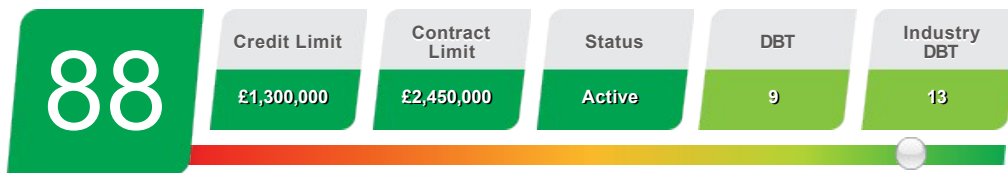


Company Name: **GOLDEX INVESTMENTS LIMITED**

Company No: **05593821**

Safe No: **UK05238144**

Company Status: **Active - Accounts Filed**



Registered Address: **WARWICK HOUSE PARK CORNER ROAD
SOUTHFLEET
GRAVESEND
DA13 9LN**

Your Name: **Jeremy Lovell**

Your User ID: **101003740**

Date / Time: **14:23 Thursday, 08 April 2021**

Your Name: Jeremy Lovell
Your User ID: 101003740
Date / Time: 14:23 Thursday, 08 April 2021

Limited Company
 Report Summary

Company Name: GOLDEX INVESTMENTS LIMITED
Company Number: 05593821
Safe Number: UK05238144



Company Summary

Registered Address	WARWICK HOUSE PARK CORNER ROAD SOUTHFLEET GRAVESEND DA13 9LN	Trading Address	Warwick House Park Corner Road Southfleet Gravesend, Kent DA13 9LN
Website Address	http://www.goldexinvestments.com		
VAT Number	GB123394330	Telephone Number	03718111606
Fax Number		TPS	No
FPS	Yes	Incorporation Date	14/10/2005
Type	Private limited with Share Capital	Previous Name	
FTSE Index	-	Date of Change	-
Filing Date of Accounts	11/07/2020	Currency	GBP
Share Capital	£440	Charity Number	-
SIC07	56102		
SIC07 Description	UNLICENCED RESTAURANTS AND CAFES		
SIC03	5530		
SIC03 Description	RESTAURANTS		
Principal Activity	A group engaged of managing coffee shops.		

Credit Score & Limit

Todays Score [1-100]	88
Previous Score [0-100]	93
Todays Limit	£1,300,000
Previous Limit	£1,400,000
Todays Contract Limit	£2,450,000

Based upon the company's latest industry classification, today's score of 88 places the company in the upper 25% of 23086 companies sampled from the same industry

Score - Key Financials Filed / Established

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

Score - Newly Incorporated

Score	Description
● 51 - 100	Low Risk
● 30 - 50	Moderate Risk
● 1 - 29	Caution - High Risk
Not Scored	Please see report for description

INTERNATIONAL SCORE

SCORE DESCRIPTION

**International Score Description:****Very Low Risk**

The Creditsafe International Score represents a common risk scoring platform which enables companies to be compared on an international basis.

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

Additional Information

CCJ's	0 (£0)	Accountant	-
No CCJ Information To Display		Mortgages	5
Ultimate Holding Company	GOLDEX INVESTMENTS LIMITED	Trade Debtors	-
		Group	3 companies
		Linkages	0 companies
		Countries	In 0 countries

Key Financials

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/10/2019	£10,938,261	£78,174	£15,039,475	252
31/10/2018	£15,097,639	£9,560,107	£15,379,680	405
31/10/2017	£9,665,789	£738,456	£6,320,811	278

Mortgage Summary

Total Mortgage	5
Outstanding	1
Satisfied	4

Trade Debtors / Bad Debt Summary

Total Number of Documented Trade	1
Total Value of Documented Trade	£20,000

VAT Details

VAT Number	GB123394330
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Commentary

This company has been treated as a Large company in terms of the score/limit that has been generated.



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



This company has a high amount of capital available for re-investment.



This company has a high amount of Equity within the business.



CCJ

Total Number of Exact CCJs - 0

Total Value of Exact CCJs -

Total Number of Possible CCJs - 0

Total Value of Possible CCJs -

Total Number of Satisfied CCJs - 0

Total Value of Satisfied CCJs -

Total Number of Writs - -

Payment Information

Trade Payment Information

Average Invoice Value	£242.17
Invoices available	187
Paid	178
Outstanding	9



Trade Payment Data is real life payment experiences gathered from selected third party partners big and small who send us trade payment information on their complete sales ledger.

- Within Terms
- 0-30 Days
- 61-90 Days
- 91+ Days
- 31-60 Days

Customer Payment Experiences



Number of Experiences

-

Customer Payment Experiences are supplied by Creditsafe users based on their payment experience with their customers.

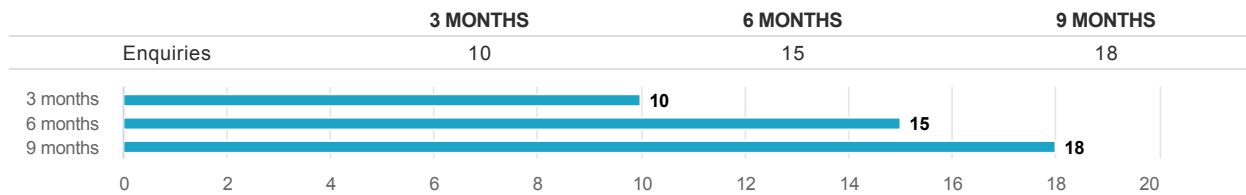
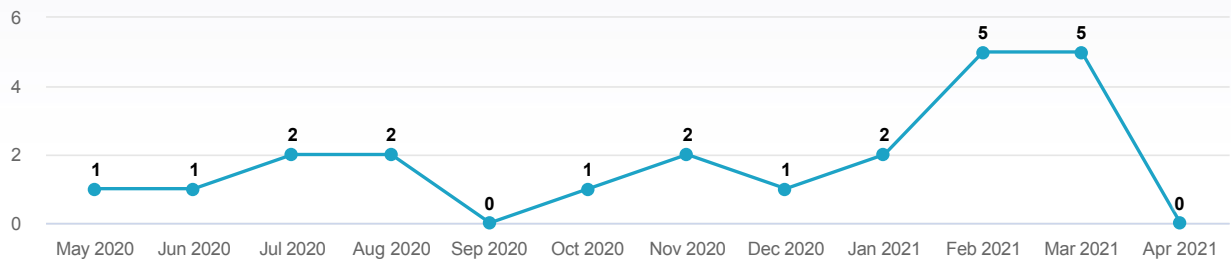
Enquiries Trend

The last enquiry date was 12/03/2021

There have been 22 enquiries in the last 12 months.

There are an average of 2 reports taken each month.

Monthly Breakdown



Total Current Directors	2	Total Current Secretaries	0
Total Previous Directors / Company Secretaries	4	Total Person's With Significant Control	2

Current Directors
















Title	Mr	Function	Director
Name	Diljit Singh Brar	Nationality	British
Date of Birth	12/1963	Present Appointments	9
Latest Address	Warwick House Park Corner Road, Southfleet, Gravesend, Kent	Appointment Date	17/10/2005
Post Code	DA13 9LN	Occupation	-
Title	Mr	Function	Director
Name	Satnam Brar	Nationality	British
Date of Birth	03/1965	Present Appointments	4
Latest Address	Warwick House Park Corner Road, Southfleet, Gravesend, Kent	Appointment Date	28/11/2014
Post Code	DA13 9LN	Occupation	Director

Current Company Secretary











Top Shareholders








Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
DILJIT BRAR	GBP	380	ORDINARY A	1	86.36

Profit & Loss






Date Of Accounts	31/10/19	(%)	31/10/18	(%)	31/10/17	(%)	31/10/16	(%)	31/10/15
Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
Consolidated A/cs	Y	(%)	Y	(%)	Y	(%)	Y	(%)	Y
 Turnover	£10,938,261	-27.5%	£15,097,639	56.2%	£9,665,789	-12.3%	£11,016,724	-21.7%	£14,066,568
 Export	-	-	-	-	-	-	-	-	-
 Cost of Sales	£6,772,443	-29.2%	£9,567,641	58.6%	£6,033,890	-16.2%	£7,199,453	-15%	£8,467,201
 Gross Profit	£4,165,818	-24.7%	£5,529,998	52.3%	£3,631,899	-4.9%	£3,817,271	-31.8%	£5,599,367
 Wages & Salaries	£3,454,769	-22.8%	£4,472,921	54.6%	£2,893,631	-20.8%	£3,651,334	0.9%	£3,617,446
 Directors Emoluments	£152,024	146.7%	£61,629	-41%	£104,532	-81.1%	£554,296	999.9%	£27,000
 Operating Profit	-	-	-	-	-	-	£147,632	-92%	£1,854,367
 Depreciation	£544,637	-20.4%	£683,794	38.3%	£494,273	4.5%	£472,868	1%	£467,994
 Audit Fees	£5,600	-4.3%	£5,850	6.4%	£5,500	4.8%	£5,250	5%	£5,000
 Interest Payments	£20,996	75.4%	£11,971	-84.8%	£78,850	0.4%	£78,546	24.7%	£63,003
 Pre Tax Profit	£78,174	-99.2%	£9,560,107	999.9%	£738,456	71.8%	£429,833	-77.1%	£1,876,466
 Taxation	-£170,652	43.3%	-£301,238	-71.8%	-£175,304	-78.1%	-£98,436	77.8%	-£443,270
 Profit After Tax	-£92,478	-101%	£9,258,869	999.9%	£563,152	69.9%	£331,397	-76.9%	£1,433,196
 Dividends Payable	£247,727	23.9%	£200,000	-	£200,000	-	£200,000	-33.3%	£300,000
 Retained Profit	-£340,205	-103.8%	£9,058,869	999.9%	£363,152	176.4%	£131,397	-88.4%	£1,133,196

Balance Sheet






Date Of Accounts	31/10/19	(%)	31/10/18	(%)	31/10/17	(%)	31/10/16	(%)	31/10/15
 Tangible Assets	£3,087,687	5.8%	£2,918,092	2.3%	£2,851,864	-3.6%	£2,959,265	-18.4%	£3,626,114
 Intangible Assets	£390,000	-25%	£520,000	-	-	-	-	-100%	£253,596
 Total Fixed Assets	£3,477,687	1.2%	£3,438,092	20.6%	£2,851,864	-3.6%	£2,959,265	-23.7%	£3,879,710
 Stock	£79,234	4%	£76,152	18.9%	£64,032	-29.1%	£90,302	-10.5%	£100,918
 Trade Debtors	£28,369	999.9%	£2,257	-98.8%	£190,918	103.5%	£93,823	170.4%	£34,698
 Cash	£5,635,322	-25%	£7,516,565	972.2%	£701,014	14.4%	£612,981	-54.5%	£1,347,211
 Other Debtors	£9,359,914	23.6%	£7,573,992	7.7%	£7,031,050	-1.6%	£7,142,123	11.2%	£6,424,413
 Miscellaneous Current Assets	-	-	-	-	-	-	-	-	-
 Total Current Assets	£15,102,839	-0.4%	£15,168,966	89.9%	£7,987,014	0.6%	£7,939,229	0.4%	£7,907,240
 Trade Creditors	£768,426	37.3%	£559,496	-23.4%	£730,717	-19.6%	£909,299	-17%	£1,094,922

 Bank Loans & Overdrafts	£319,954	-46.1%	£593,628	-36%	£927,482	-26%	£1,252,983	52.1%	£823,901
 Other Short Term Finance	£3,781	-68.5%	£11,986	869%	£1,237	-	-	-	-
 Miscellaneous Current Liabilities	£1,964,689	48.7%	£1,321,682	75.1%	£755,025	25.7%	£600,447	-31%	£870,671
 Total Current Liabilities	£3,056,850	22.9%	£2,486,792	3%	£2,414,461	-12.6%	£2,762,729	-1%	£2,789,494
 Bank Loans & Overdrafts and LTL	£804,155	-39.7%	£1,334,214	-56%	£3,031,088	-11.7%	£3,431,089	22.8%	£2,795,035
 Other Long Term Finance	-	-	-	-	-	-	-	-	-
 Total Long Term Liabilities	£484,201	-34.6%	£740,586	-64.8%	£2,103,606	-3.4%	£2,178,106	10.5%	£1,971,134





Capital & Reserves

Date Of Accounts	31/10/19	(%)	31/10/18	(%)	31/10/17	(%)	31/10/16	(%)	31/10/15
 Called Up Share Capital	£440	-	£440	-	£440	-	£440	-12%	£500
 P & L Account Reserve	£15,038,975	-2.2%	£15,379,180	143.3%	£6,320,311	6.1%	£5,957,159	-15.2%	£7,025,822
 Revaluation Reserve	-	-	-	-	-	-	-	-	-
 Sundry Reserves	£60	-	£60	-	£60	-	£60	-	-
 Shareholder Funds	£15,039,475	-2.2%	£15,379,680	143.3%	£6,320,811	6.1%	£5,957,659	-15.2%	£7,026,322




Other Financial Items

Date Of Accounts	31/10/19	(%)	31/10/18	(%)	31/10/17	(%)	31/10/16	(%)	31/10/15
 Net Worth	£14,649,475	-1.4%	£14,859,680	135.1%	£6,320,811	6.1%	£5,957,659	-12%	£6,772,726
 Working Capital	£12,045,989	-5%	£12,682,174	127.6%	£5,572,553	7.7%	£5,176,500	1.1%	£5,117,746
 Total Assets	£18,580,526	-0.1%	£18,607,058	71.7%	£10,838,878	-0.5%	£10,898,494	-7.5%	£11,786,950
 Total Liabilities	£3,541,051	9.7%	£3,227,378	-28.6%	£4,518,067	-8.6%	£4,940,835	3.8%	£4,760,628
 Net Assets	£15,039,475	-2.2%	£15,379,680	143.3%	£6,320,811	6.1%	£5,957,659	-15.2%	£7,026,322

Cash Flow















Date Of Accounts	31/10/19	(%)	31/10/18	(%)	31/10/17	(%)	31/10/16	(%)	31/10/15
 Net Cashflow from Operations	£273,074	-84.4%	£1,751,857	134.2%	£748,174	93.4%	£386,772	-74.6%	£1,525,348
 Net Cashflow before Financing	-£1,281,153	-115.2%	£8,438,588	999.9%	-£578,784	-34.3%	-£431,096	-73.5%	-£248,505
 Net Cashflow from Financing	-£600,090	63%	-£1,623,037	-343.4%	£666,817	320%	-£303,134	-149.8%	£608,705
 Increase in Cash	-£1,881,243	-127.6%	£6,815,551	999.9%	£88,033	112%	-£734,230	-303.8%	£360,200

Miscellaneous

Date Of Accounts	31/10/19	(%)	31/10/18	(%)	31/10/17	(%)	31/10/16	(%)	31/10/15
 Contingent Liability	YES	-	YES	-	YES	-	NO	-	NO
 Capital Employed	£15,523,676	-3.7%	£16,120,266	91.4%	£8,424,417	3.5%	£8,135,765	-9.6%	£8,997,456
 Number of Employees	252	-37.8%	405	45.7%	278	2.2%	272	-23.6%	356
Accountants									

Auditors	BEAK KEMMENOE
Auditor Comments	The audit report contains no adverse comments
Bankers	
Bank Branch Code	

Ratios

Date Of Accounts	31/10/19	31/10/18	31/10/17	31/10/16	31/10/15
 Pre-tax profit margin %	0.71	63.32	7.64	3.90	13.34
 Current ratio	4.94	6.10	3.31	2.87	2.83
 Sales/Net Working Capital	0.91	1.19	1.73	2.13	2.75
 Gearing %	5.30	8.70	48	57.60	39.80
 Equity in %	82.70	85	58.30	54.70	60.90
 Creditor Days	25.57	13.48	27.51	30.04	28.33
 Debtor Days	0.94	0.05	7.18	3.09	0.89
 Liquidity/Acid Test	4.91	6.06	3.28	2.84	2.79
 Return On Capital Employed %	0.50	59.30	8.76	5.28	20.85
 Return On Total Assets Employed %	0.42	51.37	6.81	3.94	15.91
 Current Debt Ratio	0.20	0.16	0.38	0.46	0.39
 Total Debt Ratio	0.23	0.20	0.71	0.82	0.67
 Stock Turnover Ratio %	0.72	0.50	0.66	0.81	0.71
 Return on Net Assets Employed %	0.51	62.16	11.68	7.21	26.70

Report Notes

There are no notes to display.

Status History

No Status History found

Event History

Date	Description
21/07/2020	New Accounts Filed
21/07/2020	New Accounts Filed
13/07/2020	Confirmation Statement
14/12/2019	New Accounts Filed
14/12/2019	New Accounts Filed
12/11/2019	New Accounts Filed
12/11/2019	New Accounts Filed
01/11/2019	Payment Data Update Received
01/11/2019	New Accounts Filed
25/07/2019	Confirmation Statement
27/02/2019	Payment Data Update Received
18/12/2018	Payment Data Update Received
03/08/2018	New Accounts Filed

03/08/2018	New Accounts Filed
01/08/2018	Payment Data Update Received

Score History [Show graph](#)

Date	Score	Description
22/07/2020	88	Very Low Risk
06/12/2019	93	Very Low Risk
A new scoring system was introduced on the 06/12/2019. Click here for more information.		
12/11/2019	96	Very Low Risk
01/11/2019	66	Low Risk
31/10/2019	41	Moderate Risk
27/10/2019	Not Scored	Financial Statements too old
27/02/2019	41	Moderate Risk
18/12/2018	35	Moderate Risk
03/08/2018	25	High Risk
02/08/2018	17	Very High Risk

Limit History [Show graph](#)

Date	Limit
22/07/2020	£1,300,000
06/12/2019	£1,400,000
A new scoring system was introduced on the 06/12/2019. Click here for more information.	
12/11/2019	£1,400,000
01/11/2019	£725,000
31/10/2019	£145,000
27/10/2019	-
27/02/2019	£145,000
18/12/2018	£125,000
03/08/2018	£0
02/08/2018	£0

Previous Company Names

No Previous Names found

Writ Details

No writs found

Statistics

Group	3 companies
Linkages	0 companies
Countries	In 0 countries

Summary

Holding Company	GOLDEX INVESTMENTS LIMITED
Ownership Status	Ultimately Owned
Ultimate Holding Company	GOLDEX INVESTMENTS LIMITED

Group Structure

Full

Company Name	Safe Number	Registered Number	Latest Key Financials	Consol. Accounts	Score	Limit	Turnover
GOLDEX INVESTMENTS LIMITED	UK05238144	05593821	31.10.2019	Y	88	£1,300,000	£10,938,261
GOLDEX INVESTMENTS KID...	UK18782299	13055628	-	N	42	£500	
GOLDEX INVESTMENTS (S...	UK08087376	07851583	31.10.2019	N	55	£50,000	

Mortgage Details

Mortgage Type:	LEGAL MORTGAGE
Date Charge Created:	12/12/12
Date Charge Registered:	13/12/12
Date Charge Satisfied:	26/07/16
Status:	SATISFIED
Person(s) Entitled:	HSBC BANK PLC
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER
Details:	F/H PROPERTY K/A WHITE HORSE INN 64 HIGH STREET EDENBRIDGE T/NO K696949 WITH THE BENEFIT OF ALL RIGHTS, LICENCES, GUARANTEES, RENT DEPOSITS, CONTRACTS, DEEDS UNDERTAKINGS & WARRANTIES RELATING TO THE PROPERTY. ANY SHARES OR MEMBERSHIP RIGHTS IN ANY MANAGEMENT COMPANY FOR THE PROPERTY. ANY GOODWILL OF ANY BUSINESS FROM TIME TO TIME CARRIED ON AT THE PROPERTY. ANY RENTAL & OTHER MONEY PAYABLE AND ANY LEASE LICENCE OR OTHER INTEREST CREATED IN RESPECT OF THE PROPERTY & ALL OTHER PAYMENTS WHATEVER IN RESPECT OF THE PROPERTY
Mortgage Type:	DEBENTURE
Date Charge Created:	02/11/12
Date Charge Registered:	10/11/12
Date Charge Satisfied:	-
Status:	OUTSTANDING
Person(s) Entitled:	HSBC BANK PLC
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER
Details:	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, BOOK DEBTS, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY
Mortgage Type:	LEGAL CHARGE
Date Charge Created:	27/04/11
Date Charge Registered:	28/04/11
Date Charge Satisfied:	26/07/14
Status:	SATISFIED
Person(s) Entitled:	NATIONAL WESTMINSTER BANK PLC
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER
Details:	WHITE HORSE INN 64 HIGH STREET EDENBRIDGE KENT T/NO:K696949 BY WAY OF FIXED CHARGE ANY OTHER INTEREST IN THE PROPERTY, ALL RENTS RECEIVABLE & ALL PLANT MACHINERY FIXTURES FITTINGS FURNITURE EQUIPMENT IMPLEMENTS & UTENSILS. THE GOODWILL OF ANY BUSINESS CARRIED ON AT THE PROPERTY & THE PROCEEDS OF ANY INSURANCE AFFECTING THE PROPERTY OR ASSETS.
Mortgage Type:	DEBENTURE
Date Charge Created:	26/10/09
Date Charge Registered:	28/10/09
Date Charge Satisfied:	13/09/18
Status:	SATISFIED
Person(s) Entitled:	NATIONAL WESTMINSTER BANK PLC
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER
Details:	FIXED AND FLOATING CHARGE OVER THE UNDERTAKING AND ALL PROPERTY AND ASSETS PRESENT AND FUTURE, INCLUDING GOODWILL, UNCALLED CAPITAL, BUILDINGS, FIXTURES, FIXED PLANT & MACHINERY
Mortgage Type:	DEBENTURE
Date Charge Created:	12/11/05

Date Charge Registered:	16/11/05
Date Charge Satisfied:	03/02/10
Status:	SATISFIED
Person(s) Entitled:	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGE ON ANY ACCOUNT WHATSOEVER
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

Creditor Details

	Total Number	Total Value
Trade Creditors	0	-
No Creditor Data		

Trade Debtors / Bad Debt Detail

	Total Number of Documented Trade	Total Value of Documented Trade	
Trade Debtors	1	£20,000	
Company Name		Amount	Statement Date
Corporate D N A Ltd		£20,000	01/09/2017

Previous Director/Company Secretaries

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Mohamad Kafeel Khan	1	2	1
HANOVER DIRECTORS LIMITED	1	8878	46933
HCS SECRETARIAL LTD	7	8906	47151
Mohamad Kafeel Khan	1	2	1

Total Persons With Significant Control	2	Total Protected Persons With Significant Control	0	Total Statements	0
Active	1	Active	0	Active	0
Ceased	1	Ceased	0	Ceased	0

Active Persons With Significant Control

Name	Mr Diljit Singh Brar	Kind	Individual Person With Significant Control
Address	Warwick House Park Corner Road, Southfleet, Gravesend, Kent	Country Of Residence	England
Post Code	DA13 9LN	Nationality	British
Date of Birth	12/1963	Notified On	06/04/2016

Nature Of ControlOwnership of shares - between
25% and 50%**Ceased Persons With Significant Control**

Name	Mr Satnam Brar	Kind	Individual Person With Significant Control
Address	Warwick House Park Corner Road, Southfleet, Gravesend, Kent	Country Of Residence	England
Post Code	DA13 9LN	Nationality	British
Date of Birth	03/1965	Notified On	07/07/2018
Nature Of Control	Ownership of shares - between 25% and 50%	Ceased On	07/07/2018

Active Protected Persons With Significant Control

No Active Protected Persons With Significant Control To Display

Ceased Protected Persons With Significant Control

No Ceased Protected Persons With Significant Control To Display

Active Statements

No Active Statements To Display

Ceased Statements

No Ceased Statements To Display

Average Invoice Value

£242.17

Invoices available

187

Paid

178

Outstanding

9

Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales

ledger.

	Within Terms	0-30 Days	31-60 Days	61-90 Days	91+ Days
Paid	150	15	1	0	12
Outstanding	4	5	0	0	0



Creditsafe UK
Bryn House,
Caerphilly Business Park,
Van Rd,
Caerphilly,
CF83 3GG



www.creditsafeuk.com



twitter.com/creditsafeuk



facebook.com/creditsafeuk



linkedin.com/company/creditsafe

Registered in Wales. Company number: 03836192