

# WATCHDOG

A statistical analysis of the UK economy



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# Rise and Fall

Figures from the latest Creditsafe Watchdog Report paint a relatively positive picture of the UK economy. Certainly, in the last three months, the suggestion is that businesses are faring better than they have done so far this year, with sales rising by a moderate 1.45% or the equivalent of £99.8bn. Furthermore, when this figure is compared with the same time period 12 months ago, we do see a comparative fall in sales, but a relatively minor drop of 1.74%.

Taking a closer look at sales results across the 12 sectors analysed, we can see that 10 out of the 12 sectors experienced a rise in sales, with the IT, Utilities and Transport & Logistics sectors witnessing the strongest growth. Only the Banking & Finance and Manufacturing sectors reported a fall in sales – the first time this has happened for the Manufacturing industry in 12 months.

If we take a close look at the Manufacturing sector, bad debt levels rose significantly. As a result of Flow Group UK falling into administration over the last quarter, the Manufacturing sector saw debt levels owed to suppliers overall rise by a staggering 206.3% to £98M.

The trend for pockets of bad debt can be seen across all the sectors over the last quarter. Broadly speaking, debt owed to businesses rose by over a third (30.2%), whereas debt owed by businesses to their suppliers fell by nearly 60% to £829.8M. The suggestion with this trend is that UK companies are performing better in their prompt payment habits – paying supplier invoices on time. That said, the link in the chain is missing somewhere if paid invoices are coming back into businesses late or not paid at all. Looking at Creditsafe data that shows the average Days Beyond Term (DBT)

that invoices are paid, we see that this has sharply increased in recent months, currently sitting at 16.4 days. This might explain the rise in bad debt owed to businesses.

There are lots of positives to be drawn from the latest Watchdog figures. Alongside the small but definite rise in sales, the number of active companies and salaries also all increased in the most recent quarter. Additionally, the number of companies falling into administration fell, with 106 fewer companies failing compared with Q2 2018. Out of the 4,721 companies that did go into receivership in the last three months, Wonga Group is undoubtedly the most notable. Despite rescue attempts from the Church of England, it now seems the demise of the payday lender is inevitable.

2018 to date has been busy for high profile business failures – Carillion at the start of the year, House of Fraser, Poundworld and Wonga more recently – it is interesting to monitor industry reaction following such events. The construction giant, Kier, was recently described as entering an ‘era of caution’, which seems an apt summation of the business mood more broadly. Tentative green shoots of growth, but no fireworks.



### SALES

£1,229,048,867,326



### ACTIVE COMPANIES

127,555



### NET WORTH

£3,146,855,154,698



### RETAINED PROFIT

£9,301,556,948



### EST. EMPLOYMENT

2,533,851



### FAILURES

141



### Improving

Retained profit and sales were down for the baking and financial sector this quarter, however all other headline figures were up and average spend was down; over-all an improved quarter.

### Company Size & Financial Health

Company Size	%
Newly Incorporated	29.54%
Small Business	66.38%
Medium Business	2.26%
Large Business	1.82%

Risk Band	%
Very High Risk	1.26%
High Risk	1.6%
Moderate Risk	42.84%
Low Risk	19.73%
Very Low Risk	34.56%

Credit Limit (£)	%
0 - 9,999	76.74%
10,000 - 99,999	15.5%
100,000 - 999,999	5.67%
1m - 9,999,999	1.54%
10m+	0.54%

Based on data from the Creditsafe system.

### Payments

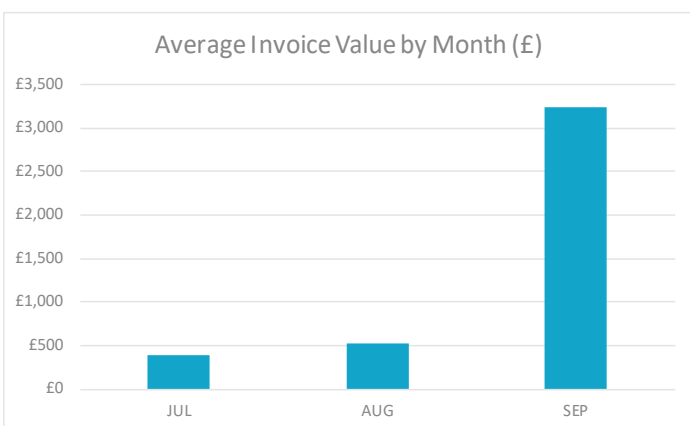
Worst Paid	DBT
Hospitality	67
Construction	41
Utilities	31

Best Paid	DBT
Farming	0
Banking & Financial	3
IT	3

**Improving** banking & financial companies are paid on average **6 days** beyond terms.  
**Improving** banking & financial companies pay its suppliers on average **4 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

### Invoicing



The time companies in this industry take to pay their bills by invoice value.

### COMPANIES SPEND ON AVERAGE:

£646.95



Days beyond terms by invoice value (£)	DBT
20,000+	13
10,000 - 19,999	9
5,000 - 9,999	14
1,000 - 4,999	12
500 - 999	6
100 - 499	3
0 - 99	5

## Bad Debt, CCJs & Unadvertised Petitions

The banking & financial industry was hit with a total of **£47,460,171** of bad debt in the last 3 months. ▲

The average amount owed to banking & financial companies from failed businesses was **£46,759**. ▲

The banking & financial industry left a total of **£19,789,590** of bad debt owed to other companies in the last 3 months. ▼

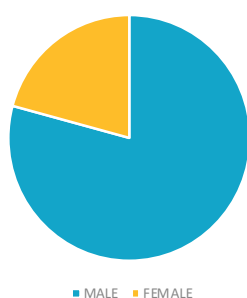
That's an average of **£139,363** owed to companies from failed banking & financial businesses. ▼

Did you know that **12** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	870	▼
Total Value of CCJs in the last 3 months.	£2,905,674	▼
Average Value of CCJs from the last 3 months.	£3,340	▼

## Directors

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	2
Small business	2
Medium business	4
Large business	5

## Regions

Regions	# of companies	Total network*
East Anglia	12,161	£116,729,627,943
East Midlands	4,562	£75,745,969,202
Greater London	48,511	£1,971,013,939,615
Northern Ireland	1,528	£5,012,110,211
North East	1,864	£17,476,936,153
North West	11,245	£36,597,818,771
Scotland	5,421	£114,737,528,900
South East	14,595	£557,461,513,677
South West	7,523	£104,619,015,747
Wales	3,341	£7,158,309,029
West Midlands	8,521	£72,346,898,971
Yorkshire	8,147	£33,148,884,677
Other	136	£34,806,601,802

\*Where available.

## Top Company Searches

There were 136,094 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Leadx Limited	479	Active
Interserve PLC	408	Active
M Cuddy Group Limited	265	Active
GPL Group (Manchester) Limited	259	Insolvent
Veolia ES (UK) Limited	223	Active

Creditsafe online reporting.

## Foreign Ownership

12,803 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
U.S.A.	2.33%
Jersey	0.72%
Luxembourg	0.58%
Cayman Isl.	0.51%
Germany	0.48%

% Based on percentage of foreign owned companies.


## Company Growth

Fastest growing companies	Revenue
Shell Trading International Limited	£54,467,484,975
Bank Of England Asset Purchase Facility Fund Limited	£15,812,000,000
Valero Energy LTD	£7,593,600,000
BMI Group Holdings UK Limited	£1,644,943,518
Speciality Chemicals International Limited	£1,029,919,311

## Insolvencies

Biggest failures of the last quarter	Revenue
Wonga Group Limited	£76,687,000
Ace European Holdings No 2 Limited	£69,093,000
Amey Birmingham Highways Holdings Limited	£64,587,000
WDFC UK Limited	£48,257,000
Bluestar Global Trade & Project Finance Limited	£42,499,510

To see information about a specific company, simply visit us for a [free company credit report](#)

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## SALES

£301,269,750,032



## ACTIVE COMPANIES

419,410



## NET WORTH

£384,807,433,012



## RETAINED PROFIT

£10,857,778,252



## EST. EMPLOYMENT

1,397,398



## FAILURES

943



## Steady

Sales and employment were both up from last quarter within construction, however retained profit and net worth both dropped in the last three months. Average spend was also on the rise.

## Company Size &amp; Financial Health

Company Size	%
Newly Incorporated	26.44%
Small Business	72.67%
Medium Business	0.63%
Large Business	0.27%

Risk Band	%
Very High Risk	3.25%
High Risk	7.83%
Moderate Risk	46.63%
Low Risk	27.35%
Very Low Risk	14.95%

Credit Limit (£)	%
0 - 9,999	86.22%
10,000 - 99,999	11.65%
100,000 - 999,999	1.95%
1m - 9,999,999	0.16%
10m+	0.02%

Based on data from the Creditsafe system.

## Payments

Worst Paid	DBT
Retail	31
Utilities	29
Construction	26

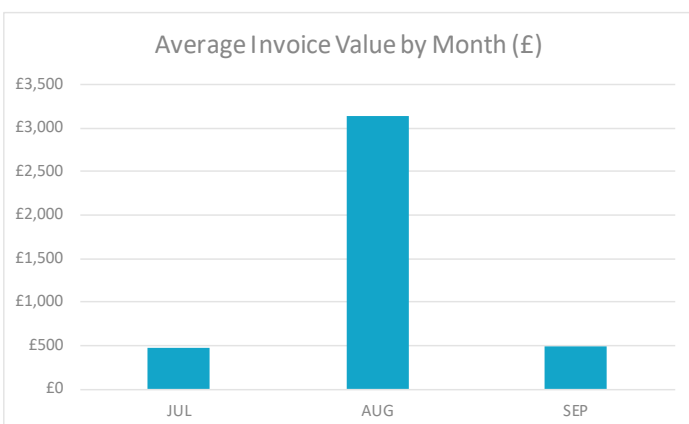
Best Paid	DBT
Banking & Financial	3
Farming	4
IT	5

**Worsening** construction companies are paid on average **21 days** beyond terms.

**Improving** construction companies pay its suppliers on average **10 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



## COMPANIES SPEND ON AVERAGE:

£1,449



Days beyond terms by invoice value (£)	DBT
20,000+	24
10,000 - 19,999	25
5,000 - 9,999	22
1,000 - 4,999	18
500 - 999	16
100 - 499	11
0 - 99	8

The time companies in this industry take to pay their bills by invoice value.

**Bad Debt, CCJs & Unadvertised Petitions**

The construction industry was hit with a total of **£10,652,422** of bad debt in the last 3 months. ▲

The average amount owed to construction companies from failed businesses was **£16,388**. ▲

The construction industry left a total of **£63,886,596** of bad debt owed to other companies in the last 3 months. ▲

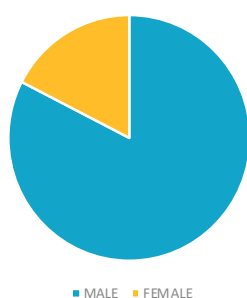
That's an average of **£12,490** owed to companies from failed construction businesses. ▲

Did you know that **54** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	3,347	▲
Total Value of CCJs in the last 3 months.	£13,695,697	▼
Average Value of CCJs from the last 3 months.	£4,092	▼

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	2
Medium business	4
Large business	5

**Regions**

Regions	# of companies	Total network*
East Anglia	61,093	£11,571,139,665
East Midlands	17,153	£11,605,439,796
Greater London	86,162	£168,069,263,767
Northern Ireland	8,366	£58,147,334
North East	10,262	£5,531,555,158
North West	40,965	£13,007,959,051
Scotland	23,694	£6,560,122,070
South East	55,100	£128,909,258,966
South West	34,183	£6,483,250,792
Wales	15,122	£2,058,184,187
West Midlands	32,821	£4,258,182,467
Yorkshire	34,023	£9,976,020,190
Other	466	£16,718,909,569

\*Where available.

**Top Company Searches**

There were **646,075** searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Interserve Construction Limited	898	Active
Kier Construction Limited	883	Active
Buckingham Group Contracting Limited	502	Active
S&T(UK) Limited	479	Active
John Graham Construction Limited	452	Active

Creditsafe online reporting.

**Foreign Ownership**

**4,729** companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
Jersey	0.15%
Virgin Isl.	0.13%
Isle Of Man	0.08%
U.S.A.	0.08%
France	0.06%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
BL Intermediate Holding Company Limited	£691,086,752
Network Rail Infrastructure Limited	£6,587,000,000
BLD Property Holdings Limited	£285,768,275
Great Portland Estates P L C	£386,500,000
Willmott Dixon Construction Limited	£1,048,862,185

**Insolvencies**

Biggest failures of the last quarter	Revenue
01916346 Limited	£62,678,283
George Birchall Limited	£33,017,866
William Sapcote And Sons Limited	£31,538,295
Cuddy Demolition & Dismantling LTD	£22,432,192
Porter Builders Limited	£17,223,000

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FARMING

# WATCHDOG

creditsafe

Q3, 2018

## SALES

£22,109,242,117



## ACTIVE COMPANIES

31,878



## NET WORTH

£20,671,067,441



## RETAINED PROFIT

£655,785,161



## EST. EMPLOYMENT

188,892



## FAILURES

17



### Improving

Farming saw a very positive quarter with all headline figures on the rise. However, unfortunately company failures and average spend also rose.

## Company Size & Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	17.67%	Very High Risk	0.52%	0 - 9,999	65.19%
Small Business	80.93%	High Risk	0.56%	10,000 - 99,999	27.13%
Medium Business	1.03%	Moderate Risk	21.49%	100,000 - 999,999	7.43%
Large Business	0.37%	Low Risk	36.3%	1m - 9,999,999	0.24%
		Very Low Risk	41.13%	10m+	0.02%

Based on data from the Creditsafe system.

## Payments

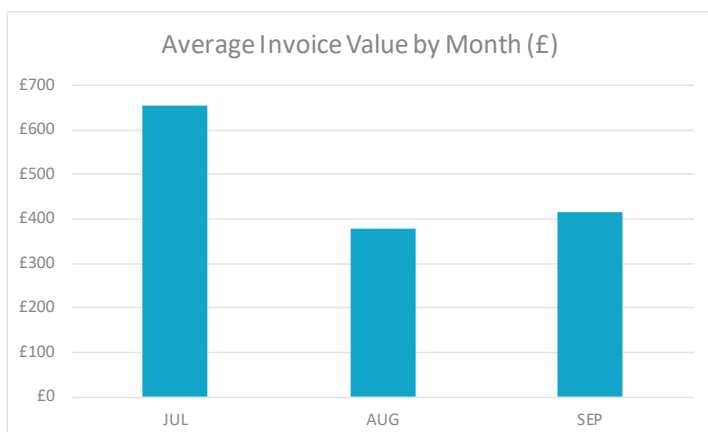
Worst Paid	DBT	Best Paid	DBT
Utilities	38	IT	3
Construction	33	Farming	4
Retail	28	Hospitality	6

**Worsening** farming companies are paid on average **4 days** beyond terms.

**Worsening** farming companies pay its suppliers on average **15 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



The time companies in this industry take to pay their bills by invoice value.

### COMPANIES SPEND ON AVERAGE:

£433



Days beyond terms by invoice value (£)	DBT
20,000+	10
10,000 - 19,999	12
5,000 - 9,999	11
1,000 - 4,999	15
500 - 999	16
100 - 499	14
0 - 99	15



**Bad Debt, CCJs & Unadvertised Petitions**

The farming industry was hit with a total of **£248,791** of bad debt in the last 3 months.

The average amount owed to farming companies from failed businesses was **£7,317**.

The farming industry left a total of **£1,349,707** of bad debt owed to other companies in the last 3 months.

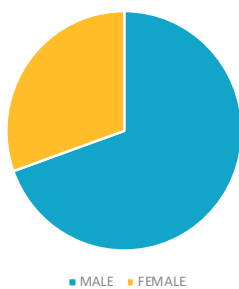
That's an average of **£12,614** owed to companies from failed farming businesses.

Did you know that **2** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	91	▼
Total Value of CCJs in the last 3 months.	£339,154	▼
Average Value of CCJs from the last 3 months.	£3,727	▼

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	2
Small business	2
Medium business	4
Large business	5

**Regions**

Regions	# of companies	Total network*
East Anglia	4,753	£4,488,466,310
East Midlands	1,606	£1,276,947,336
Greater London	1,940	£1,210,025,882
Northern Ireland	1,340	£519,488,203
North East	481	£211,788,928
North West	2,252	£674,020,351
Scotland	4,238	£3,191,458,862
South East	3,704	£2,449,154,288
South West	4,138	£2,124,240,426
Wales	1,882	£460,702,928
West Midlands	2,252	£1,308,432,108
Yorkshire	2,980	£2,608,216,794
Other	312	£148,125,025

\*Where available.

**Top Company Searches**

There were 24,892 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Avondale Environmental Services Limited	94	Active
N T Killingley LTD	82	Active
Frontier Agriculture Limited	71	Active
Elveden Farms Limited	71	Active
Wealmoor Limited	67	Active

Creditsafe online reporting.

**Foreign Ownership**

580 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
Norway	0.17%
Netherlands	0.15%
U.S.A.	0.12%
Jersey	0.11%
Denmark	0.1%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
The Scottish Salmon Company Limited	£150,946,000
Cooke Aquaculture Scotland Limited	£161,676,989
Cooke Aquaculture UK Holdings Limited	£161,483,000
Euroforest Limited	£96,928,000
James Finlay Limited	£388,717,318

**Insolvencies**

Biggest failures of the last quarter	Revenue

To see information about a specific company, simply visit us for a [free company credit report](#)

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## SALES

£69,001,565,827



## ACTIVE COMPANIES

176,842



## NET WORTH

£61,365,431,572



## RETAINED PROFIT

£432,170,335



## EST. EMPLOYMENT

1,520,141



## FAILURES

591



## Improving

Hospitality saw all improving headline figures, failures were down and sales, net worth and retained profit were up. Average spend also saw a drop compared to last quarter.

## Company Size &amp; Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	40.37%	Very High Risk	4.39%	0 - 9,999	92.52%
Small Business	58.48%	High Risk	11.19%	10,000 - 99,999	6.41%
Medium Business	0.88%	Moderate Risk	55.16%	100,000 - 999,999	1%
Large Business	0.27%	Low Risk	21.95%	1m - 9,999,999	0.06%
		Very Low Risk	7.31%	10m+	0.01%

Based on data from the Creditsafe system.

## Payments

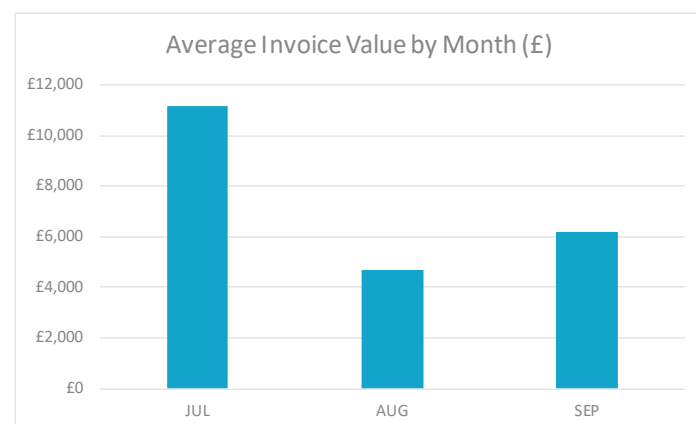
Worst Paid	DBT	Best Paid	DBT
Construction	35	Wholesale	6
Banking & Financial	32	Transport	6
Utilities	32	Farming	6

**Stable** hospitality companies are paid on average **21 days** beyond terms.

**Improving** hospitality companies pay its suppliers on average **11 days** beyond terms.

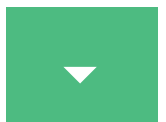
Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



## COMPANIES SPEND ON AVERAGE:

£6,924



Days beyond terms by invoice value (£)	DBT
20,000+	5
10,000 - 19,999	4
5,000 - 9,999	4
1,000 - 4,999	5
500 - 999	11
100 - 499	14
0 - 99	14

The time companies in this industry take to pay their bills by invoice value.

**Bad Debt, CCJs & Unadvertised Petitions**

The hospitality industry was hit with a total of **£1,440,904** of bad debt in the last 3 months. ▼

The average amount owed to hospitality companies from failed businesses was **£12,865**. ▼

The hospitality industry left a total of **£21,879,151** of bad debt owed to other companies in the last 3 months. ▼

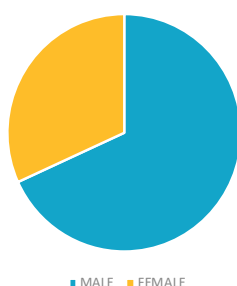
That's an average of **£7,555** owed to companies from failed hospitality businesses. ▼

Did you know that **22** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	1,753	▲
Total Value of CCJs in the last 3 months.	£5,332,126	▲
Average Value of CCJs from the last 3 months.	£3,042	▲

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	2
Medium business	3
Large business	4

**Regions**

Regions	# of companies	Total network*
East Anglia	17,869	£15,226,928,032
East Midlands	6,718	£336,717,954
Greater London	42,319	£24,426,903,906
Northern Ireland	3,025	£532,099,577
North East	5,158	£807,867,571
North West	18,130	£1,808,312,342
Scotland	14,494	£2,601,609,205
South East	17,888	£4,450,339,594
South West	13,548	£1,584,993,249
Wales	7,354	£775,022,331
West Midlands	14,794	£7,468,516,812
Yorkshire	15,237	£1,286,648,349
Other	308	£59,472,650

\*Where available.

**Top Company Searches**

There were **147,611** searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
ISS Facility Services Limited	441	Active
Aramark Limited	182	Active
Compass Contract Services (U.K.) Limited	149	Active
Seymour Valentine Limited	146	Insolvent
Selecta U.K. Limited	127	Active

Creditsafe online reporting.

**Foreign Ownership**

**2,695** companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
Virgin Isl.	0.17%
U.S.A.	0.14%
Jersey	0.14%
Luxembourg	0.13%
Isle Of Man	0.1%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
Whitbread Group PLC	£3,295,100,000
G1 Group (Holdings) PLC	£123,647,336
Scotco NI Limited	£34,190,630
The Ritz Hotel, Limited	£64,178,770
Gleneagles Hotels Limited	£51,206,000

**Insolvencies**

Biggest failures of the last quarter	Revenue
Gioma (UK) Limited	£46,244,658
Cau Restaurants Limited	£25,507,748
Villandry Foodstore Restaurant Limited	£10,378,839
Spiga Retail UK Limited	£1,898,381
Absolutely Sunbury Limited	£1,115,716

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# IT WATCHDOG

## SALES

£377,457,779,048



## ACTIVE COMPANIES

393,928



## NET WORTH

£449,163,799,949



## RETAINED PROFIT

-£2,475,066,976



## EST. EMPLOYMENT

1,454,382



## FAILURES

335



### Improving

Sales, retained profit and net worth all saw an improvement this quarter compared to last, however company failures saw a rise. The industry also saw a positive growth compared to last quarter.

## Company Size & Financial Health

Company Size	%
Newly Incorporated	25.1%
Small Business	74.07%
Medium Business	0.55%
Large Business	0.28%

Risk Band	%
Very High Risk	0.59%
High Risk	0.44%
Moderate Risk	29.05%
Low Risk	25.61%
Very Low Risk	44.32%

Credit Limit (£)	%
0 - 9,999	86.97%
10,000 - 99,999	11.64%
100,000 - 999,999	1.21%
1m - 9,999,999	0.15%
10m+	0.03%

Based on data from the Creditsafe system.

## Payments

Worst Paid	DBT
Utilities	30
Construction	28
Hospitality	27

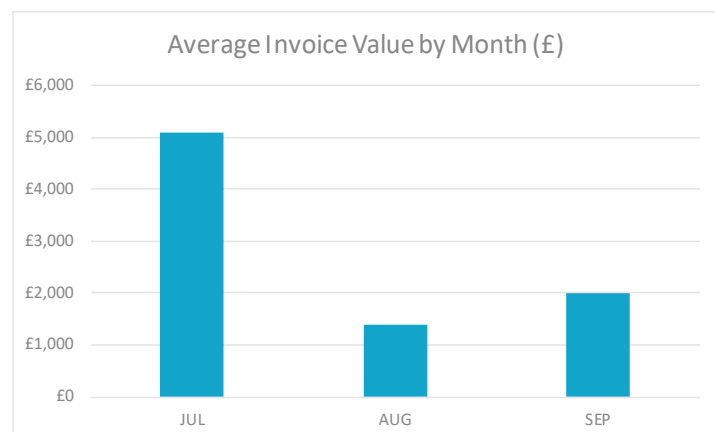
Best Paid	DBT
Wholesale	4
IT	11
Manufacturing	11

**Worsening** IT companies are paid on average **6 days** beyond terms.

**Worsening** IT companies pay its suppliers on average **11 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



The time companies in this industry take to pay their bills by invoice value.

### COMPANIES SPEND ON AVERAGE:

£2,171



Days beyond terms by invoice value (£)	DBT
20,000+	19
10,000 - 19,999	15
5,000 - 9,999	13
1,000 - 4,999	15
500 - 999	13
100 - 499	11
0 - 99	9

## Bad Debt, CCJs & Unadvertised Petitions

The IT industry was hit with a total of **£7,658,595** of bad debt in the last 3 months. ▲

The average amount owed to IT companies from failed businesses was **£10,772**. ▲

The IT industry left a total of **£15,396,941** of bad debt owed to other companies in the last 3 months. ▲

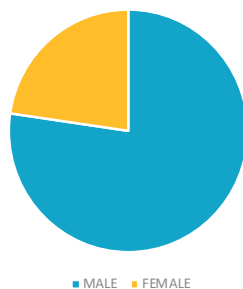
That's an average of **£22,059** owed to companies from failed IT businesses. ▲

Did you know that **25** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	1,419	▲
Total Value of CCJs in the last 3 months.	£6,139,718	▲
Average Value of CCJs from the last 3 months.	£4,327	▲

## Directors

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	1
Medium business	4
Large business	4

## Regions

Regions	# of companies	Total network*
East Anglia	47,269	£4,320,953,952
East Midlands	11,872	£4,833,943,625
Greater London	130,676	£98,536,017,071
Northern Ireland	3,551	£370,904,516
North East	5,152	£2,010,814,796
North West	29,650	£2,256,612,649
Scotland	15,664	£1,988,743,907
South East	65,213	£327,668,690,273
South West	33,118	£2,416,566,803
Wales	8,553	£1,341,830,094
West Midlands	23,242	£2,331,156,029
Yorkshire	19,579	£851,084,848
Other	389	£236,481,386

\*Where available.

## Top Company Searches

There were 211,407 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
lesa Limited	1,021	Active
CDW Limited	287	Active
British Telecommunications Public Limited Company	266	Active
G & H Sheet Fed LTD	262	Insolvent
Dimension Data Advanced Infrastructure Limited	228	Insolvent

Creditsafe online reporting.

## Foreign Ownership

8,278 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
U.S.A.	0.73%
Netherlands	0.15%
France	0.1%
Germany	0.09%
Jersey	0.09%

% Based on percentage of foreign owned companies.

## Company Growth

Fastest growing companies	Revenue
Cognizant Worldwide Limited	£1,523,078,000
Zebra Technologies Europe Limited	£723,563,305
MSCI Limited	£364,340,589
Hyve Solutions Europe Limited	£567,250,666
Citrix Systems UK Limited	£614,378,851

## Insolvencies

Biggest failures of the last quarter	Revenue
Amadeus Services Limited	£59,845,000
Dimension Data Advanced Infrastructure Limited	£29,847,512
G & H Sheet Fed LTD	£11,916,934
Tintri (UK) Limited	£10,640,662
MWL Print Group Limited	£10,172,239

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## SALES

£728,134,816,128



## ACTIVE COMPANIES

193,285



## NET WORTH

£322,912,400,275



## RETAINED PROFIT

£6,720,237,508



## EST. EMPLOYMENT

3,518,883



## FAILURES

430



## Steady

A mixed bag for manufacturing, with company failures rising from last quarter alongside sales and employment seeing a decrease. On a positive note, retained profit and net worth saw an increase.

## Company Size &amp; Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	22.17%	● Very High Risk	3.12%	0 - 9,999	78.23%
Small Business	73.3%	● High Risk	6.24%	10,000 - 99,999	16.21%
Medium Business	3.08%	● Moderate Risk	41.92%	100,000 - 999,999	4.77%
Large Business	1.45%	● Low Risk	24.88%	1m - 9,999,999	0.7%
		● Very Low Risk	23.85%	10m+	0.1%

Based on data from the Creditsafe system.

## Payments

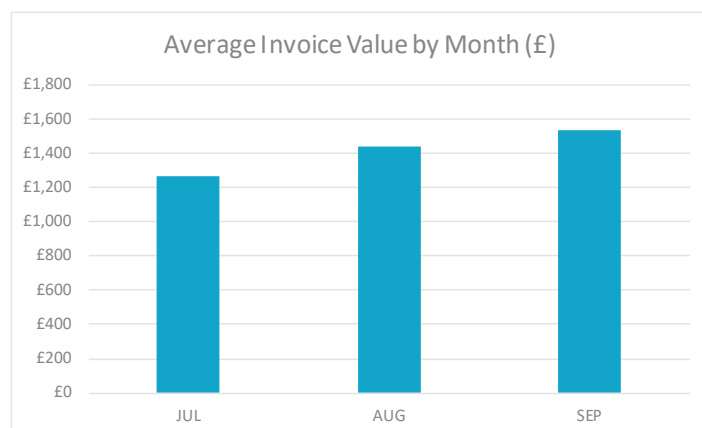
Worst Paid	DBT	Best Paid	DBT
Hospitality	29	Farming	3
Utilities	26	IT	6
Retail	22	Wholesale	10

**Improving** manufacturing companies are paid on average **13 days** beyond terms.

**Worsening** manufacturing companies pay its suppliers on average **12 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



The time companies in this industry take to pay their bills by invoice value.

## COMPANIES SPEND ON AVERAGE:

£1,452



Days beyond terms by invoice value (£)	DBT
20,000+	13
10,000 - 19,999	14
5,000 - 9,999	13
1,000 - 4,999	13
500 - 999	14
100 - 499	13
0 - 99	11

**Bad Debt, CCJs & Unadvertised Petitions**

The manufacturing industry was hit with a total of **£11,894,996** of bad debt in the last 3 months. ▲

The average amount owed to manufacturing companies from failed businesses was **£6,900**. ▼

The manufacturing industry left a total of **£98,506,212** of bad debt owed to other companies in the last 3 months. ▲

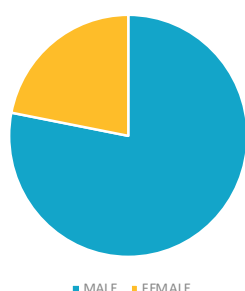
That's an average of **£24,831** owed to companies from failed manufacturing businesses. ▲

Did you know that **21** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	1,263	▼
Total Value of CCJs in the last 3 months.	£4,500,471	▼
Average Value of CCJs from the last 3 months.	£3,563	▼

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	2
Medium business	4
Large business	4

**Regions**

Regions	# of companies	Total network*
East Anglia	22,516	£38,799,620,492
East Midlands	11,231	£12,608,893,944
Greater London	29,563	£56,626,005,791
Northern Ireland	4,048	£4,940,452,306
North East	5,230	£6,389,798,871
North West	21,164	£34,628,853,646
Scotland	11,646	£22,317,894,093
South East	22,665	£63,780,327,578
South West	15,587	£23,324,758,115
Wales	8,247	£7,760,448,008
West Midlands	21,838	£28,982,610,085
Yorkshire	19,239	£22,418,049,771
Other	311	£334,687,575

\*Where available.

**Top Company Searches**

There were **640,915** searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
The Alan Nuttall Partnership Limited	398	Active
Havelock Europa PLC	391	Insolvent
2 Sisters Food Group Limited	364	Active
Greggs PLC	312	Active
Siemens Public Limited Company	272	Active

Creditsafe online reporting.

**Foreign Ownership**

**9,524** companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
U.S.A.	1.34%
Germany	0.49%
France	0.26%
Netherlands	0.22%
Japan	0.21%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
Dyson Technology Limited	£3,132,300,000
Johnson Matthey PLC	£14,122,000,000
Tata Steel UK Holdings Limited	£6,988,000,000
Ford Motor Company Limited	£12,863,000,000
Dyson James Group Limited	£3,504,000,000

**Insolvencies**

Biggest failures of the last quarter	Revenue
Force India Formula One Team Limited	£77,163,000
SP Group Limited	£66,317,853
Havelock Europa PLC	£53,199,000
QFH Limited	£30,872,000
The Quality Furniture Company Limited	£30,872,000

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## SALES

£2,623,659,208,027



## ACTIVE COMPANIES

1,365,768



## NET WORTH

£6,193,418,328,029



## RETAINED PROFIT

£100,681,827,151



## EST. EMPLOYMENT

13,177,313



## FAILURES

1,294



## Improving

This sector saw an improvement on all headline figures compared to last quarter, consisting of risen sales and retained profit, however average spend had increased.

### Company Size & Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	26.15%	Very High Risk	1.01%	0 - 9,999	85.11%
Small Business	72.85%	High Risk	1.33%	10,000 - 99,999	12.53%
Medium Business	0.62%	Moderate Risk	38.76%	100,000 - 999,999	2.06%
Large Business	0.38%	Low Risk	24.01%	1m - 9,999,999	0.23%
		Very Low Risk	34.89%	10m+	0.06%

Based on data from the Creditsafe system.

### Payments

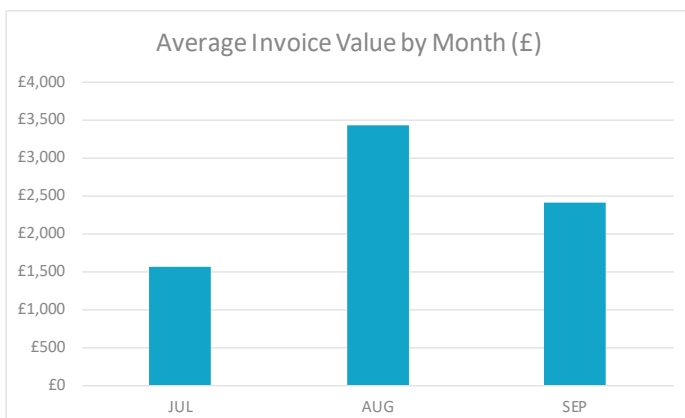
Worst Paid	DBT	Best Paid	DBT
Hospitality	38	Banking & Financial	4
Utilities	30	Farming	5
Retail	25	IT	6

**Improving** professional services companies are paid on average **13 days** beyond terms.

**Worsening** professional services companies pay its suppliers on average **12 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

### Invoicing



## COMPANIES SPEND ON AVERAGE:

£2,656



Days beyond terms by invoice value (£)	DBT
20,000+	13
10,000 - 19,999	16
5,000 - 9,999	15
1,000 - 4,999	17
500 - 999	13
100 - 499	13
0 - 99	11

The time companies in this industry take to pay their bills by invoice value.



**Bad Debt, CCJs & Unadvertised Petitions**

The professional services industry was hit with a total of **£138,935,044** of bad debt in the last 3 months. ▲

The average amount owed to professional services companies from failed businesses was **£50,948**. ▲

The professional services industry left a total of **£523,566,695** of bad debt owed to other companies in the last 3 months. ▲

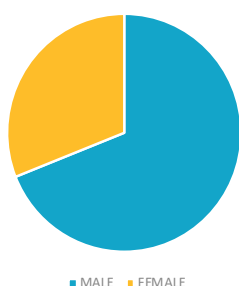
That's an average of **£152,244** owed to companies from failed professional services businesses. ▲

Did you know that **84** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	5,166	▲
Total Value of CCJs in the last 3 months.	£12,293,016	▼
Average Value of CCJs from the last 3 months.	£2,380	▼

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	2
Medium business	4
Large business	4

**Regions**

Regions	# of companies	Total network*
East Anglia	158,114	£204,305,479,116
East Midlands	49,766	£35,842,019,043
Greater London	399,148	£3,615,441,087,240
Northern Ireland	14,770	£7,781,061,008
North East	25,359	£17,540,580,633
North West	146,660	£137,375,169,943
Scotland	72,543	£417,517,814,147
South East	179,106	£1,311,925,766,858
South West	92,002	£80,851,728,387
Wales	36,210	£8,061,836,313
West Midlands	106,096	£118,761,555,348
Yorkshire	84,110	£131,352,612,515
Other	1,884	£106,661,617,478

\*Where available.

**Top Company Searches**

There were 851,357 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Spie Limited	466	Active
Kier Group PLC	387	Active
Debenhams PLC	385	Active
Debenhams Retail PLC	379	Active
Sodexo Limited	378	Active

Creditsafe online reporting.

**Foreign Ownership**

40,562 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
U.S.A.	0.61%
Jersey	0.27%
Virgin Isl.	0.18%
Guernsey	0.15%
Luxembourg	0.14%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
Rio Tinto South East Asia Limited	£5,081,720,268
SSE PLC	£31,226,400,000
Quadgas Midco Limited	£1,852,000,000
Jaguar Land Rover Automotive PLC	£25,786,000,000
Norinchukin Bank(The)	£10,111,727,562

**Insolvencies**

Biggest failures of the last quarter	Revenue
House Of Fraser (UK & Ireland) Limited	£836,300,000
Pimco (Holdings) Limited	£203,622,000
Angel Acquisitions Limited	£196,700,000
Project Pinnacle Three Limited	£142,257,000
Arkle Funding (No.1) Limited	£52,123,000

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RETAIL

## WATCHDOG

creditsafe

Q3, 2018

## SALES

£429,127,230,586



## ACTIVE COMPANIES

216,159



## NET WORTH

£90,342,706,827



## RETAINED PROFIT

£1,567,547,854



## EST. EMPLOYMENT

2,917,923



## FAILURES

355



## Improving

It was a positive outlook for all headline figures in the retail sector, failures were down, sales were up, and average spend by retail companies also saw a decrease.

## Company Size &amp; Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	33.66%	Very High Risk	2.31%	0 - 9,999	89.04%
Small Business	65.53%	High Risk	1.39%	10,000 - 99,999	9.59%
Medium Business	0.49%	Moderate Risk	57.24%	100,000 - 999,999	1.26%
Large Business	0.32%	Low Risk	22.95%	1m - 9,999,999	0.09%
		Very Low Risk	16.13%	10m+	0.02%

Based on data from the Creditsafe system.

## Payments

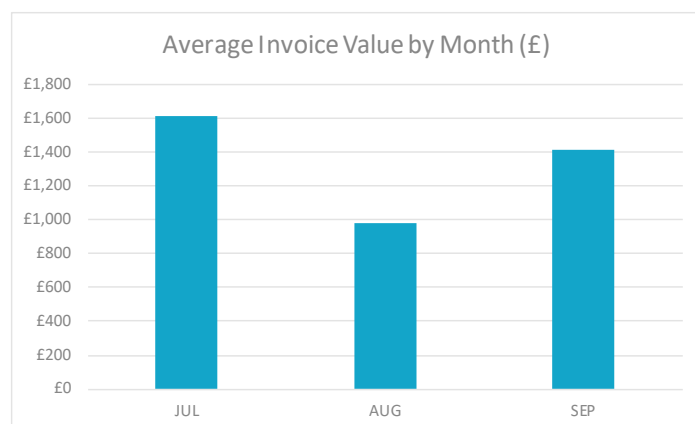
Worst Paid	DBT	Best Paid	DBT
Utilities	32	Farming	2
Retail	29	IT	5
Banking & Financial	28	Wholesale	8

**Worsening** retail companies are paid on average **24 days** beyond terms.

**Stable** retail companies pay its suppliers on average **11 days** beyond terms.

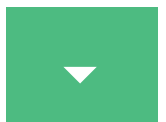
Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



## COMPANIES SPEND ON AVERAGE:

£1,291



Days beyond terms by invoice value (£)	DBT
20,000+	11
10,000 - 19,999	11
5,000 - 9,999	9
1,000 - 4,999	11
500 - 999	11
100 - 499	11
0 - 99	11

The time companies in this industry take to pay their bills by invoice value.

## Bad Debt, CCJs & Unadvertised Petitions

The retail industry was hit with a total of **£2,070,338** of bad debt in the last 3 months. ▼

The average amount owed to retail companies from failed businesses was **£5,751**. ▼

The retail industry left a total of **£24,313,848** of bad debt owed to other companies in the last 3 months. ▼

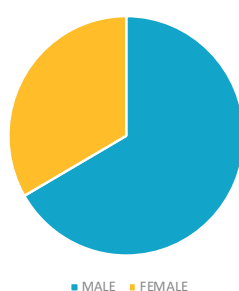
That's an average of **£8,607** owed to companies from failed retail businesses. ▼

Did you know that **12** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	1,554	▲
Total Value of CCJs in the last 3 months.	£4,509,185	▲
Average Value of CCJs from the last 3 months.	£2,902	▲

## Directors

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	2
Medium business	3
Large business	4

## Regions

Regions	# of companies	Total network*
East Anglia	25,241	£12,901,318,899
East Midlands	9,311	£3,842,319,622
Greater London	53,812	£34,902,184,169
Northern Ireland	3,925	£1,108,629,001
North East	4,538	£994,732,494
North West	23,909	£5,032,468,478
Scotland	11,637	£1,568,233,426
South East	24,778	£7,109,151,106
South West	15,291	£2,284,780,090
Wales	6,785	£616,770,403
West Midlands	19,051	£5,170,360,327
Yorkshire	17,551	£14,804,259,023
Other	330	£7,499,789

\*Where available.

## Top Company Searches

There were 236,276 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Tesco PLC	550	Active
Poundland Limited	506	Active
Poundstretcher Limited	412	Active
Asda Stores Limited	372	Active
Tesco Stores Limited	362	Active

Creditsafe online reporting.

## Foreign Ownership

3,616 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
Guernsey	0.59%
U.S.A.	0.17%
Germany	0.08%
Jersey	0.07%
France	0.07%

% Based on percentage of foreign owned companies.

## Company Growth

Fastest growing companies	Revenue
J Sainsbury PLC	£28,456,000,000
Tesco PLC	£57,491,000,000
WM Morrison Supermarkets PLC	£17,262,000,000
Safeway Limited	£8,423,000,000
Motor Fuel Limited	£1,545,584,000

## Insolvencies

Biggest failures of the last quarter	Revenue
HF Stores Realisations Limited	£823,000,000
PHTR Realisations Limited	£62,740,864
James Beattie Limited	£13,300,000
05119064 LTD	£6,797,482
Marcandi Limited	£6,794,417

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# TRANSPORT WATCHDOG

## SALES

£210,191,969,829



## ACTIVE COMPANIES

128,861



## NET WORTH

£87,541,699,058



## RETAINED PROFIT

-£765,073,556



## EST. EMPLOYMENT

1,402,100



## FAILURES

155



### Steady

More jobs have been created in the transport sector compared to last quarter, and sales had risen. However, retained profit has dropped along with net worth.

## Company Size & Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	38.08%	Very High Risk	1.57%	0 - 9,999	91.37%
Small Business	60.55%	High Risk	0.91%	10,000 - 99,999	6.91%
Medium Business	0.87%	Moderate Risk	57.6%	100,000 - 999,999	1.49%
Large Business	0.5%	Low Risk	24.37%	1m - 9,999,999	0.19%
		Very Low Risk	15.55%	10m+	0.04%

Based on data from the Creditsafe system.

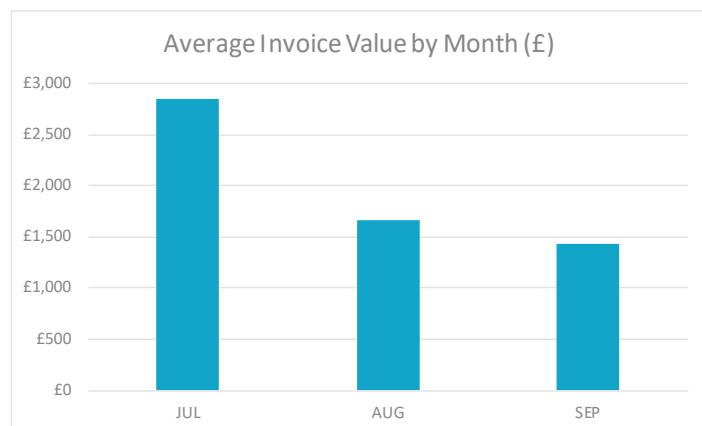
## Payments

Worst Paid	DBT	Best Paid	DBT
Retail	27	Farming	2
Hospitality	25	IT	5
Utilities	21	Transport	6

**Improving** transport & logistics companies are paid on average **9 days** beyond terms.  
**Worsening** transport & logistics companies pay its suppliers on average **10 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



The time companies in this industry take to pay their bills by invoice value.

### COMPANIES SPEND ON AVERAGE:

£1,697.56



Days beyond terms by invoice value (£)	DBT
20,000+	9
10,000 - 19,999	14
5,000 - 9,999	12
1,000 - 4,999	10
500 - 999	10
100 - 499	10
0 - 99	10

**Bad Debt, CCJs & Unadvertised Petitions**

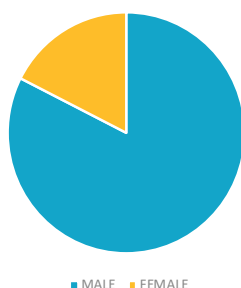
The transport & logistics industry was hit with a total of **£1,823,817** of bad debt in the last 3 months. ▲  
 The average amount owed to transport & logistics companies from failed businesses was **£4,877**. ▲  
 The transport & logistics industry left a total of **£13,945,059** of bad debt owed to other companies in the last 3 months. ▲  
 That's an average of **£15,460** owed to companies from failed transport & logistics businesses. ▲

Did you know that **13** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	1,428	▼
Total Value of CCJs in the last 3 months.	£3,228,386	▼
Average Value of CCJs from the last 3 months.	£2,261	▲

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	1
Medium business	4
Large business	5

**Regions**

Regions	# of companies	Total network*
East Anglia	20,700	£6,242,221,321
East Midlands	6,706	£1,745,498,608
Greater London	22,361	£55,485,202,391
Northern Ireland	1,630	£506,597,074
North East	2,142	£2,642,078,275
North West	17,363	£4,491,480,248
Scotland	5,706	£3,549,157,250
South East	12,373	£4,380,349,988
South West	7,011	£2,303,757,382
Wales	4,139	£539,441,885
West Midlands	17,190	£2,372,788,913
Yorkshire	11,411	£2,640,295,584
Other	129	£642,830,139

\*Where available.

**Top Company Searches**

There were **147,244** searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
DHL Supply Chain Limited	478	Active
Kuehne + Nagel Limited	379	Active
Premier Logistics(UK)Limited	243	Active
Eddie Stobart Limited	241	Active
Wincanton PLC	225	Active

Creditsafe online reporting.

**Foreign Ownership**

**2,469** companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
U.S.A.	0.22%
Germany	0.16%
France	0.15%
Netherlands	0.11%
Jersey	0.07%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
Firstgroup PLC	£6,398,400,000
Hitachi Rail Europe Limited	£1,347,049,000
Network Rail Limited	£6,580,000,000
Martin-Brower UK LTD	£2,239,145,000
Air Charter Service Group Limited	£475,527,000

**Insolvencies**

Biggest failures of the last quarter	Revenue
Air Berlin PLC	£3,297,108,266
B.A.P. Transport Limited	£16,503,699
Blink LTD	£9,383,152
Borderlinx Limited	£8,549,592
Target Couriers London LTD	£6,897,552

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UTILITIES

## WATCHDOG

creditsafe

Q3, 2018

## SALES

£234,926,010,164



## ACTIVE COMPANIES

27,582



## NET WORTH

£136,025,479,728



## RETAINED PROFIT

-£2,324,874,101



## EST. EMPLOYMENT

330,379



## FAILURES

48



## Improving

Utilities saw an encouraging quarter with sales, net worth and employment seeing a rise, however retained profit saw a drop along with a rise in company failures.

## Company Size &amp; Financial Health

Company Size	%	Risk Band	%	Credit Limit (£)	%
Newly Incorporated	24.33%	Very High Risk	3.81%	0 - 9,999	80.09%
Small Business	72.66%	High Risk	6.3%	10,000 - 99,999	14.69%
Medium Business	1.78%	Moderate Risk	44.99%	100,000 - 999,999	4.33%
Large Business	1.23%	Low Risk	23.42%	1m - 9,999,999	0.69%
		Very Low Risk	21.48%	10m+	0.2%

Based on data from the Creditsafe system.

## Payments

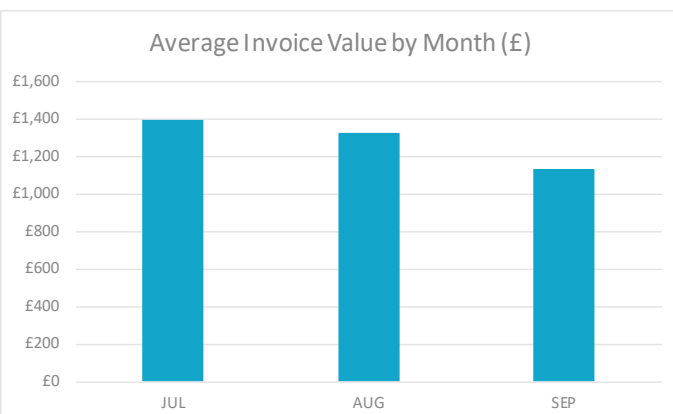
Worst Paid	DBT	Best Paid	DBT
Retail	34	IT	3
Construction	28	Farming	3
Hospitality	25	Wholesale	6

**Worsening** utilities companies are paid on average **29 days** beyond terms.

**Improving** utilities companies pay its suppliers on average **12 days** beyond terms.

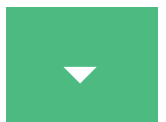
Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



## COMPANIES SPEND ON AVERAGE:

£1,242



Days beyond terms by invoice value (£)	DBT
20,000+	15
10,000 - 19,999	14
5,000 - 9,999	13
1,000 - 4,999	18
500 - 999	16
100 - 499	12
0 - 99	9

The time companies in this industry take to pay their bills by invoice value.

**Bad Debt, CCJs & Unadvertised Petitions**

The utilities industry was hit with a total of **£3,507,184** of bad debt in the last 3 months. ▲

The average amount owed to utilities companies from failed businesses was **£7,100**. ▲

The utilities industry left a total of **£4,350,902** of bad debt owed to other companies in the last 3 months. ▲

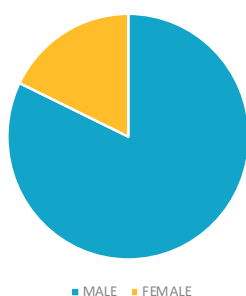
That's an average of **£27,713** owed to companies from failed utilities businesses. ▲

Did you know that **4** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	211	▲
Total Value of CCJs in the last 3 months.	£782,745	▲
Average Value of CCJs from the last 3 months.	£3,710	▲

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	2
Small business	2
Medium business	4
Large business	5

**Regions**

Regions	# of companies	Total network*
East Anglia	2,856	£2,087,232,746
East Midlands	1,014	£292,098,526
Greater London	5,882	£41,957,575,819
Northern Ireland	1,173	£3,087,382,225
North East	728	£3,775,611,774
North West	2,620	£5,017,935,718
Scotland	2,157	£9,444,512,564
South East	2,965	£15,695,202,250
South West	2,374	£20,631,910,422
Wales	1,306	£3,506,103,467
West Midlands	2,345	£5,489,947,681
Yorkshire	2,091	£7,231,184,533
Other	71	£17,808,782,003

\*Where available.

**Top Company Searches**

There were 56,193 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Kier Integrated Services Limited	296	Active
Biffa Waste Services Limited	186	Active
Reconomy (UK) Limited	177	Active
Utilitywise PLC	175	Active
Npower Limited	171	Active

Creditsafe online reporting.

**Foreign Ownership**

1,755 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
Guernsey	0.71%
Germany	0.64%
France	0.58%
U.S.A.	0.58%
Jersey	0.49%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
SSE EPM Limited	£25,320,500,000
British Gas Energy Procurement Limited	£4,049,400,000
Scottishpower Energy Management Limited	£5,248,300,000
Cadent Gas Limited	£1,852,000,000
Orsted Power Sales (UK) Limited	£237,451,000

**Insolvencies**

Biggest failures of the last quarter	Revenue
Greenlight Environmental Limited	£2,566,206
Recycler Limited	£221,157
Elios Energy Limited	£0

To see information about a specific company, simply visit us for a [free company credit report](#)

**Talk to us today** If you would like to speak to one of our Industry Watchdog Specialists please call us on **02920 886500**



WHOLESALE

# WATCHDOG

creditsafe

Q3, 2018

## SALES

£732,118,650,146



## ACTIVE COMPANIES

185,161



## NET WORTH

£208,559,265,151



## RETAINED PROFIT

£4,981,286,313



## EST. EMPLOYMENT

1,520,944



## FAILURES

324



### Improving

Wholesale as a whole saw an encouraging improvement on all headline figures apart from net worth which saw a decline compared to last quarter.

## Company Size & Financial Health

Company Size	%
Newly Incorporated	28.69%
Small Business	68.28%
Medium Business	1.97%
Large Business	1.07%

Risk Band	%
Very High Risk	2.44%
High Risk	1.6%
Moderate Risk	51.34%
Low Risk	23.51%
Very Low Risk	21.1%

Credit Limit (£)	%
0 - 9,999	80.94%
10,000 - 99,999	14.69%
100,000 - 999,999	3.89%
1m - 9,999,999	0.43%
10m+	0.05%

Based on data from the Creditsafe system.

## Payments

Worst Paid	DBT
Utilities	31
Hospitality	24
Banking	19

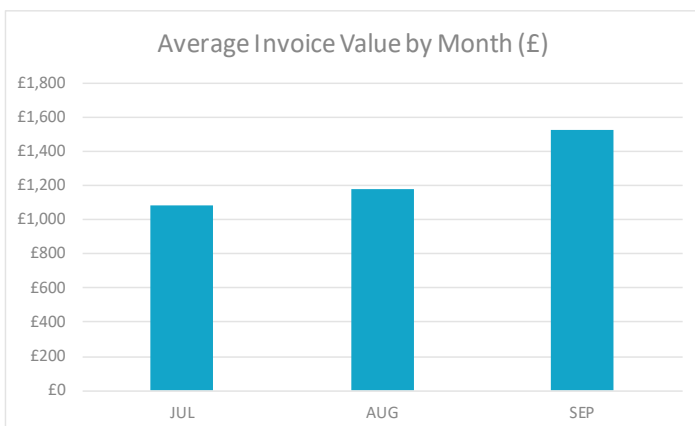
Best Paid	DBT
Farming	5
IT	5
Manufacturing	8

**Stable** wholesale companies are paid on average **7 days** beyond terms.

**Worsening** wholesale companies pay its suppliers on average **12 days** beyond terms.

Days Beyond Terms (DBT) are the days beyond agreed terms a company takes to pay their bills.

## Invoicing



The time companies in this industry take to pay their bills by invoice value.

### COMPANIES SPEND ON AVERAGE:

£1,315



Days beyond terms by invoice value (£)	DBT
20,000+	8
10,000 - 19,999	9
5,000 - 9,999	10
1,000 - 4,999	10
500 - 999	10
100 - 499	11
0 - 99	14



**Bad Debt, CCJs & Unadvertised Petitions**

The wholesale industry was hit with a total of **£17,685,316** of bad debt in the last 3 months. ▲

The average amount owed to wholesale companies from failed businesses was **£7,689**. ▲

The wholesale industry left a total of **£35,004,014** of bad debt owed to other companies in the last 3 months. ▲

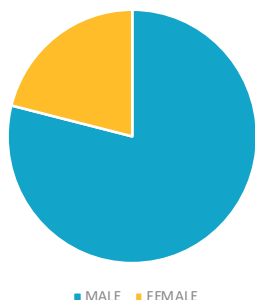
That's an average of **£16,910** owed to companies from failed wholesale businesses. ▲

Did you know that **13** unadvertised petitions were issued to this industry?

Total Number of CCJs in the last 3 months.	1,612	▲
Total Value of CCJs in the last 3 months.	£5,557,676	▲
Average Value of CCJs from the last 3 months.	£3,448	▲

**Directors**

Directorship Gender Split (%)



Company size	Avg no. of board members
Newly incorporated company	1
Small business	2
Medium business	3
Large business	4

**Regions**

Regions	# of companies	Total network*
East Anglia	22,484	£11,014,432,457
East Midlands	9,077	£4,435,047,121
Greater London	43,743	£97,098,907,207
Northern Ireland	3,583	£2,062,729,133
North East	3,525	£1,405,573,724
North West	20,385	£7,496,237,101
Scotland	8,199	£5,660,310,352
South East	21,088	£27,425,323,313
South West	12,361	£25,188,365,905
Wales	5,769	£1,989,648,796
West Midlands	19,023	£15,680,148,128
Yorkshire	15,666	£7,173,071,480
Other	258	£1,929,470,434

\*Where available.

**Top Company Searches**

There were 430,597 searches for companies within this industry on the Creditsafe system in the last quarter.

Company name	Searches	Status
Crusader Vehicles Limited	1,028	Active
Cromwell Tools Limited	673	Active
Travis Perkins Trading Company Limited	663	Active
Edmundson Electrical Limited	601	Active
Travis Perkins PLC	558	Active

Creditsafe online reporting.

**Foreign Ownership**

7,094 companies within this industry are owned by an international company. These are the 5 most popular countries for an international holding.

Country	Percentage
U.S.A.	0.67%
Germany	0.38%
France	0.19%
Netherlands	0.17%
Japan	0.15%

% Based on percentage of foreign owned companies.

**Company Growth**

Fastest growing companies	Revenue
Unipeck U.K. Co. Limited	£10,655,033,092
Honda Motor Europe Limited	£5,918,931,000
Volkswagen Group United Kingdom Limited	£10,412,700,000
Viiv Healthcare Trading Services UK Limited	£3,712,998,000
The Shell Company Of Thailand Limited	£3,195,298,412

**Insolvencies**

Biggest failures of the last quarter	Revenue
Dixon Motor Holdings Limited	£603,474,000
JD Classics Limited	£138,563,000
Unibond International Limited	£109,740,116
Whyte Chemicals Limited	£57,726,620
Signlease Limited	£52,250,000

To see information about a specific company, simply visit us for a [free company credit report](#)

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# GLOSSARY

## Company size breakdown

### Newly incorporated

A new business is a company that has been set up within the last 21 months and has not filed their accounts.

**Small Business** - A small business is a company that satisfies 2 out of the 3 following criteria:

- An annual Turnover of less than £6.5 million.
- A Balance Sheet Total of less than £3.26 million.
- An average number of employees less than 50.

**Medium Business** - A medium business is a company that satisfies 2 out of the 3 following criteria:

- An annual Turnover less than £25.9 million.
- A Balance Sheet Total less than £12.9 million.
- An average number of employees less than 250.

**Large Business** - A large business is a company that satisfies 2 out of the 3 following criteria:

- An annual Turnover greater than £25.9 million.
- A Balance Sheet Total of more than £12.9 million.
- An average number of employees of more 250.

When Creditsafe applies a risk score to a company, it first identifies the size of the business based on the criteria set by Companies House above to ensure the correct factors are taken into account when providing a company credit score.

## How the snapshot is calculated

**Filed Revenue:** Sum of total sales revenue from active, limited companies as filed at Companies House, including companies that are not legally obliged to file accounts but do it voluntarily.

**Active companies:** Count of active, limited companies at the end of the quarter.

**Net Worth:** Sum of total net worth revenue figures from active, limited companies as filed at Companies House.

**Retained Profit:** Sum of profit to date (after dividends has been paid) from active, limited companies as filed at Companies House.

**Est. Employment:** Sum of total number of employees as filed at Companies House.

**Failures:** Total number of companies that have become insolvent within the previous quarter.

**Please note:** Data is captured only from companies that have filed profit and loss and/or number of employee's at Companies House.

A large proportion of the UK economy is made up of SMEs who aren't required to file this information by law.

## Financial Health

**Risk Band:** The percentage of companies that fall within each risk band within an industry on the Creditsafe system.

A Creditsafe company credit score represents the probability of a company staying solvent using the numbers 0 - 100. The closer to 100, the more stable the company.

### Risk bandings:

Very High Risk - Rated 1-20 on the Creditsafe system.

High Risk - Rated 21-29 on the Creditsafe system.

Moderate Risk - Rated 30-50 on the Creditsafe system.

Low Risk - Rated 51-70 on the Creditsafe system.

Very Low Risk - Rated 70-100 on the Creditsafe system.

**Credit Limit:** A credit limit is Creditsafe's recommendation on the total amount of credit that should be outstanding at any one time.

The Watchdog Report breaks down what percentage of companies have certain credit limits within an industry.

## Payments

The payments section is based on how the industry in question pays other industries, broken down by the average number of days beyond agreed terms the invoice remained outstanding.

Days Beyond Terms (DBT) are the total number of days beyond the agreed payment terms prior to an invoice being marked as paid.

'Worst Paid' are the industries that take the longest on average to receive payment for their invoices beyond the agreed payment date.

'Best Paid' are the industries that are paid the fastest by an industry, they will have the shortest amount of days beyond terms.

**Improving/worsening:** this comparison is made by comparing the figures from the reported quarter to the previous quarter.

## Invoicing

**Average invoice value (graph):** The graph shows a monthly breakdown of the average invoice value that the industry pays to its suppliers each month in the reported quarter. For example, out of all the invoices paid in January by companies in the reported industry, the graph will show a sum of the average value of those invoices.

**Average spend:** The average spend per individual transaction of companies within an industry. The arrow on the side indicates whether the average spend has risen or declined compared to the previous quarter.

**Days Beyond Terms (DBT) by invoice value:** How long it takes this industry to pay their invoices based on the total invoice value.

# GLOSSARY

## Bad Debt, CCJ's & Unadvertised Petitions

**Bad Debt:** Creditsafe captures bad debt information based on the information within a 'Statement of Affairs' when a company enters liquidation. A Statement of Affairs is a document detailing a company's assets and liabilities. Generally prepared by a liquidator or appointed professional during certain insolvency proceedings, the document is later registered at Companies House. In the document the creditors are listed which helps identify companies who have obtained a bad debt. Bad debt can occur for a number of reasons, including customer insolvency or protracted default. Often business owners don't have the financial resources or access to advice to pursue legal action.

**Unadvertised Petitions:** Creditsafe receive unadvertised petitions from a third party who collect this information directly from Her Majesty's Courts Service.

**County Court Judgment (CCJ):** A CCJ is a judgment that a County Court issues when a company has failed to pay money that they owe. When a creditor owes money to a debtor, the debtor can apply to the County Court for a judgment (CCJ) against the creditor to claim the money. The Court will decide whether there really is a debt to pay and if there is, they will issue a CCJ.

**Start-ups:** Number of new companies registered at Companies House within the reported quarter.

**Failures:** A failed company is a business that has entered into insolvency procedures and has been dissolved. Creditsafe considers the following criteria to be the definition of failure:

- In Receivership / Liquidation
- In Administration
- Administrator Appointed
- In Receivership / Administration
- Appointment of Liquidator
- Administrative Receiver Appointed
- Meeting of Creditors
- Administration Order
- In Liquidation
- Company is liquidated or is wound-up

**Revenue:** Sum of total income earned from normal business activities, including the sale of goods and services net of VAT.

## Director & board members information

The pie chart shows the gender split of directors within the industry, calculated from their title.

The average board member figure is taken from information filed at Companies House under directorship.

## Regional Information

The number of companies within each region is recorded from the number of companies with a filed address within that region at Companies House. Companies House also provide the total net worth figure where available. Data is captured only from companies that have filed profit and loss, which is mainly large companies who are required to file it by law and companies that choose to file it voluntarily.

If you would like a breakdown of the region bandings, please email [press@creditsafeuk.com](mailto:press@creditsafeuk.com)

## International Ownership

**Group Structure:** Companies that are owned or partially owned by another company based on filed shareholdings.

**Fastest Growing Companies:** Based on the % increase between a companies previous filed turnover and its current filed turnover at Companies House.

**Biggest Failures of the last quarter:** 'Biggest' companies are based on latest annual filed turnover at Companies House.

## Company Growth

The fastest growing companies list is compiled from the Creditsafe system. They are calculated by taking the information filed from companies during that quarter and comparing it to the previous filed turnover to work out the increase. They are then ranked by the biggest increase.

## Insolvencies

The biggest failed companies are calculated by the current filed turnover at Companies House before the company failed and then ranked in order of the company with the biggest turnover first.

## SIC Codes

The data in each industry watchdog report is based on companies that fall into the following SIC codes on the Creditsafe system.

SIC Code	Industry
01110- 03220	Farming & Agriculture
10110-33200	Manufacturing
35110- 39000	Utilities
41100- 43999	Construction
45111- 45111	Wholesale
47110- 47990	Retail
49100- 53202	Transport
55100- 56302	Hospitality
58110-63990	Information Technology (IT)
64110- 66300	Banking & Financial
68100- 82990	Professional Services
90010- 93290	Sports & Entertainment