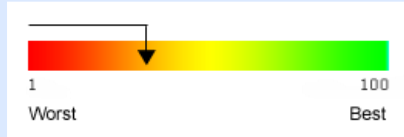
Telephone Number  
 D-U-N-S® Number 21-928-5679  
 Registered Number 08426035  
 Web Address [www.samplecompany.co.uk](http://www.samplecompany.co.uk)  
 Registered Address 457  
 SAMPLE ROAD  
 SAMPLESHIRE  
 XX14 0XX  
 UNITED KINGDOM

Line of Business (UK SIC 2007)  
 Plumbing, heat and air-conditioning installation (43220)

D&B Risk Assessment

D&B Rating	<b>H 3</b>	
Financial Strength	<b>H</b>	(based on tangible net worth) £1,203
Risk Indicator	<b>3</b>	Represents a greater than average risk of business failure.

D&B Maximum Credit	<b>£16,000</b>
Recommended credit exposure at any given time.	
The D&B Maximum Credit is calculated using the D&B Failure Score, business size and primary industry sector.	

**D&B Failure Score****36 out of 100**

D&B analytics have shown that businesses with this score have a moderate probability of failure. 22% of UK businesses are classified in a higher risk category.

**Incidence of failure 1.84% ( 184 per 10,000 )**

**Industry average 1.31% ( 131 per 10,000 )**

**D&B Delinquency Score****80 out of 100**

D&B analytics have shown that 20% of UK businesses have a lower risk of paying significantly late.

**Incidence of delinquency 2.02% ( 202 per 10,000 )**

- The incidence of failure above shows the percentage of businesses with this Failure Score that have been subject to an insolvency event or gone out of business with outstanding debt.
- The incidence of delinquency above shows the percentage of businesses with this Delinquency Score that have paid late based on payment information reported to D&B.

**Decisive criteria that influenced the risk evaluation for this company are:**

- The days beyond terms for this business are undetermined.
- This is a recently established business that has been trading since 2015.
- Values, ratios and trends taken from the Balance Sheet (made up to 31 Mar 2015) are generally satisfactory.
- There are no outstanding mortgages or charges that affect the evaluation of this business.
- All Trade Experiences are paid prompt or within 30 days.

The Scores and Ratings included in this report are designed as a tool to help credit professionals make 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. D&B monitors the performance of thousands of businesses for at least 12 months in order to identify characteristics common to specific business events. These characteristics are weighted by significance to form rules within our models that identify other businesses with similar characteristics and provide a Score and Rating.

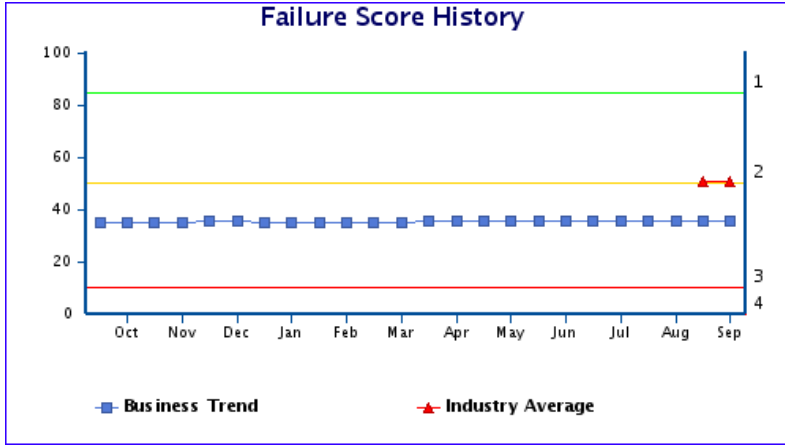
Please note: (1) like all forward looking predictions, our Scores and Ratings are not a statement of what will happen, but an indication of what is more likely to happen based on previous experience; and (2) use of the term "insolvency event" in this report means (i) if a business has convened a meeting of its creditors, made a voluntary arrangement or proposal for any other composition scheme or arrangement with (or assignment for the benefit of) its creditors, (ii) if a business is unable to pay its debts, (iii) if a trustee receiver, administrative receiver or similar officer is appointed in respect of all or any material part of the business or its assets; (iv) if a meeting is convened for the purpose of considering a resolution, or other steps are taken for the winding up of the business (otherwise than for the purpose of an amalgamation or reconstruction) or for the making of an administration order or other appointment of an administrator in respect of the business, or any such order or appointment is made or effective resolution is passed to wind up the business.

Whilst D&B uses extensive procedures to maintain the quality of the information we hold, we cannot guarantee that it is always accurate, complete or up to date, and this may affect the Scores and Ratings we publish.

## ⊖ D&B Rating & Score - Industry Sector Comparison

### History and Industry Comparison of D&B Failure Score

The graph below shows the history of the D&B Failure Score for SAMPLE COMPANY LIMITED over the last 12 months compared to the average for its industry group.



### Comparison of Financial Strength

Financial Strength of SAMPLE COMPANY LIMITED H

Total number of businesses in the industry with known Financial Strength **16,185** of these

- **6,454 (39.9%)** have a higher Financial Strength.
- **6,177 (38.2%)** have the same Financial Strength.
- **3,554 (22.0%)** have a lower Financial Strength.

### Commentary

- Today's Failure Score of **36** for POOLSPA ENERGY LIMITED can be compared to their industry average of **51**.
- Total number of businesses in the same industry group as POOLSPA ENERGY LIMITED: **21,765**

## ⊖ Payment Information

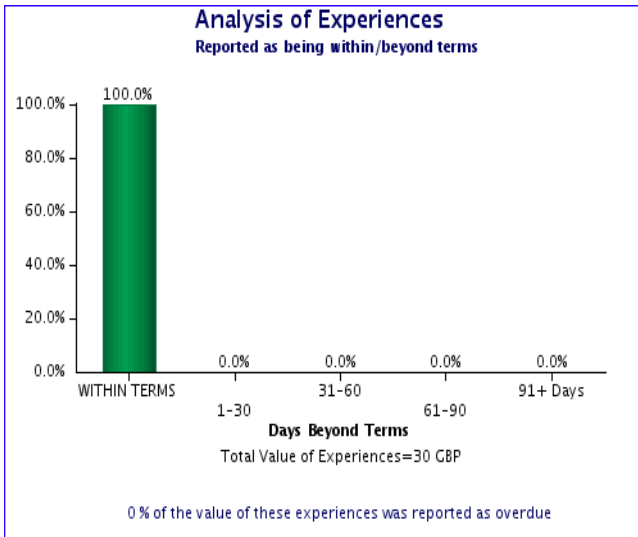
D&B collects in excess of 100 million payment experiences on European businesses each year. The information shown below indicates how SAMPLE COMPANY LIMITED has been paying its bills.

Number of payment experiences (last 12 months)	<b>2</b>
Total Value of Experiences	<b>£30</b>
Average Value of Experiences	<b>£15</b>

### Payment Experiences Summary

Value Bands GBP	Number of Experiences	Total Value GBP	% paid within terms	1-30 days	31-60 days	61-90 days	91+ days
> 100,000	-	-	-	-	-	-	-
50,000 - 99,999	-	-	-	-	-	-	-
15,000 - 49,999	-	-	-	-	-	-	-
5,000 - 14,999	-	-	-	-	-	-	-
1,000 - 4,999	-	-	-	-	-	-	-
< 1,000	2	30	100	-	-	-	-
<b>Total</b>	<b>2</b>	<b>30</b>					

In some instances, payment beyond terms can be the result of overlooked or disputed invoices



## Payment Industry Comparison

Shown below is an industry comparison based on the 6,237 other businesses in same industry group as SAMPLE COMPANY LIMITED where D&B has payment experiences.

### Industry Payment Behaviour

Upper quartile (top 25%)	pays within terms	Paydex of 80
Median (middle 50%)	pays 11 days beyond terms	Paydex of 73
Lower quartile (bottom 25%)	pays 19 days beyond terms	Paydex of 65

## Public Notice Information

Public Notice information is added to the D&B Database and, if present, will appear in this section. This section was last updated from public sources on 01 Sep 2016.

### Judgments

There are no filed judgements as of 01 Sep 2016.

### Summary of Mortgages, Charges & Satisfactions

There are no mortgages or charges as of 01 Sep 2016.

### Legal Filing Summary

Registered Number	08426035
Latest Annual Return Date	01 Mar 2016
Latest Accounts Filed	31 Mar 2015

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

## Current Principals


There is currently 1 principal.


### MR JOE BLOGGS:

Position	Director
Date Appointed	01 Mar 2013
Address	5 Sample Road , Samplestone , Sampleshire , XX18 8XX
Date of Birth	Dec 1976

Nationality British  
Occupation Director

#### Other Current Associations

Company Name	Date Appointed
FAKE LTD	05 Aug 2015
EXAMPLE LTD 	05 Apr 2011

 favourable out of business

## Ownership

Share Holder Name	Voting Percentage
Joe Bloggs	100 %

## Legal Structure

Legal Form Private limited company  
Date Started 01 Jan 2015  
Date of Registration 01 Mar 2013  
Registered Number 08426035  
Registered office 457  
SAMPLE ROAD  
SAMPLETOWN  
BH14 0AX  
Summary Issued Capital 1 divided into 1 Ordinary shares of1 each,

## Operations

Source	Activity Code Type	Code	Activity Description
UK Companies House	UK SIC 2007	43220	Plumbing, heat and air-conditioning installation
D&B Sourced	UK SIC 2007	32990	Other manufacturing n.e.c.
D&B Sourced	US SIC 1972	3999	MISCELLANEOUS MANUFACTURING

Solar energy equipment

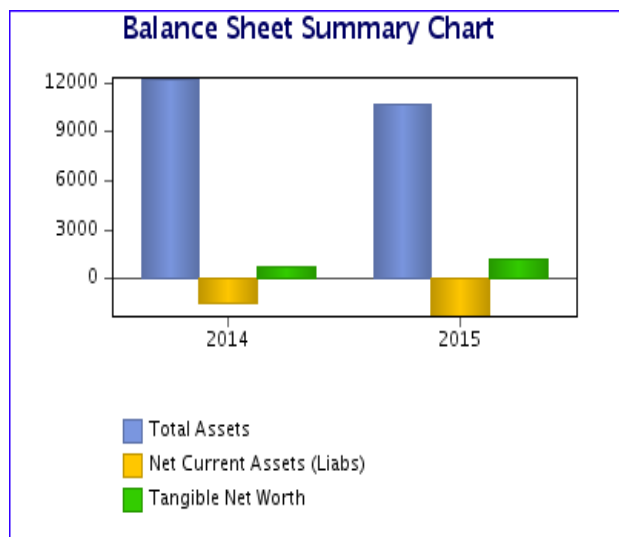
#### Other Operating Details

Employees 5

## Financial Summary

	Fiscal Non consolidated GBP 31 Mar 2015 Small & Exempt	Fiscal Non consolidated GBP 31 Mar 2014 Small & Exempt
Equity Shareholders Funds	1,203	689
Tangible Net Worth	1,203	689
Total Fixed Assets	3,464	2,124

Total Assets	10,649	12,187
Total Current Assets	7,185	10,063
Total Current Liabilities	9,446	11,498
Net Current Assets (Liabilities)	(2,261)	(1,435)



## Balance Sheet

	Fiscal Non consolidated GBP 31 Mar 2015 Small & Exempt	Fiscal Non consolidated GBP 31 Mar 2014 Small & Exempt
<b>FIXED ASSETS</b>		
Fixtures & Equipment	3,464	2,124
<b>TANGIBLE FIXED ASSETS</b>	<b>3,464</b>	<b>2,124</b>
<b>Total Fixed Assets</b>	<b>3,464</b>	<b>2,124</b>
<b>CURRENT ASSETS</b>		
Cash at bank / in hand	4,416	4,080
Trade Debtors	1,320	5,553
Other receivables	1,449	430
<b>Total Current Assets</b>	<b>7,185</b>	<b>10,063</b>
<b>CURRENT LIABILITIES</b>		
Other Current Liabilities	9,446	11,498
<b>Total Current Liabilities</b>	<b>9,446</b>	<b>11,498</b>
<b>Net Current Assets (Liabilities)</b>	<b>(2,261)</b>	<b>(1,435)</b>
<b>Total Assets less Current Liabilities</b>	<b>1,203</b>	<b>689</b>
<b>LONG-TERM LIABILITIES</b>		
<b>Net Assets</b>	<b>1,203</b>	<b>689</b>
<b>Net Worth / Shareholders Funds</b>		
Issued Share Capital	1	1
Retained Earnings / Profit & Loss Account	1,202	688
<b>Equity Shareholders Funds</b>	<b>1,203</b>	<b>689</b>

<b>Tangible Net Worth</b>	<b>1,203</b>	<b>689</b>
<b>Notes to the Balance Sheet</b>		
Guarantees given to pay off indebtedness	No	No

## AUDITORS/REGISTRARS:

### AUDITORS

Willow Accounting & Consultancy, Poole, Dorset BH14 0AX

## Key Financial Ratios

	31 Mar 2015	31 Mar 2014
<b>Financial Status</b>		
Acid Test (x)	0.8	0.9
Current Ratio (x)	0.8	0.9
Solvency Ratio (%)	785.2	1,668.8
Fixed Assets/Net Worth (%)	287.9	308.3
Current Liabilities/Net Worth (%)	785.2	1,668.8

## Growth Rates

	2015 vs 2014
Current Assets	(28.6)
Total Assets	(12.62)
Current Liabilities	(17.85)
Net Current Assets (Liabilities)	(57.56)
Total Assets less Current Liabilities	74.6
Net Assets	74.6

## Financial Notes / Opinions

Year	Unfavourable	Financial Notes / Opinions
31 Mar 2015	No	-
31 Mar 2014	No	-

## Customer Service and Support

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### Contact Information

Online Assistant Service <http://www.dnb.co.uk/customerservices/>  
 Telephone Number +44(0) 845 145 1700

Please quote your subscriber number **965-032179** for any query or support.

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