

## Graydon UK

### Instant Credit Rating Report

**Supplied on** 5 August 2008  
**Client Reference** 0075859

### Company Identification Details

**Subject Reported on** ESHOTT HOMES LIMITED  
**Registration Number** 03303787

### Creditline Recommendations

**Graydon Rating** **NIL**

**Monthly Credit Guide** **GBP 0**  
**Risk Category** **HIGH RISK**  
**Odds of Financial Stress** **4.60 / 1**  
**(next 12 months)**

The definition of 'Financial Stress' is either Dissolution, Liquidation, Receivership, Petition for Winding-up, Resolution for Winding-up, Winding-up Order, Creditors Meeting or Administration.

### XSection Summary

**Number of XSections** 0

Note : An 'XSection' is only recorded when unusual patterns of behaviour or financial results have been identified.

### Official Company Data

**Legal Form** Private Limited  
**Registration Number** 03303787  
**Subject Status** Trading  
**Date of Incorporation** 17/01/1997  
**Registered Office** ESHOTT HALL ESTATE, MORPETH, NORTHUMBERLAND, NE65 9EP.

**History**  
 11/02/2000 : The Registered Office address changed from ESHOTT HALL, ESHOTT, MORPETH, NORTHUMBERLAND,.  
 1/04/1997 : Change of name from HOODCO 537 LIMITED.  
 22/03/1997 : The Registered Office address changed from SANDGATE HOUSE 102 QUAYSIDE, NEWCASTLE UPON T.

**Date of Last Annual Return to Registry** 17/01/2008  
**Registered Objectives** TO CARRY ON BUSINESS AS GENERAL COMMERCIAL COMPANY  
**Accounts** The last filed accounts at Companies House are those to 31/03/2006  
**Accounting Reference Date** 31/03

### Operations

**Activities** Property developers  
**Nace Code** 7011  
**Bankers** YORKSHIRE  
**Address** YORK.  
**Sort Code** 050994

**Auditors**

Baker Tilly UK Audit LLP

<b>Historical Graydon Rating</b>		
<b>Date</b>	<b>Graydon Rating</b>	<b>Monthly Credit Guide</b>
05/08/2008	NIL	0
05/05/2008	NIL	0
05/02/2008	NIL	0
05/11/2007	NIL	0
05/08/2007	NIL	0

**Public Record Information***Summary of CCJ's/Scottish Decrees*

<b>Period</b>	<b>Last 72 Months</b>
Amount Summary	4,080
Count Summary	2

*Details of the most recent CCJ's/Scottish Decrees*

<b>Date</b>	<b>Amount</b>	<b>Type</b>	<b>Case No</b>	<b>Satisfied</b>	<b>Court</b>
25/02/2005	719	Judgment	5NE00131	28/04/2005	NEWCASTLE UPON TYNE
17/08/2002	3,361	Judgment	JG294020	03/03/2003	MAYORS & CITY

**Summary of Mortgages, Charges and Satisfactions**

<b>Total Number of Mortgages/Charges Registered</b>	<b>4</b>
Number Outstanding	2
Number Partially Satisfied	0
Number Satisfied	2
Date of Latest Mortgage Created	20/10/2006
Date of Latest Satisfaction	11/10/2005

**Details of most recent Mortgages, Charges and Satisfactions**

<b>Date Fully Satisfied</b>	<b>Date Registered</b>	<b>Date Created</b>	<b>Charge Description</b>	<b>Form Type</b>	<b>Lender</b>
	28/10/2006	20/10/2006	Deed Of Assignment	395	Clydesdale Bank Plc (Trading As Yorkshire Bank)
	10/09/2005	05/09/2005	Debenture	395	Clydesdale Bank Public Limited Company
11/10/2005	26/10/1999	06/10/1999	Mortgage Debenture	395	Adam & Company Limited
11/10/2005	29/08/1998	21/08/1998	Debenture	395	Clydesdale Bank Public Limited Company

It should be noted that there is no legal requirement to file satisfaction details of mortgages/charges at Companies House.

**Other Filings and Notices**

<b>Date</b>	<b>Source</b>	<b>Description</b>
24/11/1999	Companies House	Notice of striking off action discontinued
07/09/1999	Companies House Gazette	First Gazette notice of Strike Off
01/08/1997	Companies House Gazette	Alteration in memorandum or articles of association
22/03/1997	Companies House Gazette	Alteration in memorandum or articles of

		association
22/03/1997	Companies House Gazette	Change among the directors of a company
22/03/1997	Companies House Gazette	Resolutions which give, vary, revoke or renew an authority for the purposes of section 80

### Company Secretary

<b>Secretary</b>	TIMOTHY NIGEL HOWARD SANDERSON
<b>Address</b>	ESHOTT HALL, MORPETH, NORTHUMBERLAND, NE65 9EN.
<b>Country of Origin</b>	UNITED KINGDOM
<b>Date of Birth</b>	24/07/1949
<b>Appointment Date</b>	21/03/1997
<b>Other Directorships</b>	ESHOTT HALL ESTATE LIMITED, HARTFORD HALL ESTATE LIMITED, HARTFOUND LIMITED, FILEBASE FRANCHISING LTD, FILEBASE LTD

### Directors

<b>Director</b>	TIMOTHY NIGEL HOWARD SANDERSON
<b>Address</b>	ESHOTT HALL, MORPETH, NORTHUMBERLAND, NE65 9EN.
<b>Country of Origin</b>	UNITED KINGDOM
<b>Date of Birth</b>	24/07/1949
<b>Appointment Date</b>	21/03/1997
<b>Other Directorships</b>	ESHOTT HALL ESTATE LIMITED, HARTFORD HALL ESTATE LIMITED, HARTFOUND LIMITED, FILEBASE FRANCHISING LTD, FILEBASE LTD

<b>Director</b>	MARGARET AITKEN SANDERSON
<b>Address</b>	ESHOTT HALL, MORPETH, NORTHUMBERLAND, NE65 9EN.
<b>Country of Origin</b>	UNITED KINGDOM
<b>Date of Birth</b>	20/04/1949
<b>Appointment Date</b>	21/03/1997
<b>Other Directorships</b>	ESHOTT HALL ESTATE LIMITED, HARTFORD HALL ESTATE LIMITED, FILEBASE FRANCHISING LTD, FILEBASE LTD

### Share Capital

<b>Shares</b>	Ordinary GBP 1.00
<b>Issued Number</b>	2
<b>Principal Shareholder</b>	2 Eshott Hall Estate Ltd

The above reflects the principle shareholder(s) by number of shares held, irrespective of share classification type.

<b>Holding Company</b>	ESHOTT HALL ESTATE LIMITED
<b>Ultimate Parent</b>	ESHOTT HALL ESTATE LIMITED

### Payment Behaviour

( No Payment Analysis Data is Available )

To contribute sales ledger information to Graydon. please contact the Specialist Product Division - mail@graydon.co.uk

### Financial Data

For annual accounts images, view the  [Document Image list](#)

#### Profit and Loss

The following figures are shown in units of 1000

Number of Weeks	52	52	52	52
Accounts Date	31/03/2006	31/03/2005	31/03/2004	31/03/2003
Currency	GBP	GBP	GBP	GBP

<b>SALES</b>	<b>7263</b>	<b>5890</b>		
Cost of goods sold	6830	5533		
<b>GROSS PROFIT</b>	<b>433</b>	<b>357</b>		
Auditors Fees	4	4		
Trading Profit	98	28		
Depreciation	8	10		
<b>OPERATING PROFIT</b>	<b>90</b>	<b>18</b>		
Non Trading Income	1	1		
Interest Payable	129	5		
<b>PRE TAX PROFIT</b>	<b>(38)</b>	<b>14</b>		
<b>PROFIT AFTER TAX</b>	<b>(38)</b>	<b>14</b>		
<b>RETAINED PROFITS</b>	<b>(38)</b>	<b>14</b>		

### Balance Sheet

The following figures are shown in units of 1000

Number of Weeks	52	52	52	52
Accounts Date	31/03/2006	31/03/2005	31/03/2004	31/03/2003
Currency	GBP	GBP	GBP	GBP
<b>TOTAL FIXED ASSETS</b>	<b>52</b>	<b>36</b>	<b>15</b>	<b>17</b>
Tangible Assets	52	36	15	17
Fixed Assets	52	36		
<b>TOTAL CURRENT ASSETS</b>	<b>3400</b>	<b>2050</b>	<b>1620</b>	<b>1014</b>
Trade debtors	93	1335	1593	1003
Other Current Assets	3307	715	27	11
Misc Current Assets	696	654		
Due From Group	2548			
Cash	63	61	27	11
<b>TOTAL ASSETS</b>	<b>3452</b>	<b>2086</b>	<b>1635</b>	<b>1031</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>3659</b>	<b>2258</b>	<b>1836</b>	<b>1255</b>
Trade creditors	1110	1202	1836	104
Short Term Loans	2157	978		1150
Bank Overdraft	48			
Bank Loans	1599			
Other Finance	10	7		
Due To Group	500	971		1150
Other Liabilities	392	78		1
<b>WORKING CAPITAL</b>	<b>(259)</b>	<b>(208)</b>	<b>(216)</b>	<b>(241)</b>
<b>TOTAL LONG TERM LIABS</b>	<b>18</b>	<b>15</b>		
Long Term Loans	18	15		
Other Finance	18	15		
<b>NET ASSETS/ (LIABILITIES)</b>	<b>(225)</b>	<b>(187)</b>	<b>(201)</b>	<b>(224)</b>
<b>SHARE CAPITAL + RESERVES</b>	<b>(225)</b>	<b>(187)</b>	<b>(201)</b>	<b>(224)</b>
Profit and Loss account	(225)	(187)	(201)	(224)
<b>SHAREHOLDERS FUNDS</b>	<b>(225)</b>	<b>(187)</b>	<b>(201)</b>	<b>(224)</b>
<b>CAPITAL EMPLOYED</b>	<b>(207)</b>	<b>(172)</b>	<b>(201)</b>	<b>(224)</b>

### Financial Comparison

The following figures are shown in units of 1000

Number of Weeks	52	52	52	52
Accounts Date	31/03/2006	31/03/2005	31/03/2004	31/03/2003
Currency	GBP	GBP	GBP	GBP
<b>Auditors Remuneration</b>	4	4		
<b>Liquid Assets</b>	156	1396	1620	1014
<b>Net Working Capital</b>	<b>(259)</b>	<b>(208)</b>	<b>(216)</b>	<b>(241)</b>
<b>Long Term Debt(&gt;12 Months)</b>	18	15		

<b>Tangible Net Worth(T.N.W)</b>	(225)	(187)	(201)	(224)
<b>Equity</b>	(225)	(187)	(201)	(224)
<b>Number of Years Trading</b>	9	8	7	6

### Key Credit Ratios

The following figures are shown as Ratios or Percentages

Accounts Date	31/03/2006	31/03/2005	31/03/2004	31/03/2003
<b>Current Ratio</b>	0.9	0.9	0.9	0.8
<b>Long Term Debt/T.N.W</b>	(0.1)	(0.1)		
<b>Pre Tax Profit Margin%</b>	(0.5)	0.2		
<b>Gross Profit%</b>	6	6.1		
<b>Debtors Days (D.S.O)</b>	5	83		
<b>Creditors Days (D.P.O)</b>	56	74		
<b>Quick Ratio</b>	0.9	0.9	0.9	0.8
<b>Return on Investment%</b>	4.7	2.4		
<b>Return on Assets%</b>	(1.1)	0.7		
<b>T.N.W/Total Assets%</b>	(6.5)	(9)	(12.3)	(21.7)
<b>Return on Capital%</b>	18.4	(8.1)		
<b>Rtn on Shareholders Funds%</b>		(7.5)		
<b>Working Capital/Sales%</b>	(3.6)	(3.5)		
<b>Borrowing Ratio%</b>	(966.7)	(531)		(513.4)
<b>Equity Gearing%</b>	(6.1)	(8.2)	(10.9)	(17.8)
<b>Days Purchases Outstanding</b>	59.3	79.3		

### Key Industry Sector Trends

Year	2008	2007	2006	2005
<b>Sample Size</b>	<b>1805</b>	<b>44537</b>	<b>58586</b>	<b>56224</b>
<b>Pre-Tax Profit Margin</b>	41.1	30	24.8	23.3
<b>Current Ratio</b>	5	3.8	3.4	3.4
<b>Borrowing Ratio</b>	30.7	33.3	18	22
<b>Return on Capital</b>	24.3	23.3	23.4	23.8
<b>Creditors Days</b>	292	449	442	465

Above figures relate to companies in 1992 Standard Industry Classification (Nace) sector : Real estate activities with own property

### Financial Summary

#### Accounts

Please note the company is overdue in filing its accounts.

#### Auditors Qualification

The Auditors have qualified their opinion on the accounts for 31/03/2006. The qualification relates to items of uncertainty or disagreement of a fundamental nature or is a multiple qualification. Such matters will impact upon aspects of the financial results.

#### Turnover

Turnover increased by 23 % in the period and now totals GBP 7,263,000.

#### Operating Profit

Totalled GBP 90,000. In the year prior a Profit of GBP 18,000 was achieved.

#### Pre Tax Profit

The subject made a loss of GBP 38,000 in the period compared with a profit of GBP 14,000 in the previous period.

#### Working Capital

The company's working capital deficiency increased in the period and now totals GBP 259,000.

#### Net Worth

The company's negative net worth increased during the year by GBP 38,000 and is now deficient by GBP 225,000.

**Fixed Assets**

The subject's fixed assets increased during the year by GBP 16,000 to GBP 52,000 and are now 1 % of total assets compared with 1 % in the previous year.

**Long Term Liabilities**

The company's long term liabilities increased during the period by 20% and are now 8 % of net worth compared with 8 % in the previous period.

**Long Term Liabilities**

Long term liabilities are now 1 % of total liabilities compared with 1 % in the previous period.

**\*\*\* End of Report on ESHOTT HOMES LIMITED \*\*\***