

07584708 : COUNTY NATWEST GUARANTEE COMPANY LTD

Score 74	Risk Below Average Risk	Credit Limit £1,400,000	Credit Rating £700,000
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Company Summary

Company Name	COUNTY NATWEST GUARANTEE COMPANY LTD		
Registration Number	07584708		
Registered Office	KEMP HOUSE 160 CITY ROAD, LONDON, EC1V 2NX		
Date of Incorporation	30 Mar 2011		
Latest Annual Return	01 Mar 2017	Accounts Reference Date	31 Mar
Date Accounts Lodged	24 Oct 2016	Issued Capital	91,010,002
Latest Filed Accounts Date	31 Mar 2016	Next Accounts Due Date	31 Dec 2017
Company Type	Private Limited English/Welsh Company		
Type of Accounts	Total Exemption (Small)		
Trading Address			
Telephone Number			
Auditor Comment	No		
Principal Activities			
UK SIC Code(s)	6522 : Other Credit Granting		
Parent	assurance-x-assistance-group-ltd		
Ultimate Holding Co	assurance-x-assistance-group-ltd		
Website Address			

Identity History

Previous Value	Last Active	Type
SFAC CREDIT GUARANTEE COMPANY LTD	08 Jun 2017	N
46 NOVA ROAD CROYDON CR0 2TL	31 Mar 2017	A
NISSAY DOWA GUARANTEE COMPANY LIMITED	17 Jun 2015	N
SIAC-RE GUARANTEE COMPANY LIMITED	17 Apr 2013	N

Key: N = Name Change, A = Address Change

Search History

There is no previous search history for this record.

Change History

Event	Description	Time
Delphi Score Change	The Credit Risk Score has changed from 77 to 74.	16 Nov 2017
Delphi Credit Change	The Credit Rating has changed from £730,000 to £700,000 and Credit Limit has changed from £1,500,000 to £1,400,000.	16 Nov 2017
Delphi Score Change	The Credit Risk Score has changed from 78 to 77.	17 Oct 2017

Event	Description	Time
Delphi Credit Change	The Credit Rating has changed from £740,000 to £730,000 and Credit Limit has changed from £1,500,000 to £1,500,000.	17 Oct 2017
Delphi Credit Change	The Credit Rating has changed from £760,000 to £740,000 and Credit Limit has changed from £1,500,000 to £1,500,000.	17 Aug 2017
Delphi Score Change	The Credit Risk Score has changed from 80 to 78.	17 Aug 2017
Change of name	The registered name of this business has changed.	11 Jun 2017
Parent / UHC change	There have been changes relating to the Parent/Ultimate Holding Company of this business.	11 May 2017
Parent / UHC change	There have been changes relating to the Parent/Ultimate Holding Company of this business.	11 May 2017
Delphi Score Change	The Credit Risk Score has changed from N/A to 80 and the Credit Risk Band has moved from N/A to Below Average Risk.	11 May 2017
Delphi Credit Change	The Credit Rating has changed from N/A to £760,000 and Credit Limit has changed from N/A to £1,500,000.	11 May 2017
Annual return filed	The latest annual return for this business has now been filed at Companies House.	07 May 2017
Change of address	The registered address of this business has changed.	03 Apr 2017
Change of address	The registered address of this business has changed.	13 Mar 2017
Change of address	The registered address of this business has changed.	02 Mar 2017
Delphi Score Change	The Credit Risk Score has changed from 74 to N/A.	16 Dec 2016
Delphi Credit Change	The Credit Rating has changed from £700,000 to N/A and Credit Limit has changed from £1,400,000 to N/A.	16 Dec 2016
Delphi Score Change	The Credit Risk Score has changed from 77 to 74.	16 Nov 2016
Delphi Credit Change	The Credit Rating has changed from £730,000 to £700,000 and Credit Limit has changed from £1,500,000 to £1,400,000.	16 Nov 2016
Delphi Score Change	The Credit Risk Score has changed from N/A to 77 and the Credit Risk Band has moved from N/A to Below Average Risk.	28 Oct 2016
New credit report	A new credit report is available for this business.	28 Oct 2016
Delphi Credit Change	The Credit Rating has changed from N/A to £730,000 and Credit Limit has changed from N/A to £1,500,000.	28 Oct 2016
Accounts filed	The latest accounts for this business have now been filed at Companies House.	27 Oct 2016

Mortgages

There is no mortgage information for this company.

Similar Businesses

No non-limited businesses have been found with similar names and addresses to this company.

Risk Summary

Score ⓘ

74

Risk ⓘ

Below Average Risk - Ok to offer limited terms

Credit Limit  £1,400,000

Credit Rating  £700,000

Credit Limit vs Credit Rating
[Find out the difference](#)

The latest accounts imply that the company has begun trading after a period of dormancy.

In our view this company is a slightly lower than average credit risk. Our recommendation is to offer credit but ... Add to your monitoring list.

[Payment Rating service is available for this company.](#)

Adverse Credit

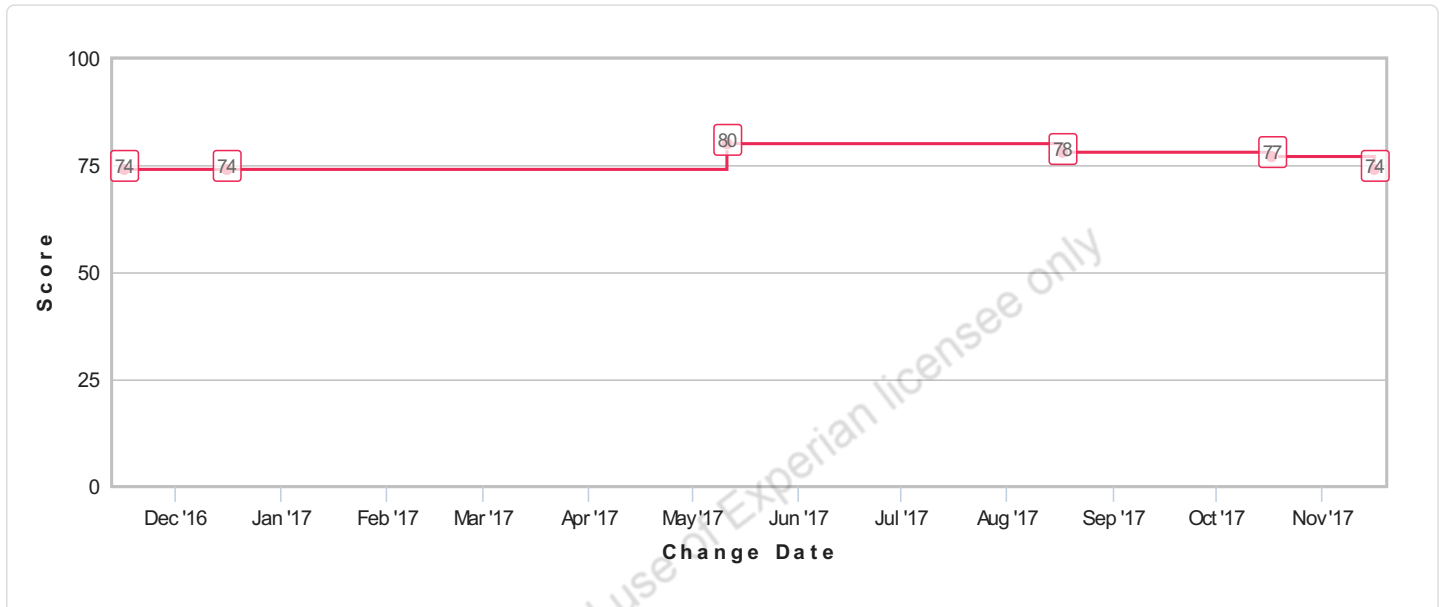
In the last 6 years there have been:

- 1 unsatisfied CCJ(s) at a cost of £482
- The last unsatisfied CCJ was issued on 28 Aug 2015

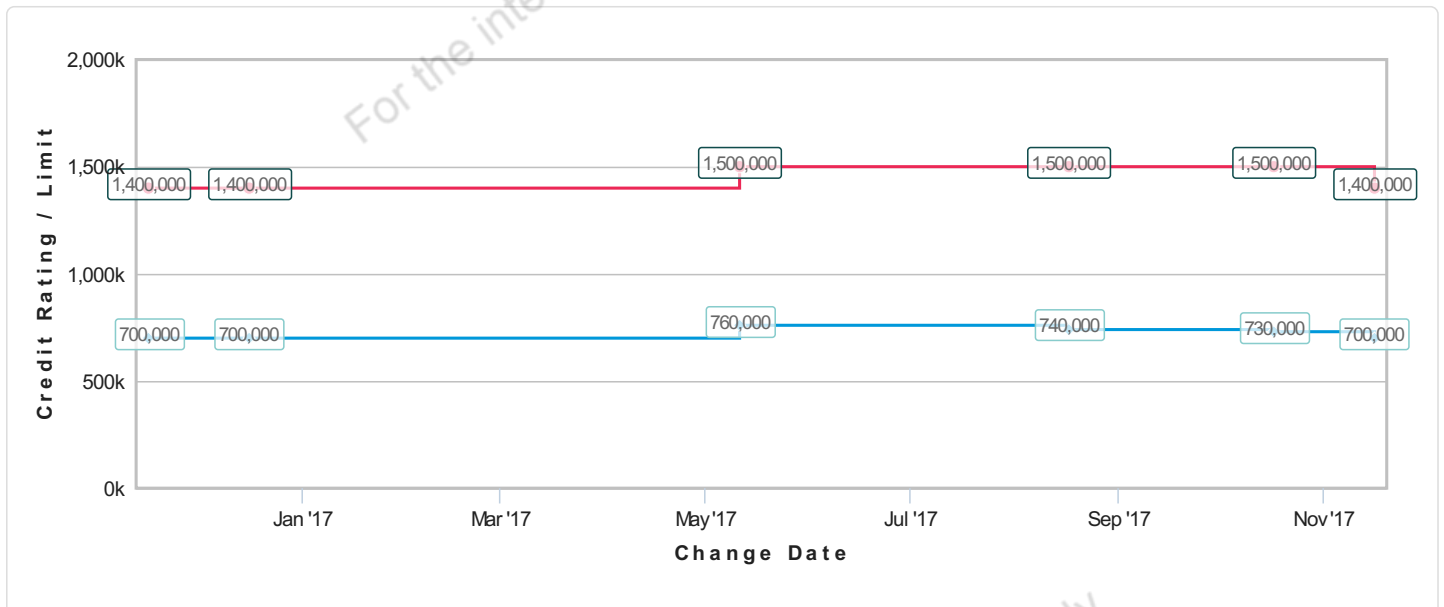
Issued	Description	Court	Case No.	Value
28 Aug 2015	County Court Judgment	COUNTY COURT BUSINESS CENTRE	B1DT5F09	£482

Score History

Score Changes



Credit Limit Changes



Payment Rating

Create Date

Performance

Threat Level

Give Credit Again

Payment Performance

There is no payment performance information available for this company.

Financial Summary

Date of Accounts	31 Mar 2014	31 Mar 2015	31 Mar 2016
Accounting Standard	GAAP	GAAP	GAAP
Currency	GBP	GBP	GBP
Number of Weeks	52	52	52

Profit & Loss Account

Turnover	-	-	-
Pre-Tax Profit	-	-	-

Balance Sheet

Total Fixed/Non Current Assets	2	0	0
Total Current Assets	0	11,010,002	90,000,000
Total Current Liabilities	0	0	0
Total Long Term Liabilities	0	0	0
Total Provisions	0	0	0
Total Net Worth (excludes intangible fixed assets)	2	11,010,002	90,000,000

Indicators

Debtors	0	0	0
Trade Debtors (if disclosed)	0	0	0
Working Capital	0	11,010,002	90,000,000
Acid Ratio	-	-	-
Auditor Comment	No	No	No

Profit And Loss

Date of Accounts	31 Mar 2014	31 Mar 2015	31 Mar 2016
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	No	No	No
Currency	GBP	GBP	GBP
Number of Weeks	52	52	52

Auditor Comment	No	No	No
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Turnover	-	-	-
Home Nation	-	-	-
Export (UK GAAP)	-	-	-
Cost of Sales	-	-	-
Exceptional Items (UK GAAP)	-	-	-

Other Direct Items	-	-	-
Total Expenses	-	-	-
Gross Profit	-	-	-
Other Operating Expenses	-	-	-
Other Operating Income	-	-	-
Exceptional Items (UK GAAP)	-	-	-
Operating Profit	-	-	-
Other Income/Expenses	-	-	-
Interest Receivable	-	-	-
Interest Payable	-	-	-
To Bank	-	-	-
On Hire Purchase	-	-	-
On Leasing	-	-	-
Other	-	-	-
Exceptional Items (UK GAAP)	-	-	-
Pre-Tax Profit	-	-	-
Taxation	-	-	-
Profit After Tax	-	-	-
Extraordinary Items	-	-	-
Dividends (UK GAAP)	-	-	-
Retained Profit	-	-	-

Balance Sheets

Date of Accounts	31 Mar 2014	31 Mar 2015	31 Mar 2016
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	No	No	No
Currency	GBP	GBP	GBP
Number of Weeks	52	52	52
☒ Tangible Fixed Assets	0	0	0
Land & Buildings	0	0	0
Freehold	0	0	0
Leasehold	0	0	0
Fixtures & Fittings	0	0	0
Plant & Vehicles	0	0	0
Plant	0	0	0
Vehicles	0	0	0
Other Tangible Assets	0	0	0
Intangible Fixed Assets	0	0	0
Other Non-Current Assets	2	0	0
Total Fixed/Non Current Assets	2	0	0
☒ Stocks	0	0	0

Raw Material/Stocks	0	0	0
Work In Progress	0	0	0
Finished Goods	0	0	0
Trade-Debtors	0	0	0
Account Receivable / Trade Debtors	0	0	0
Group Loans (UK GAAP)	0	0	0
Director Loans (UK GAAP)	0	0	0
Other Debtors	0	0	0
Cash	0	11,010,002	0
Misc Current Assets	0	0	90,000,000
Total Current Assets	0	11,010,002	90,000,000
Creditors	0	0	0
Accounts Payable / Trade Creditors	0	0	0
Group Loans (UK GAAP)	0	0	0
Director Loans (UK GAAP)	0	0	0
Accruals / Deferred Income	0	0	0
Other Taxation / Social Security	0	0	0
Taxation Payable	0	0	0
Other Current	-	-	-
Financial Current Liabilities	0	0	0
Bank Overdraft	0	0	0
Finance Lease / Hire Purchase	0	0	0
Finance Lease	0	0	0
Hire Purchase	0	0	0
Other Short Term Loans	0	0	0
Grants	-	-	-
Other Current Liabilities	0	0	0
Dividends (UK GAPP Only)	0	0	0
Total Current Liabilities	0	0	0
Total Assets minus Current Liabilities	2	11,010,002	90,000,000
Financial Long Term Liabilities	0	0	0
Finance Lease / Hire Purchase	0	0	0
Finance Lease	0	0	0
Hire Purchase	0	0	0
Other Long Term Liabilities	0	0	0
Subsidiary / Associate / Joint	-	-	-
Group Loans (UK GAAP)	0	0	0
Director Loans (UK GAAP)	0	0	0
Accruals	0	0	0
Total Long Term Liabilities	0	0	0
Total Liabilities	0	0	0
Total Provisions	0	0	0
Deferred Taxation	0	0	0
Pension	0	0	0
Other Provisions	0	0	0

Minority Interests	0	0	0
Net Assets	2	11,010,002	90,000,000
Share Capital	2	11,010,002	90,000,000
Ordinary Shares	2	11,010,002	-
Preference Shares (UK GAAP)	0	0	-
Other Issued Capital	0	0	-
Share Premium Accounts	0	0	0
Profit And Loss Account Reserves	0	0	0
Revaluation Reserves	0	0	0
Other Reserves	0	0	0
Shareholders Funds	2	11,010,002	90,000,000
Capital Employed	2	11,010,002	90,000,000
Net Worth	2	11,010,002	90,000,000
Working Capital	0	11,010,002	90,000,000
Contingent Liabilities	No	No	No

Cashflow

Date of Accounts	31 Mar 2014	31 Mar 2015	31 Mar 2016
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	No	No	No
Currency	GBP	GBP	GBP
Number of Weeks	52	52	52
Cashflow From Operating Activities	-	-	-
Cashflow From Return on Investment	-	-	-
Cashflow From Taxation	-	-	-
Cashflow From Capital Expenditure	-	-	-
Cashflow From Acquisitions And Disposals	-	-	-
Cashflow From Equity Dividends Paid	-	-	-
Cashflow From Management Of Liquid Resources	-	-	-
Cashflow Before Financing	-	-	-
Cashflow From Financing	-	-	-
Increase in Cash	-	-	-

Financial Notes

Date of Accounts	31 Mar 2014	31 Mar 2015	31 Mar 2016
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	No	No	No
Currency	GBP	GBP	GBP

Number of Weeks	52	52	52
Auditor Information			
Auditor / Accountant Name	-	-	-
Auditor Status	-	-	Company Director
Auditor Comment	No	No	No
Audit Fees	-	-	-
Non-Audit Fees	-	-	-
Disclosure Items			
Dividends Payable	-	-	-
Number of Employees	-	-	-
± Employees' Remuneration	-	-	-
Wage	-	-	-
Social Security	-	-	-
Pension Costs	-	-	-
Other Costs	-	-	-
± Directors' Remuneration	-	-	-
Emolument / Fees	-	-	-
Pension Costs	-	-	-
Other Costs	-	-	-
Highest Paid Director	-	-	-
Depreciation Charge	-	-	-
Amortisation Charges	-	-	-
Impairment Charges	-	-	-
Charitable Giving Value	-	-	-

Ratios

Year	31 Mar 2014	31 Mar 2015	31 Mar 2016
Pre-Tax Profit/Sales (%)	-	-	-
Pre-Tax Profit/Capital Employed (%)	-	-	-
Pre-Tax Profit/Total Assets (%)	-	-	-
Pre-Tax Profit/Shareholders Funds (%)	-	-	-
Sales/Tangible Assets (%)	-	-	-
Working Capital/Sales (%)	-	-	-
Stock Turnover	-	-	-
Debtor Days	-	-	-
Acid Ratio	-	-	-
Current Ratio	-	-	-
Creditors/Debtors	-	-	-
Interest Cover	-	-	-
Total Debt/Net Worth (%)	-	-	-

Shareholders Funds/Total Assets (%)	100.00	100.00	100.00
Long Term Debt/Net Worth (%)	-	-	-
Average Employee Remuneration (£)	-	-	-
Wages/Sales (%)	-	-	-
Pre-Tax Profit Per Employee (£)	-	-	-
Sales Per Employee (£)	-	-	-
Capital Employed Per Employee (£)	-	-	-
Total Fixed Assets Per Employee (£)	-	-	-
Total Assets Per Employee (£)	-	-	-

Growth

	Over 2 Years %	Over 1 Years %
Turnover	-	-
Pre-Tax Profit	-	-
Retained Profit	-	-
Directors' Remuneration	-	-
Number Of Employees	-	-
Employees' Remuneration	-	-
Tangible Fixed Assets	0	0
Total Fixed Assets	-100	0
Stocks	0	0
Debtors	0	0
Cash	0	-100
Total Current Assets	-	717
Total Assets	-	717
Creditors	0	0
Short Term Loans	0	0
Total Current Liabilities	0	0
Long Term Loans	0	0
Total Long Term Liabilities	0	0
Shareholders Funds	-	717
Net Worth	-	717
Capital Employed	-	717

Industry Comparison

	Company	Industry Averages		
		Lower	Median	Upper
Year	31 Mar 2016	-	-	-
PERFORMANCE				

	Company	Industry Averages		
		Lower	Median	Upper
Year	31 Mar 2016	-	-	-
Return On Capital (%)	-	-0.10	3.30	26.30
Return On Assets (%)	-	-0.80	0.90	5.90
Pre-Tax Profit	-	-3.90	13.70	45.00
Return on Shareholders Funds	-	0.30	12.00	51.20
Sales (£)	-	155,264	1,592,750	10,383,564
Year-on-Year in Sales	-	-21.80	1.10	32.90
EFFICIENCY				
Stock Turnover	-	7.10	26.60	148.00
Credit Period (Days)	-	0.00	6.00	92.80
Sales / Tangible Assets	-	3.60	25.90	91.00
Sales / Total Assets	-	5.40	18.70	81.90
LIQUIDITY				
Acid Ratio	-	0.90	1.30	3.50
Current Ratio	-	0.90	1.30	3.60
Creditors/Debtors	-	0.00	0.30	1.40
Interest Cover	-	-0.40	0.50	4.30
CAPITAL STRUCTURE				
Equity Gearing (%)	100.00	2.30	33.20	93.40
Debt Gearing (%)	-	0.00	0.00	0.00
EMPLOYEE				
Employees' Remuneration	-	370,000	1,390,000	5,421,187
Directors' Remuneration	-	37,089	206,985	662,436
Number of Employees	-	0.00	0.00	16.00
Tangible Assets Per Employee (£)	-	0.00	2,315.80	9,281.10
Wages/Sales (%)	-	0.00	9.60	37.30
Average Employee Remuneration (£)	-	35,305.40	55,078.60	88,529.20
Pre-Tax Profit Per Employee (£)	-	-5,363.90	21,659.70	126,659.60
Sales Per Employee (£)	-	99,500.00	255,787.00	616,820.10
Capital Employed Per Employee (£)	-	66,896.60	255,490.00	1,197,258.60
Total Assets Per Employee (£)	-	159,990.80	581,912.50	2,603,530.70
OTHER				
Working Capital / Sales	-	0.00	64.10	389.00
Total Gross Assets (£)	90,000,000	9,234	116,812	1,707,613
Borrowing Ratio (%)	-	0.00	0.00	153.60

Parent Companies

Parent Company: assurance-x-assistance-group-ltd

Ultimate Holding Company: assurance-x-assistance-group-ltd

Group Structure

There is no group structure available for this company.

Shareholders

SHARE CAPITAL STRUCTURE NON-QUOTED

Class of Shares	Par Value	Number of Shares	Currency	Issued Capital
Ordinary	1.00	16000002	GBP	16,000,002
Ordinary B	1000.00	70000	GBP	70,000,000
Other	501.00	10000	GBP	5,010,000

SHAREHOLDERS NON-QUOTED

Shareholder's Name	Class of Shares	Joint Shareholder	Number Of Shares	Currency	Issued Capital
ASSURANCE X ASSISTANCE GROUP LTD	Ordinary	No	16000002	GBP	16,000,002
(09675900) AXA INTERNATIONAL LTD	Ordinary B	No	70000	GBP	70,000,000
ASSURANCE X ASSISTANCE GROUP LTD	Other	No	10000	GBP	5,010,000

Current Directors

Secretaries

[NATIONWIDE COMPANY
SECRETARIES LIMITED](#)

Appointment Date	30 Mar 2011
Date of Birth	
Position	
Occupation	
Address	SOMERSET HOUSE 6070, BIRMINGHAM BUSINESS PARK, BIRMINGHAM, B37 7BF
Current Appointments	13

Directors

[DOMENICO IANNIELLO](#)

Appointment Date	31 Dec 2014
Date of Birth	25 Sep 1948
Position	
Occupation	COMPANY DIRECTOR
Address	8, VIA LIGABUE, LATINA, ITALY
Current Appointments	2

Resigned Directors

Secretaries

There are no resigned secretaries associated with this company.

Directors

[DOMENICO VIOZZI](#)

Appointment Date	30 Mar 2011	Resignation Date	16 Jan 2015
Date of Birth	02 May 1952		
Position			
Occupation	DIRECTOR		
Address	VIA NOHEWTANA N 358, FONTE NUOVA (RM), - ITALY, ITALY		
Current Appointments	0		