



# uk company report

## details

**Business Name:** PAPERGRAPHICS LIMITED

**Country:** GB

**Company Reg. No:** 01726045

**Activity Code:** 5156

**Activity Desc:** Wholesale other intermediate goods

**Status:** Active - Accounts Filed

**Latest Turnover:** £26,480,603

**Latest Shareholders Equity:** £3,192,372

**Common Credit Rating:** B

**Common Rating Desc:** Low Risk

**Credit Limit:** £155000

**Provider Credit Rating (0-100):** 58

**Provider Rating Desc:** Low Risk



22/10/2020



# company identification



Company identification details found

## Company Identification - Detailed Results

Business Name: PAPERGRAPHICS LIMITED

Registered Company Name: PAPERGRAPHICS LIMITED

Company Registration Number: 01726045

Country: GB

Date of Company Registration: 24/05/1983

Legal Form: Private limited with Share Capital

Company Status: Active - Accounts Filed

Currency of this Report: GBP

Principal Activity Code:

Principal Activity Description: The supply of speciality technology printing consumables.

Contact Address: DIVA INNOVATION CENTRE, CROMPTON WAY, CRAWLEY, West Sussex RH109QR

Contact Telephone Number: 01293643576

## Activities

Activity Code: 5156

Activity Description: Wholesale other intermediate goods

## Previous Names

Previous Name: HEELFIRTH LIMITED

Date Changed: 29/09/1986



## Credit Score - Detailed Results

Current Common Credit Rating: B  
Current Common Credit Description: Low Risk  
Current Credit Limit: 155000  
Current Provider Credit Rating (0 - 100): 58  
Current Provider Rating Description: Low Risk  
Previous Common Credit Rating: B  
Previous Common Credit Description: Low Risk  
Previous Credit Limit: 88000  
Previous Provider Credit Rating (0 - 100): 49  
Previous Provider Rating Description: Moderate Risk  
Current Contract Limit: £2,400,000  
Date Of Last Rating Changed: 06/12/2019

## Rating Definitions

### Financials Filed/Established

71-100	Very Low Risk
51-70	Low Risk
30-50	Moderate Risk
21-29	High Risk
1-20	Very High Risk
Not rated	Please see report for description

### Newly incorporated

51-100	Low Risk
30-50	Moderate Risk
1-29	Caution - High Risk
Not rated	Please see report for description

### International Score Band

A	Very Low Risk
B	Low Risk
C	Moderate Risk
D	High Risk
E	Not Rated

# contact information



Contact information details found

## Contact Information - Detailed Results

Address: DIVA INNOVATION CENTRE, CROMPTON WAY, CRAWLEY, West Sussex RH109QR  
Country:  
Telephone: 01293643576

## Other Address

Address: Diva Innovation Centre, Crompton Way, Crawley, West Sussex RH10 9QR  
Country:  
Telephone: 01293643576

## Previous Address

none

## Email Address

none

## Web Pages

PAPER-GRAPHICS.COM

# negative information



Negative information - none recorded

# director information



Director details found

## Director - Detailed Results

Name: Mr John Ernest Selby  
Gender: Male  
Address: Diva Innovation Centre Crompton Way, Crawley, West Sussex RH10 9QR  
DOB: 21/11/1958  
Position: Director  
Date Appointed: 13/10/1994

Name: Mr Nathan Charles Atkins

Gender: Male  
Address: Diva Innovation Centre Crompton Way, Crawley, West Sussex RH10 9QR  
DOB: 03/10/1976  
Position: Director  
Date Appointed: 01/07/2002

Name: Me Douglas Mcgregor Gilbertson  
Gender:  
Address: Diva Innovation Centre Crompton Way, Crawley, West Sussex RH10 9QR  
DOB: 18/08/1965  
Position: Director  
Date Appointed: 24/12/2015

### Previous Directors

Name: Michael T Lloyd

Gender: 0

Address:

DOB: 01/01/0001

Name: Celsus Harpur

Gender: 0

Address:

DOB: 01/01/0001

Name: Andrew John Irvin

Gender: 0

Address:

DOB: 01/01/0001

Name: Joing Koun Kim

Gender: 0

Address:

DOB: 01/01/0001

Name: Gordon David Latimer

Gender: 0

Address:

DOB: 01/01/0001

Name: Dong Wook Kim

Gender: 0

Address:

DOB: 01/01/0001

Name: Tea Won Kim

Gender: 0

Address:

DOB: 01/01/0001

Name: Robert Congreve Illiffe Ghest

Gender: 0

Address:

DOB: 01/01/0001

Name: Jae Hwan Kim

Gender: 0

Address:

DOB: 01/01/0001

Name: Stephen William Blick

Gender: 0

Address:

DOB: 01/01/0001

Name: Michael Thomas Lloyd

Gender: 0

Address:

DOB: 01/01/0001

Name: Ian William Baxter

Gender: 0

Address:

DOB: 01/01/0001

Name: Robin Draisey

Gender: 0

Address:

DOB: 01/01/0001

Name: Adrian Aylward

Gender: 0

Address:

DOB: 01/01/0001

Name: David Martin Spencer Waugh

Gender: 0

Address:

DOB: 01/01/0001

Name: ASB SECRETARIAL SERVICES LIMITED

Gender: 0

Address:

DOB: 01/01/0001

Name: Susan Caroline Edwards

Gender: 0

Address:

DOB: 01/01/0001

Name: A B & C SECRETARIAL LIMITED

Gender: 0

Address:

DOB: 01/01/0001

Name: SECRETARIAL SERVICES LIMITED

Gender: 0

Address:

DOB: 01/01/0001

# share capital structure



Share Capital Structure details found

## Share Capital Structure - Detailed Results

Issued Capital Share: 1000158

### Shareholders

Name: DIVA EUROPE LTD (1000158 shares of 1000158)

Share Percentage: 100

# group structure information



Group Structure details found

## Group Structure - Detailed Results

Ultimate Holding Company Name: PURE GENIUS HOLDINGS LIMITED  
Ultimate Holding Company Country: GB  
Immediate Holding Company Name: DIVA EUROPE LIMITED  
Immediate Holding Company Country: GB

## Subsidiary Companies

none

## Affiliated Companies

Affiliated Name: CWE SOLUTIONS LTD  
Country: GB  
Affiliated Name: PURE GENIUS FACILITIES MANAGEMENT LTD  
Country: GB  
Affiliated Name: CRAFTEC PAPER LIMITED  
Country: GB  
Affiliated Name: PURE GENIUS PROPERTIES LIMITED  
Country: GB

# other information



Other information details found

## Employees Information

Year: 2018  
Number Of Employees: 83  
Year: 2017  
Number Of Employees: 93  
Year: 2016  
Number Of Employees: 99

## Bankers

none

## Advisors

Auditor Name: MHA CARPENTER BOX  
Solicitor Name:

# financial statements information



Financial Statements details found

## Financial Statements - Detailed Results

Financial Year	31/12/2018	31/12/2017	31/12/2016
Number Of Weeks	52	52	52
Currency	GBP	GBP	GBP
Consolidated Accounts	False	False	False
Revenue	£26,480,603	£25,797,383	£25,432,837
Operating Costs	£26,199,793	£25,501,148	£24,819,588
Operating Profit	£280,810	£296,235	£613,249
Wages & Salaries	£2,844,930	£2,791,089	£2,406,948
Pension Costs	£43,409	£39,045	£73,474
Depreciation	£257,359	£222,973	£151,442
Amortisation	£322,222	£272,222	£0
Financial Expenses	£92,790	£128,561	£121,832
Profit Before Tax	£188,020	£171,838	£491,417
Tax	£-96,100	£-58,208	£-60,535
Profit After Tax	£91,920	£113,630	£430,882
Dividends	£0	£0	£125,000
Minority Interests	£0	£0	£0
Other Appropriations	£0	£200,000	£0
Retained Profit	£91,920	£-86,370	£305,882

## Balance Sheet

Financial Year	31/12/2018	31/12/2017	31/12/2016
Number Of Weeks	52	52	52
Currency	GBP	GBP	GBP
Consolidated Accounts	False	False	False
Total Tangible Assets	£896,388	£890,160	£594,991
Total Intangible Assets	£1,905,556	£2,227,778	£0
Total Other Fixed Assets	£0	£0	£0
<b>TOTAL FIXED ASSETS</b>	<b>£2,801,944</b>	<b>£3,117,938</b>	<b>£594,991</b>
Total Inventories	£3,130,280	£2,615,163	£2,731,286
Trade Debtors	£3,897,849	£4,207,365	£4,235,401
Miscellaneous Debtors	£4,723,307	£4,615,397	£4,208,073
Total Receivables	£8,621,156	£8,822,762	£8,443,474
Cash	£77,031	£906,153	£799,756
Other Current Assets	£0	£0	£0
<b>TOTAL CURRENT ASSETS</b>	<b>£11,828,467</b>	<b>£12,344,078</b>	<b>£11,974,516</b>
<b>TOTAL ASSETS</b>	<b>£14,630,411</b>	<b>£15,462,016</b>	<b>£12,569,507</b>
Trade Creditors	£5,156,997	£4,796,575	£4,334,282
Bank Liabilities	£3,369,959	£3,643,469	£1,445,559
Other Loans/Finance	£2,268,590	£2,912,083	£852,892
Miscellaneous Liabilities	£473,382	£835,161	£1,106,607
<b>TOTAL CURRENT LIABILITIES</b>	<b>£11,268,928</b>	<b>£12,187,288</b>	<b>£7,739,340</b>
Bank Liabilities due after 1 year	£0	£0	£0
Other Loans/Finance due after 1 year	£81,711	£106,476	£1,567,745
Miscellaneous Liabilities due after 1 year	£87,400	£67,800	£75,600
<b>TOTAL LONG TERM LIABILITIES</b>	<b>£169,111</b>	<b>£174,276</b>	<b>£1,643,345</b>
<b>TOTAL LIABILITIES</b>	<b>£11,438,039</b>	<b>£12,361,564</b>	<b>£9,382,685</b>
Called Up Share Capital	£1,000,158	£1,000,158	£1,000,158
Revenue Reserves	£2,192,214	£2,100,294	£2,186,664
Other Reserves	£0	£0	£0
<b>TOTAL SHAREHOLDERS EQUITY</b>	<b>£3,192,372</b>	<b>£3,100,452</b>	<b>£3,186,822</b>



## Other Financials

Financial Year	31/12/2018	31/12/2017	31/12/2016
Contingent Liabilities	Yes	Yes	Yes
Working Capital	£559,539	£156,790	£4,235,176
Net Worth	£1,286,816	£872,674	£3,186,822

## Ratios

Financial Year	31/12/2018	31/12/2017	31/12/2016
Pre-Tax Profit Margin	0.71	0.67	1.93
Return on Capital Employed	5.59	5.24	10.17
Return on Total Assets Employed	1.28	1.11	3.90
Return on Net Assets Employed	5.88	5.54	15.42
Sales/Net Working Capital	47.33	164.53	6.01
Stock Turnover Ratio	11.82	10.13	10.73
Debtor Days	53.57	59.36	60.61
Creditor Days	70.88	67.67	62.03
Current Ratio	1.05	1.01	1.55
Liquidity Ratio/Acid Test	0.77	0.79	1.19
Current Debt Ratio	3.52	3.93	2.42
Gearing	110.86	123.14	96.93
Equity in Percentage	25.09	23.43	25.35
Total Debt Ratio	3.58	3.98	2.94

# additional financials information



Additional financial information details found

## Additional financial information - Detailed Results

Year End Date	31/12/2018	31/12/2017	31/12/2016
Export	3962285	3439944	2917769
Cost of Sales	19915519	19594004	19243050
Directors Emoluments	82329	75322	269569
Revaluation Reserve	0	0	0
Gross Profit	6565084	6203379	6189787
Short Term HP Finance Lease Liabilities	77259	54528	22178
Long Term HP Finance Lease Liabilities	81711	106476	0

# company status information



Company status information - none recorded

# company history information



Company history information details found

## Company history - Detailed Results

Date: 08/05/2020

Description: Confirmation Statement

Date: 26/09/2019

Description: New Accounts Filed

Date: 26/09/2019

Description: New Accounts Filed

Date: 21/05/2019

Description: Confirmation Statement

Date: 26/02/2019

Description: Payment Data Update Received

Date: 13/02/2019

Description: Payment Data Update Received

Date: 27/10/2018

Description: Payment Data Update Received

Date: 10/10/2018

Description: Payment Data Update Received

Date: 09/10/2018

Description: New Accounts Filed

Date: 07/05/2018

Description: Confirmation Statement

Date: 16/10/2017

Description: New Accounts Filed

Date: 16/10/2017

Description: New Accounts Filed

Date: 11/10/2017

Description: Payment Data Update Received

Date: 10/05/2017

Description: Confirmation Statement

Date: 08/10/2016

Description: New Accounts Filed

Date: 08/10/2016

Description: New Accounts Filed

Date: 04/05/2016

Description: Annual Returns

Date: 18/03/2016

Description: Payment Data Update Received

Date: 26/01/2016

Description: New Board Member Me D.M. Gilbertson appointed

Date: 19/01/2016

Date: 19/01/2016

Description: New Board Member Me D.M. Gilbertson appointed

# additional information



Additional information details found

## Additional information - Detailed Results

### Payment information

Total Number of Invoices Available: 74

Total Number of Invoices Paid Before 30 Days Due: 50

Total Number of Invoices Paid After 30 Days Due: 24

Total number of Invoices currently outstanding where the due date has not yet been reached: 0

Total number of Invoices currently outstanding beyond the due date: 0

Dbt:

Industry Dbt:

Payment Trend:

Average Monthly Balance:

Balance:

Balance Within Terms:

### Misc. information

Negative Rating:

Fax Number:

Premise Type:

### Mortgage summary

Outstanding: 2

Satisfied: 9

### Mortgage details

Mortgage Type:

Persons Entitled: national westminster bank plc;

Status: Outstanding

Date Created: 22/04/2020

Date Registered: 26/04/2020

Date Satisfied:

Details: contains fixed charge.contains floatingcharge.floating charge covers all the property or undertaking of the company.contains negative pledge.

Mortgage Type:

Persons Entitled: rbs invoice finance ltd ;

Status: Outstanding

Date Created: 17/07/2018

Date Registered: 18/07/2018

Date Satisfied:

Details: contains fixed charge. contains floating charge. floating charge covers all the property or undertaking of the company. contains negative pledge.

Mortgage Type: all assets debenture

Persons Entitled: close invoice finance limited;

Status: Satisfied

Date Created: 21/12/2012

Date Registered: 22/12/2012

Date Satisfied: 05/05/2020

Details: fixed and floating charge over the undertaking and all property and assets present and future, including goodwill, bookdebts, uncalled capital, buildings, fixtures, fixed plant & machinery see image for full details

Mortgage Type: charge by way of debenture

Persons Entitled: close invoice finance limited;

Status: Satisfied

Date Created: 20/05/2010

Date Registered: 26/05/2010

Date Satisfied: 05/05/2020

Details: fixed and floating charge over the undertaking and all property and assets present and future, including goodwill, bookdebts, uncalled capital, buildings, fixtures, fixed plant & machinery. see image for full details

Mortgage Type: guarantee & debenture

Persons Entitled: barclays bank plc;

Status: Satisfied

Date Created: 05/10/2009

Date Registered: 14/10/2009

Date Satisfied: 26/06/2020

Details: fixed and floating charge over the undertaking and all property and assets present and future, including goodwill, bookdebts, uncalled capital, buildings, fixtures, fixed plant & machinery

Mortgage Type: composite guarantee and debenture

Persons Entitled: gmac commercial credit limited ;

Status: Satisfied

Date Created: 05/12/2001

Date Registered: 08/12/2001

Date Satisfied: 13/05/2011

Details: fixed and floating charges over the undertaking and all property and assets present and future including goodwill bookdebts uncalled capital buildings fixtures fixed plant and machinery see the mortgage charge document for full details

Mortgage Type: rent deposit deed

Persons Entitled: fooks property company limited ;

Status: Satisfied

Date Created: 01/06/2001

Date Registered: 15/06/2001

Date Satisfied: 12/11/2008

Details: the company's interest in the deposit account in which the chargee have placed the rental deposit monies the initial rent deposit is £9,765

Mortgage Type: rent deposit deed

Persons Entitled: fooks property company limited ;

Status: Satisfied

Date Created: 05/01/2000

Date Registered: 11/05/2000

Date Satisfied: 12/11/2008

Details: the deposit which means the amount from time to time standing to the credit of the deposit account is £19,530

Mortgage Type: debenture

Persons Entitled: confidential invoice discounting limited ;

Status: Satisfied

Date Created: 08/02/1999

Date Registered: 10/02/1999

Date Satisfied: 12/11/2008

Details: fixed and floating charges over the undertaking and all property and assets present and future including goodwill bookdebts uncalled capital buildings fixtures fixed plant and machinery

Mortgage Type: mortgage of deposited monies

Persons Entitled: lynton plc ;

Status: Satisfied

Date Created: 06/10/1995

Date Registered: 11/10/1995

Date Satisfied: 12/11/2008

Details: a book debt in the sum of £7667 owing by midland bank plc with all interest thereon see the mortgage charge document for full details

Mortgage Type: single debenture

Persons Entitled: lloyds bank plc ;

Status: Satisfied

Date Created: 13/10/1994

Date Registered: 01/11/1994

Date Satisfied: 12/11/2008

Details: fixed and floating charges over the undertaking and all property and assets present and future including goodwill bookdebts uncalled capital buildings fixtures fixed plant and machinery

## Commentary

Commentary Text: This company has been treated as a Medium company in terms of the score/limit that has been generated.

Positive Or Negative: Neutral

Commentary Text: This company's Equity in Percentage ratio shows a high percentage of the company's Assets are funded by Equity.

Positive Or Negative: Positive

Commentary Text: This company's latest accounts show a very high amount of Fixed Assets available.

Positive Or Negative: Positive

Commentary Text: This company's Pre-tax Profit figure shows a moderate profit for the latest trading period.

Positive Or Negative: Neutral

Commentary Text: An estimation based on the latest accounts indicates that this company settles its invoices with suppliers over a longer duration.

Positive Or Negative: Negative

Commentary Text: An estimation based on the latest accounts indicates that this company collects payments from customers over a longer duration.

Positive Or Negative: Negative

Commentary Text: This company trades in an industry with a low level of corporate failures.

Positive Or Negative: Positive