



Decide with Confidence

Comprehensive Report

Report viewed
Subscriber Number
Your Reference

13 Dec 2006
965-151245
Chris

Identification & Summary

D & B SAMPLE CO LTD

Risk Evaluation

D&B Risk Indicator	1	2	3	4	-
D&B Failure Score	35				
D&B Maximum Credit	£165,000				
D&B Delinquency Score	44				

Legal Events

Number of Court Judgments	3
Value of all Court Judgments	£ 560
Number of Mortgages and Charges	5

Associations

Parent Company	No
Number of Principals	8

Financial Summary

Latest Accounts Date	31 Dec 2004
Tangible Net Worth	£2,978,191
Turnover	£15,445,000

Identification

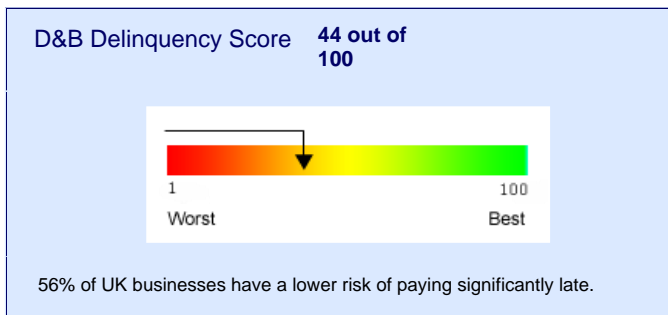
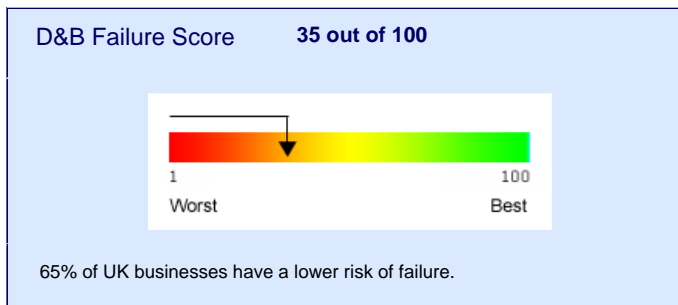
Main Trading Address	11Th Floor, Centre City Tower, 7 Hill St BIRMINGHAM WEST MIDLANDS B5 4UU UNITED KINGDOM
Telephone Number	01628-492000
Fax Number	01628-492260
D-U-N-S® Number	21-456-7885
Registration Number	434567
Web Address	www.dnb.com.uk
Registered Address	11th Floor, Centre City Tower, 7 Hill St, Birmingham B5 4UN UNITED KINGDOM
Line of Business (SIC)	TELEPHONE COMMUNICATION SERVICES (4811)

D&B Risk Assessment

RISK OF BUSINESS FAILURE: HIGHER THAN AVERAGE

D&B Rating	2A 3	
Financial Strength	2A	(based on tangible net worth) £ 2,978,191
Risk Indicator	3	Represents a greater than average risk of business failure.

D&B Maximum Credit	£165,000
Maximum amount on monthly open credit terms.	



My e-Portfolio Data

My Credit Limit	Not avail.	My Account Number	Not avail.
Notes to Account	Not avail.	My Reference	Not avail.

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 D & B SAMPLE CO LTD over the last 12 months compared to the average for its industry group.



Comparison of Financial Strength

Financial Strength of D & B SAMPLE CO LTD: **2A**

Total number of businesses in the industry with known Financial Strength **772** of these

- **47 (6.1%)** have a higher Financial Strength.
- **35 (4.5%)** have the same Financial Strength.
- **690 (89.4%)** have a lower Financial Strength.

Commentary

- Today's Failure Score of 35 indicates that D & B SAMPLE CO LTD is more likely to fail than industry average.
- Total number of businesses in the same industry group as D & B SAMPLE CO LTD : **1,919**
- Average Industry Score **44**

Payment Information

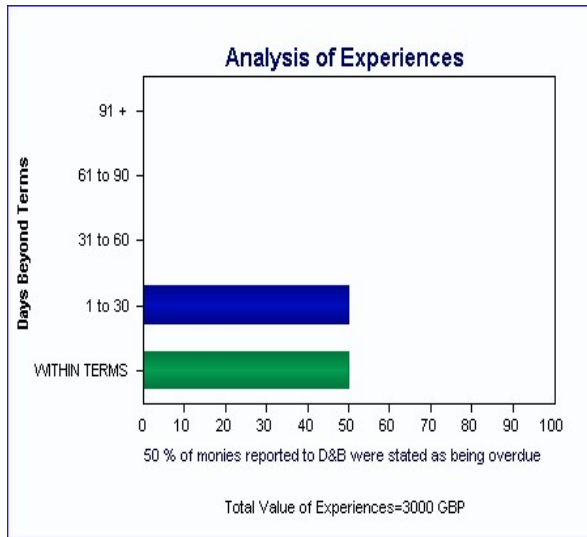
D&B collects in excess of 100 million payment experiences on European businesses each year. The information shown below indicates how D & B SAMPLE CO LTD has been paying its bills.

Calculated From:	1	payment experiences over last 12 months.
Total Value of Experiences	£3,000	
Average Value of Experiences	£3,000	

Payment Experiences Summary

Value Bands GBP	Number of Experiences	Total Value GBP	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	3,000	50	50	-	-	-
< 1,000	-	-	-	-	-	-	-
Total	1	3,000					

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



Payment Industry Comparison

This is the industry comparison based on the 1,777 businesses in the same industry group as D & B SAMPLE CO LTD where D&B has payment experiences.

- The upper quartile (top 25%) **pays within terms** with a payment score of **80**.
- The median (middle 50%) **pays 6 days beyond terms** with a payment score of **76**.
- The lower quartile (bottom 25%) **pays 19 days beyond terms** with a payment score of **65**.

Accounts Placed for Collection

Over the past 36 months, D&B has received information on the following amounts having been placed with external collection agents for recovery from this business:

Date Claim Received	Age of Claim (Days)	Amount of Claim	Status of claim	Legal action taken	Claim disputed	Country of origin
01 Jan 2000	31	3338.14	Open	-	-	-

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 13 Dec 2006.

Judgements

Year	Total Judgments	Total Value	Closed Judgements	Value (Closed)
2006	2	£500	0	£0
2005	1	£60	0	£0
2004	0	0	0	0
2003	0	0	0	0
2002	0	0	0	0
Total	3	£560	0	£0

Date Registered	Name Quoted	Value	Court	Plaint Number	Judgment Type	Date Closed
29 Sep 2006	D & B SAMPLE CO LTD	-	Birmingham	-	Absence Decrees	-
29 Sep 2006	D & B SAMPLE CO LTD	500	Birmingham	KC135792	County Court Judgement	-
10 Jun 2005	D & B SAMPLE CO LTD	60	BIRMINGHAM	KC789101	County Court Judgement	-

Mortgages and Charges

Number of registered charges: 5

Date Registered	CRO Number	Charge Type
20 Mar 1997	434567	A dummy mortgage created 20.03.97/Midland Dummy Bank plc.
20 Mar 1997	434567	A dummy mortgage created 20.03.97 to Midland Dummy Bank plc.
1993	-	A Debenture to National Westminster Bank PLC
05 May 1992	434567	Debenture created 01.05.92/D. & B. Sample Holding Co/all moneys/general charge.
1992	-	A Mortgage to Barclays Bank PLC

Number of satisfied charges: 1

Date Registered	CRO Number	Charge Type
09 Mar 1998	434567	20.3.97

On 290906 an account in the amount of 100 was placed against subject with Dun & Bradstreet for collection. Accounts are sometimes placed for collection even though the existence or amount of the debt may be disputed.

Legal Filing Summary

Registration Number 434567
Accounts Reference Date 3103

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

Current Principals

There are currently **8** principals. There have been **0** appointments in the last 12 months.

Miss Julie Whittaker, President, Company Secretary

Address 20 Hurford Rd , Leeds , West Yorkshire , LS11 9PS
Date of Birth 02 Aug 1967

Other Current Associations

Company Name	Date Appointed
D & B SAMPLE SUBSIDIARY CO LTD	31 Dec 1995
D & B SAMPLE HOLDING CO LTD	Before 1991

Mr Jonathan McCreedy, Chairman

Address Craven Cottage , New Denson Rd , Willenhall , West Midlands , WV23 2XB , UNITED KINGDOM
Date of Birth 22 Jun 1936

Other Current Associations

Company Name	Date Appointed
D & B SAMPLE SUBSIDIARY CO LTD	16 Jan 1994
D & B SAMPLE HOLDING CO LTD	Before 1991

Mrs Joan Beatrix Culloden, Managing Director

Address 16B Lundy Ho , Evergreen La , St. Johns , Edinburgh , EH11 1FH , UNITED KINGDOM
Date of Birth 01 Sep 1961

Other Current Associations

Company Name	Date Appointed
D & B SAMPLE SUBSIDIARY CO LTD	01 Dec 1995
D & B SAMPLE HOLDING CO LTD	Before 1991

Mr Paul Shelley, Financial Director

Address 116a Upper High St , Long Meadow Bank , Edgbaston , Birmingham , B62 9PL , UNITED KINGDOM
Date of Birth 16 Sep 1962

Other Current Associations

Company Name	Date Appointed
D & B SAMPLE SUBSIDIARY CO LTD	01 Jan 1985
D & B SAMPLE HOLDING CO LTD	Before 1991

Mr Guy Jacques-Pierot, Sales Director

Address 11 Rue De Poulenc , Boulon-Devion , Paris , 75006 , FRANCE
Date of Birth 01 Nov 1967

Other Current Associations

Company Name	Date Appointed
D & B SAMPLE SUBSIDIARY CO LTD	24 Feb 1996
D & B SAMPLE HOLDING CO LTD	Before 1991

Mr Paul Vert, Marketing Director

Date of Birth 24 Feb 1965
Nationality French
Occupation Director
Date Appointed 29 Apr 1998

No other current associations**Mr Klaus Preston, Personnel Director**

Address "Johnstone Step" , Blackheath Way , Coventry Rd , Sheffield , South Yorkshire , S16 9LL , UNITED KINGDOM
Date of Birth 16 Feb 1956

Other Current Associations

Company Name	Date Appointed
D & B SAMPLE SUBSIDIARY CO LTD	16 Sep 1989
D & B SAMPLE HOLDING CO LTD	Before 1991

Mrs Lauren Jenny Franklyn, Non-Executive Director

Address 7 Hill St , Birmingham , B5 4UN , UNITED KINGDOM
Date of Birth 29 Aug 1968
Nationality British

No other current associations

Subsidiaries

Company Name	Operates As	Year Started	% Shares owned
D & B SAMPLE SUBSIDIARY CO LTD	GENERAL RETAILERS	1984	-
D & B SAMPLE SUBSIDIARY CO LTD	-	1984	-

Legal Structure

Legal Form	Private limited company
Date Started	1984
Date of Registration	01 Nov 1984
Registration Number	434567
Registered office	11th Floor, Centre City Tower, 7 Hill St, Birmingham B5 4UN

History

- www.dnb.com

Operations

Operating as	SIC Code	NACE Code	UK SIC Code
TELEPHONE COMMUNICATION SERVICES	4811	64.20	64.200

Telecommunications distributors

Other Operating Details

Exports	to U S A; Germany; France; Italy
Employees	50

Banks

Name	Address	Bank Sort Code
Barclays Bank PLC	P O Box 65, 56 New St, Birmingham West Midlands B2 4EF.	20-07-71
National Westminster Bank PLC	25 High St, Colchester Essex CO1 1DG.	56-00-34

Management Comments

During our investigation:

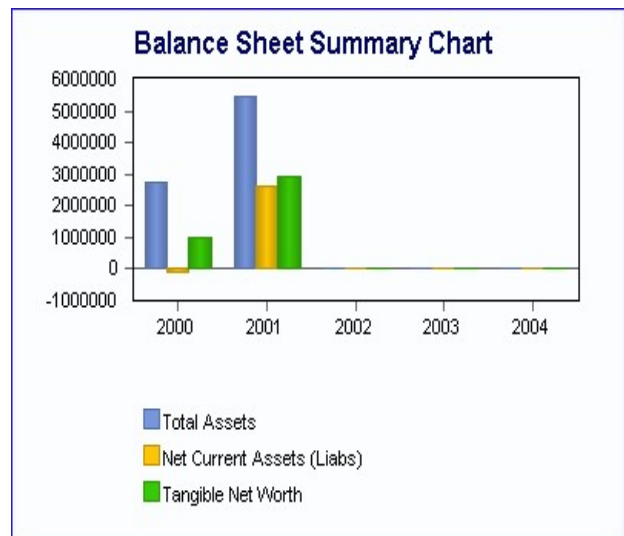
Julie Whittaker submitted the following
Turnover for 31.12.04

:4,000,000,000

Financial Summary

	Fiscal Non consolidated GBP 31 Dec 2004	Fiscal Non consolidated GBP 31 Dec 2003	Fiscal Non consolidated GBP 31 Dec 2002	Fiscal Non consolidated GBP 31 Dec 2001 (000's)	Fiscal Non consolidated GBP 31 Dec 2000 (000's)
Sales Turnover	15,445,000	15,545,000	14,545,000	3,826,660	2,825,500
Exports	24,975	24,975	24,975	14,535	14,535
Profit / (Loss) Before Taxes	115,120	115,120	114,120	1,044,760	43,600
Equity Shareholders Funds	2,978,191	2,978,191	2,978,191	2,937,276	1,008,300
Tangible Net Worth	2,978,191	2,978,191	2,978,191	2,933,576	1,004,600
Total Fixed Assets	1,692,710	1,692,710	1,692,710	1,604,300	1,604,300
Total Assets	5,870,707	5,770,707	5,779,707	5,445,076	2,754,000
Total Current Assets	4,177,997	4,077,997	4,086,997	3,844,476	1,153,400
Total Current Liabilities	2,718,009	2,618,009	2,627,009	1,229,200	1,229,200
Net Current Assets (Liabilities)	1,459,988	1,459,988	1,459,988	2,615,276	(75,800)
Long Term Debt	174,507	174,507	174,507	1,282,300	520,200
Employees**	50	50	50	500	237

(** not in 000's)



Profit And Loss Accounts

	Fiscal Non consolidated GBP 31 Dec 2004	Fiscal Non consolidated GBP 31 Dec 2003	Fiscal Non consolidated GBP 31 Dec 2002	Fiscal Non consolidated GBP 31 Dec 2001 (000's)	Fiscal Non consolidated GBP 31 Dec 2000 (000's)
Net Sales	15,445,000	15,545,000	14,545,000	3,826,660	2,825,500
Including Exports of	24,975	24,975	24,975	14,535	14,535
Cost of sales	8,741,801	8,841,801	8,841,801	2,256,700	2,256,700
Gross Profit / (loss)	6,703,199	6,703,199	5,703,199	1,569,960	568,800
Advertising & Commercial Distribution costs	261,495	361,495	361,495	-	-
General Expenses	6,419,893	6,219,893	5,219,893	484,800	484,800
Net Operating Income	21,811	121,811	121,811	1,085,160	84,000
Interest receivable / non group interest	-	-	-	10,900	10,900
Other financial income	101,000	1,000	-	3,500	3,500

Total Financial Income	101,000	1,000	0	14,400	14,400
Interest Payable	7,691	7,691	7,691	44,900	44,900
Other Group Financial Expenses	-	-	-	9,900	9,900
Total Financial Expenses	7,691	7,691	7,691	54,800	54,800
Profit / (Loss) Before Taxes	115,120	115,120	114,120	1,044,760	43,600
Corporation Tax	230,000	130,000	130,000	-	-
Total Corporation Tax	230,000	130,000	130,000	60,022	200
Total Other Tax	0	0	0	-	-
Profit / (Loss) After Taxes	(114,880)	(14,880)	(15,880)	984,738	43,400
Dividends	0	0	0	0	0
Retained Profit for the year	(114,880)	(14,880)	(15,880)	984,738	43,400

Reconciliation

Retained Earnings at start of year	2,388,328	2,288,328	2,289,328	1,621,838	634,200
Retained Profit for the year	(114,880)	(14,880)	(15,880)	984,738	43,400
Other Additions	-	-	-	2,900	2,900
Retained Earnings at end of year	2,273,448	2,273,448	2,273,448	2,609,476	680,500

NOTES

Number of Employees**	50	50	50	500	237
Directors Remuneration**	115	115	115	173,088	173,088
Payroll	4,752,649	3,752,649	3,752,649	6,387,000	6,387,000
Depreciation	327,953	427,953	427,953	-	-

(** not in 000's)

Balance Sheet

	Fiscal Non consolidated GBP 31 Dec 2004	Fiscal Non consolidated GBP 31 Dec 2003	Fiscal Non consolidated GBP 31 Dec 2002	Fiscal Non consolidated GBP 31 Dec 2001 (000's)	Fiscal Non consolidated GBP 31 Dec 2000 (000's)
FIXED ASSETS					
Other Intangibles	-	-	-	3,700	3,700
Total Intangible Assets	-	-	-	3,700	3,700
Land & Buildings	619,865	719,865	720,365	850,600	850,600
Fixtures & Equipment	1,072,845	972,845	972,345	668,400	668,400
TANGIBLE FIXED ASSETS	1,692,710	1,692,710	1,692,710	1,519,000	1,519,000
Long Term Investments	-	-	-	81,600	81,600
Total Fixed Assets	1,692,710	1,692,710	1,692,710	1,604,300	1,604,300
CURRENT ASSETS					
Other	2,588,845	2,588,845	2,597,845	114,200	114,200
Stock & work in progress	2,588,845	2,588,845	2,597,845	114,200	114,200
Cash at bank / in hand	393,659	343,659	350,659	32,500	32,500
Trade Debtors	603,879	553,879	546,879	452,500	452,500
Other receivables	15,649	15,649	15,649	11,600	11,600
Prepayments	469,281	469,281	475,281	15,100	15,100
Tax recoverable	106,497	106,497	100,497	-	-
Other Current assets	187	187	187	3,218,576	527,500
Total Current Assets	4,177,997	4,077,997	4,086,997	3,844,476	1,153,400
CURRENT LIABILITIES					

Trade Creditors	-	-	-	400,300	400,300
Accruals / Deferred Income	519,653	469,653	474,653	313,900	313,900
Bank loans & overdrafts	546,150	496,150	500,150	316,700	316,700
Amounts due to directors	3,500	3,500	3,500	-	-
Tax & Social Security	1,506,230	1,506,230	1,506,230	24,400	24,400
Amounts due to group companies	-	-	-	119,000	119,000
HP/Lease payments due in 1 year	21,726	21,726	121,726	-	-
Other Current Liabilities	120,750	120,750	20,750	54,900	54,900
Total Current Liabilities	2,718,009	2,618,009	2,627,009	1,229,200	1,229,200
Net Current Assets (Liabilities)	1,459,988	1,459,988	1,459,988	2,615,276	(75,800)
Total Assets less Current Liabilities	3,152,698	3,152,698	3,152,698	4,219,576	1,528,500
LONG-TERM LIABILITIES					
Amounts due to group companies	-	-	-	1,199,000	436,900
HP due after 1 year	160,258	160,258	160,258	-	-
Other long term liabilities	14,249	14,249	14,249	83,300	83,300
Total Long Term Liabilities	174,507	174,507	174,507	1,282,300	520,200
Net Assets	2,978,191	2,978,191	2,978,191	2,937,276	1,008,300
Net Worth / Shareholders Funds					
Issued Share Capital	379,743	479,743	529,743	242,300	242,300
Share Premium Account	-	-	-	85,500	85,500
Reserves	325,000	225,000	175,000	-	-
Retained Earnings / Profit & Loss Account	2,273,448	2,273,448	2,273,448	2,609,476	680,500
Equity Shareholders Funds	2,978,191	2,978,191	2,978,191	2,937,276	1,008,300
Tangible Net Worth	2,978,191	2,978,191	2,978,191	2,933,576	1,004,600
Notes to the Balance Sheet					
Guarantees given to pay off indebtedness	No	No	No	No	No

Key Financial Ratios

	31 Dec 2004	31 Dec 2003	31 Dec 2002	31 Dec 2001	31 Dec 2000
Profitability					
Profit Margin (%)	0.7	0.7	0.8	27.3	1.5
Shareholders' Return (%)	3.9	3.9	3.8	35.6	4.3
Return On Capital (%)	3.7	3.7	3.6	24.8	2.9
Return On Assets (%)	2.0	2.0	2.0	19.2	1.6
Financial Status					
Acid Test (x)	0.4	0.3	0.3	0.4	0.4
Current Ratio (x)	1.5	1.6	1.6	3.1	0.9
Solvency Ratio (%)	97.1	93.8	94.1	85.6	174.1
Fixed Assets/Net Worth (%)	56.8	56.8	56.8	51.8	151.2
Current Liabilities/Net Worth (%)	91.3	87.9	88.2	41.9	122.4
Current Liabilities/Stocks (%)	105.0	101.1	101.1	1,076.4	1,076.4
Asset Utility					
Stock Turnover Rate	6.0	6.0	5.6	33.5	24.7
Collection Period (days)	14.3	13.0	13.7	43.2	58.5
Asset Turnover (%)	263.1	269.4	251.7	70.2	102.5

Sales / Net Working Capital (x)	10.6	10.6	10.0	1.5	(37.3)
Assets / Sales (%)	38.0	37.1	39.7	142.4	97.6
Creditors / Sales (days)	-	-	-	38.2	51.7
Employee					
Capital / Employee*	63.1	63.1	63.1	8,439.2	6,449.4
Sales / Employee*	308.9	310.9	290.9	7,653.3	11,921.9
Profit / Employee*	2.3	2.3	2.3	2,089.5	184.0
Employee Average Wage*	95.1	75.1	75.1	12,774.0	26,949.4

(* in 000's)

Growth Rates

	2004 vs 2003	2004 vs 2002	2004 vs 2001	2004 vs 2000
Turnover	(0.64)	6.19	(99.6)	(99.45)
Gross Profit	0	17.53	(99.57)	(98.82)
Net Operating Profit	(82.09)	(82.09)	(100)	(99.97)
Profit Before Tax	0	0.88	(99.99)	(99.74)
Profit After Tax	(672.04)	(623.43)	(100.01)	(100.26)
Net Profit for the year	(672.04)	(623.43)	(100.01)	(100.26)
Number of Employees	0	0	(90)	(78.9)
Profit / Employee	0	0	(99.89)	(98.75)
Current Assets	2.45	2.23	(99.89)	(99.64)
Total Assets	1.73	1.57	(99.89)	(99.79)
Current Liabilities	3.82	3.46	(99.78)	(99.78)
Net Current Assets (Liabilities)	0	0	(99.94)	101.93
Total Assets less Current Liabilities	0	0	(99.93)	(99.79)
Long Term Liabilities	0	0	(99.99)	(99.97)
Net Assets	0	0	(99.9)	(99.7)

Auditors Opinions / Qualifications

Year	Qualified	Auditors Opinions
31 Dec 2004	No	-
31 Dec 2003	No	-
31 Dec 2002	No	-
31 Dec 2001	No	-
31 Dec 2000	No	-

Customer Service and Support

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Contact Information

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customerhelp@dnb.com

Telephone Number

0870 243 2344 (UK) / 1 890 923296 (IR)

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