



Background Report

Summary

Candidate Information

Full Name	Ms Toni Maurice Blurr
Date of Birth	18 Nov 1959
Address	35, Preville Court, 2 Naplin Road, London, E9 8TD, United Kingdom
National Insurance Number	PY852413D

Report Information

Report Prepared For	RiskReduct Limited
Reference	7
Date Submitted	25 April 2023
Date Completed	17 November 2023

Important – Please Read

RiskREDUCT uses its best efforts to ensure that the information presented in this report accurately reflects the truth at time of the report creation. We cannot be responsible for the accuracy or completeness of the information contained in this report, and assumes responsibility limited to accurately reporting the information as it appears from third party sources or is provided by a public office or agency from which the information was requested. By using the RiskReduct service you acknowledge your acceptance of these risks All findings contained within this report should not be a sole determining factor for making decisions with the above agencies.

Background Checks Included Within This Report:

Plan 1	Code	Completed	Status
1 Company Check	COMC	Yes	

B&G FINANCE LTD. Report

Section 1: Candidate Declared Companies

#	Company Name	Company No.	Status	Country	% Ownership	Is Director
1	RiskReduct	123456	Liquidation	Anguilla		No

Section 2: B&G FINANCE LTD. Profile

Company Name	B&G FINANCE LTD.	Company Number	10880789
Incorporation Date	24 Jul 2017	Company Status	InsolvencyProceedings
Registered Address	C/O Harrisons Business Recovery & Insolvency (London) Limited, Westgate House,9 Holborn,9 Holborn,EC1N 2LL	Nature of business (SIC)	64999
Registered Country	England	Type	Ltd
Accounts	Next accounts made up to 30 Sep 2019 due by 30 Sep 2020	Confirmation statement	Next statement date 20 Feb 2021 due by 03 Apr 2021
Last Accounts Made up to	30 Sep 2018	Last Statement Dated	20 Feb 2020
Accounts Overdue	Yes		

Section 3: Credit Rating & Limit

Credit information below is derived from the candidates credit report. The banding displays your candidate's score relative to the United Kingdom population as a whole broken into 6 equal sized groups. Higher scores stipulates greater creditworthiness and good financial stability.

Company Credit Rating			
68	Today's Rating [1-100]	68	Previous Rating [1-100] 58
	Today's Limit £	£50,000.00	Previous Limit £30,000.00
	Today's Contract Limit	£88,000.00	Rating Date 13 Apr 2022

Company Credit Limit Bands			
Rating - Key Financials Filed / Established		Rating - Newly Incorporated	
Rating	Description	Rating	Description
0 - 0	Not Rated	0 - 0	Not Rated
1 - 20	Caution - Credit at your discretion	1 - 29	Caution High Risk
21 - 29	Credit Against Collateral	30 - 50	Moderate Risk
30 - 50	Credit Worthy	51 - 100	Low Risk
51 - 70	Good Credit Worthiness		
71 - 100	Very Good Credit Worthiness		

Section 4: Commentary

Commentary List		
#	Comments	Impact
1	This company has been treated as a Small company in respect of the rating/limit generated	
2	This company has only made late payments on a low percentage of invoices.	
3	The latest Balance Sheet indicates a positive net working capital position.	
4	The latest cash balances represent a positive level in terms of the overall outstanding creditor obligations	●
5	There has been an increase in shareholders funds compared with the previous balance sheet.	●
6	This company trades in an industry with a lower level of corporate failures.	●

Section 5: Court and Insolvency Information

The number of CCJs (England, Wales and Northern Ireland) / Scottish Decrees :						1
#	Code	Date	Date Repaid	Amount	Status	Court;
1	DUMMYCASENUMBER	01 Jul 2010	01 Sep 2010	£6,002.00	Set Aside	HAMPLETOWN

Section 6: Current Directorship

#	Full Name	DOB	Age	Nationality	Function	Address	Appointed
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Section 7: Shareholders

#	Name	Currency	Share Count	Share Type	Nominal Value	Share %
1	Captain Jack Fiction	GBP	50000	ORDINARY	0.01	50%
2	Mary Imagination	GBP	50000	ORDINARY	0.01	50%

Section 8: Insolvency Proceedings

#	Administration Dates
	AdministrationStartedOn 01 Apr 2020
	AdministrationEndedOn 07 Apr 2022

1	Practitioner	Paul Robert Boyle
	Address	20 Midtown 20 Procter Street, Holborn London WC1V 6NX
2	Practitioner	David Michael Clements
	Address	20 Midtown 20 Procter Street, London WC1V 6NX
3	Practitioner	Anthony Murphy
	Address	Westgate House 9 Holborn, London EC1N 2LL








Section 9: Balance Sheet

	2014	Chg%	2013	Chg%
Currency	GBP		GBP	
▮ Tangible Assets	£9,256.00	12.11	£8,256.00	
▮ Intangible Assets	£3,000.00	200	£1,000.00	
▮ Fixed Assets	£6,000.00	0	£6,000.00	
▮ Current Assets	£9,001.00	12.51	£8,000.00	
▮ Trade Debtors	£802.00	-9.07	£882.00	
▮ Stock	£2,400.00	20	£2,000.00	
▮ Cash	£1,834.00	48.62	£1,234.00	
▮ Other Current Assets	£120.00	20	£100.00	
▮ Increase In Cash	£2,067.00	93.72	£1,067.00	
▮ Misc Current Assets	£600.00	200	£200.00	
▮ Total Assets	£110.00	10	£100.00	
▮ Total Current Liabilities	£106.00	-84.99	£706.00	
▮ Trade Creditors	£663.00	0.45	£660.00	
▮ Overdraft	£12,000.00	20	£10,000.00	
▮ Other Short Term Finance	£1,600.00	60	£1,000.00	
▮ Misc Current Liabilities	£667.00	17.64	£567.00	
▮ Other Long Term Finance	£2,400.00	20	£2,000.00	
▮ Long Term Liabilities	£500.00	66.67	£300.00	
▮ Overdraft Long Term Liabilities	£2,200.00	10	£2,000.00	
▮ Liabilities	£400.00	100	£200.00	
▮ Net Assets	£500.00	25	£400.00	
▮ Working Capital	£7,040.00	-22.12	£9,040.00	


Section 10: Profit & Loss

	2014	Chg%	2013	Chg%
▮ Turnover	12,000,000.00	20	10,000,000.00	
Consolidated Accounts	N		N	
Cost Of Sales				
▮ Export	£210.00	5	£200.00	
▮ Gross Profit	£24,000.00	20	£20,000.00	
▮ Directors Emoluments	£120,000.00	20	£100,000.00	
▮ Operating Profits	11,000.00	10	10,000.00	
▮ Depreciation	£1,000.00	0	£1,000.00	
▮ Audit Fees	£100.00	0	£100.00	
▮ Interest Payments	£210.00	5	£200.00	
▮ Pre Tax	31,000.00	3.33	30,000.00	
▮ Taxation	£884.00	0.23	£882.00	
▮ Post Tax	£21,000.00	-12.5	£24,000.00	
▮ Dividends Payable	£210.00	5	£200.00	
▮ Retained Profits				
▮ Salaries	£42,000.00	5	£40,000.00	

Section 11: Capital & Reserves

	2014	Chg%	2013	Chg%
 Paid Up Equity	£10,023.00	-49.94	£20,023.00	
 Profit Loss Reserve	£1,000.00	-50	£2,000.00	
 Sundry Reserves	£1,664.00	151.36	£662.00	
 Revaluation Reserve	£5,099.00	363.97	£1,099.00	
 Net Worth	£4,000.00	100	£2,000.00	
 Reserves	£2,017.00	-33.01	£3,011.00	
 Shareholder Funds	20,000.00	0	20,000.00	



Section 12: Cash Flow

	2014	Chg%	2013	Chg%
Start Date	01 Jan 2014		01 Jan 2013	
End Date	31 Dec 2014		31 Dec 2013	
 Net Worth	£4,000.00	100	£2,000.00	
 Net Cash Flow From Operations	£8,000.00	0	£8,000.00	
 Net Cash Flow Before Financing	£10,000.00	0	£10,000.00	
 Net Cash Flow From Financing	£20,000.00	0	£20,000.00	
 Contingent Liability	£20,000.00	0	£20,000.00	
Currency	GBP		GBP	
 Capital Employed	£10,000.00	0	£10,000.00	

Section 13: Miscellaneous

	2014	Chg%	2013	Chg%
 Contingent Liability	£20,000.00	0	£20,000.00	
 Employees	£26.00	0	£26.00	
Auditors	Fictional Companies Ltd		Fictional Companies Ltd	
Audit Qualification	No Adverse Comments		No Adverse Comments	
Bankers	Midminster		Midminster	
Bank Branch Code	00-00-00		00-00-00	
 Capital Employed	£10,000.00	0	£10,000.00	

Section 14: Ratios

	2014	Chg%	2013	Chg%
Pre Tax Margin	13.99 %		13.99 %	
Net Working Capital	-£17.68		-£17.68	
Gearing Ratio	169.37 %		169.37 %	
Equity	21.31 %		21.31 %	
 Creditor Days	£28.00	0	£28.00	
 Debtor Days	£14.00	0	£14.00	
Liquidity	£0.71		£0.71	
Return On Capital Employed	35.18 %		35.18 %	
Current Ratio	£0.89		£0.89	
Total Debt Ratio	1.5 %		1.5 %	
Stock Turnover Ratio	0.61 %		0.61 %	
Return On Assets Employed	22.09 %		22.09 %	
Return On Net Assets Employed	94.78 %		94.78 %	
Current Debt Ratio	1.57 %		1.57 %	

Section 16: Group Structure

Group Structure						
#	Company Name	Latest Key Financials	Consol Acc	Rating	Limit	Turnover
1	FictionallyGroupSi	01 Feb 2020		67	£2,000.00	£400,000.00