

11986090 : N FAMILY HOLDINGS LTD

Score	Risk	Credit Limit	Credit Rating
79	Below Average Risk	£130,000	£67,000

Company Summary

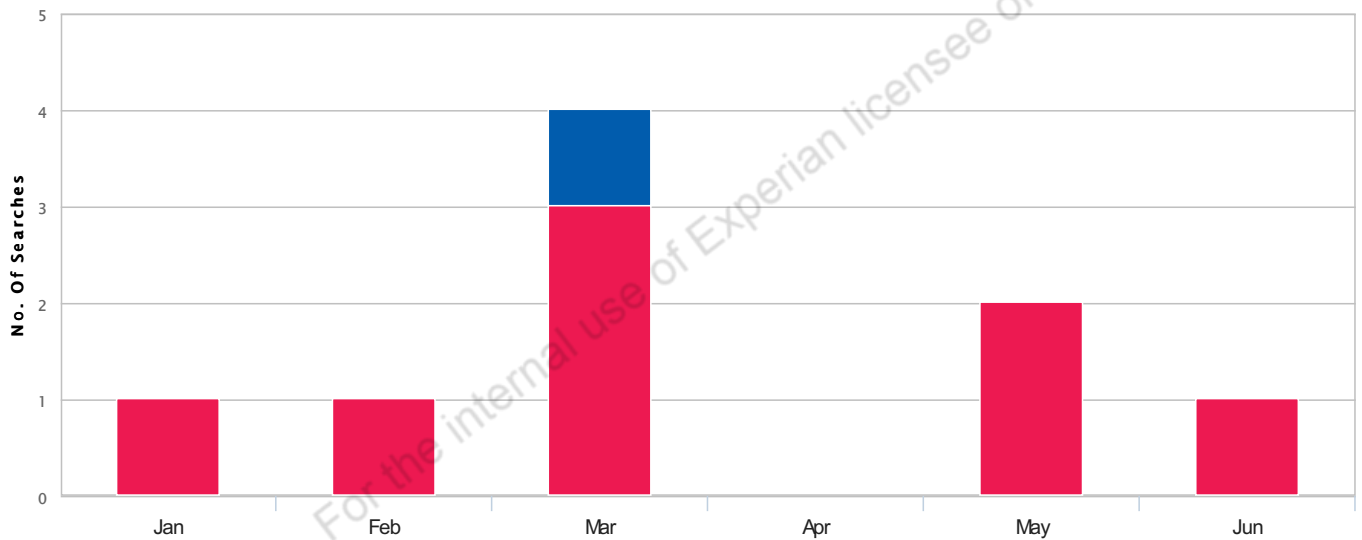
Company Name	N FAMILY HOLDINGS LTD		
Registration Number	11986090		
Registered Office	47-49 CHARLOTTE ROAD, LONDON, EC2A 3QT		
Date of Incorporation	09 May 2019		
Latest Annual Return	08 May 2023	Accounts Reference Date	31 Dec
Date Accounts Lodged	28 Sep 2022	Issued Capital	3,729,298
Latest Filed Accounts Date	31 Dec 2021	Next Accounts Due Date	30 Sep 2023
Company Type	Private Limited		
Type of Accounts	Group		
Trading Address			
Telephone Number			
Auditor Comment	No		
Principal Activities	THE PRINCIPAL ACTIVITY OF THE COMPANY IS THAT OF A HOLDING COMPANY AND CENTRAL HEAD OFFICE FUNCTION FOR THE GROUP AND THE GROUP IS THE PROVISION OF EARLY YEARS EDUCATION		
UK SIC Code(s)	8010 : Primary Education		
Parent			
Ultimate Holding Co			
Website Address			

Identity History

Previous Value	Last Active	Type
2-4 RUFUS STREET LONDON N1 6PE	16 Oct 2020	A

Key: N = Name Change, A = Address Change

Search History



Change History

Event	Description	Time
Days Beyond Term Change	Payment Performance has increased from 17 to 41 days beyond terms.	05 Jun 2023
Annual return filed	The latest annual return for this business has now been filed at Companies House.	20 May 2023
Days Beyond Term Change	Payment Performance has decreased from 39 to 17 days beyond terms.	08 May 2023
Days Beyond Term Change	Payment Performance has increased from 22 to 39 days beyond terms.	10 Apr 2023
Days Beyond Term Change	Payment Performance has increased from 15 to 22 days beyond terms.	03 Apr 2023
Days Beyond Term Change	Payment Performance has increased from 10 to 15 days beyond terms.	06 Mar 2023
Days Beyond Term Change	Payment Performance has increased from 9 to 10 days beyond terms.	13 Feb 2023
Days Beyond Term Change	Payment Performance has increased from 8 to 9 days beyond terms.	06 Feb 2023
Delphi Credit Change	The Credit Rating has changed from £77,000 to £67,000 and Credit Limit has changed from £190,000 to £130,000.	16 Jan 2023
Delphi Score Change	The Credit Risk Score has changed from 90 to 79 and the Credit Risk Band has moved from Low Risk to Below Average Risk.	16 Jan 2023
Days Beyond Term Change	Payment Performance has decreased from 9 to 8 days beyond terms.	09 Jan 2023
Days Beyond Term Change	Payment Performance has increased from 3 to 9 days beyond terms.	05 Dec 2022
Days Beyond Term Change	Payment Performance has decreased from 4 to 3 days beyond terms.	07 Nov 2022
Days Beyond Term Change	Payment Performance has decreased from 9 to 4 days beyond terms.	03 Oct 2022
New credit report	A new credit report is available for this business.	02 Oct 2022
Delphi Credit Change	The Credit Rating has changed from £31,000 to £77,000 and Credit Limit has changed from £78,000 to £190,000.	02 Oct 2022
Accounts filed	The latest accounts for this business have now been filed at Companies House.	01 Oct 2022

Event	Description	Time
Delphi Score Change	The Credit Risk Score has changed from 51 to 90 and the Credit Risk Band has moved from Below Average Risk to Low Risk.	01 Oct 2022
Delphi Credit Change	The Credit Rating has changed from £18,000 to £31,000 and Credit Limit has changed from £35,000 to £78,000.	01 Oct 2022
Director Appointments	There has been a change in the details of officers appointed to this business.	23 Sep 2022
Delphi Score Change	The Credit Risk Score has changed from 45 to 51 and the Credit Risk Band has moved from Above Average Risk to Below Average Risk.	23 Sep 2022
Delphi Credit Change	The Credit Rating has changed from £16,000 to £18,000 and Credit Limit has changed from £23,000 to £35,000.	23 Sep 2022
Delphi Score Change	The Credit Risk Score has changed from 73 to 45 and the Credit Risk Band has moved from Below Average Risk to Above Average Risk.	15 Sep 2022
Delphi Credit Change	The Credit Rating has changed from £25,000 to £16,000 and Credit Limit has changed from £51,000 to £23,000.	15 Sep 2022
Days Beyond Term Change	Payment Performance has decreased from 13 to 9 days beyond terms.	05 Sep 2022
Annual return filed	The latest annual return for this business has now been filed at Companies House.	19 Aug 2022
Delphi Score Change	The Credit Risk Score has changed from 59 to 73.	19 Aug 2022
Delphi Credit Change	The Credit Rating has changed from £20,000 to £25,000 and Credit Limit has changed from £41,000 to £51,000.	19 Aug 2022
Days Beyond Term Change	Payment Performance has decreased from 15 to 13 days beyond terms.	11 Jul 2022
Delphi Score Change	The Credit Risk Score has changed from 35 to 59 and the Credit Risk Band has moved from Above Average Risk to Below Average Risk.	07 Jul 2022
Delphi Credit Change	The Credit Rating has changed from £12,000 to £20,000 and Credit Limit has changed from £18,000 to £41,000.	07 Jul 2022
Delphi Score Change	The Credit Risk Score has changed from 38 to 35.	06 Jul 2022
Delphi Credit Change	The Credit Rating has changed from £13,000 to £12,000 and Credit Limit has changed from £20,000 to £18,000.	06 Jul 2022
Days Beyond Term Change	Payment Performance has increased from 8 to 15 days beyond terms.	04 Jul 2022
Days Beyond Term Change	Payment Performance has decreased from 10 to 8 days beyond terms.	27 Jun 2022
Days Beyond Term Change	Payment Performance has increased from 0 to 10 days beyond terms.	07 Jun 2022
Delphi Score Change	The Credit Risk Score has changed from 52 to 38 and the Credit Risk Band has moved from Below Average Risk to Above Average Risk.	24 May 2022
Delphi Credit Change	The Credit Rating has changed from £18,000 to £13,000 and Credit Limit has changed from £36,000 to £20,000.	24 May 2022
Delphi Credit Change	The Credit Rating has changed from £33,000 to £18,000 and Credit Limit has changed from £100,000 to £36,000.	13 May 2022
Delphi Score Change	The Credit Risk Score has changed from 96 to 52 and the Credit Risk Band has moved from Very Low Risk to Below Average Risk.	13 May 2022
Delphi Score Change	The Credit Risk Score has changed from 52 to 96 and the Credit Risk Band has moved from Below Average Risk to Very Low Risk.	30 Apr 2022
Delphi Credit Change	The Credit Rating has changed from £18,000 to £33,000 and Credit Limit has changed from £36,000 to £100,000.	30 Apr 2022
Director Appointments	There has been a change in the details of officers appointed to this business.	28 Apr 2022
Delphi Credit Change	The Credit Rating has changed from £23,000 to £18,000 and Credit Limit has changed from £45,000 to £36,000.	28 Apr 2022

Event	Description	Time
Delphi Score Change	The Credit Risk Score has changed from 65 to 52.	28 Apr 2022

Mortgages

Summary of Mortgages, Charges and Satisfaction

Total Number of Mortgages / Charges Registered	7
Number Outstanding (Includes Partially Satisfied)	7
Number Satisfied	0
Number Partially Satisfied	0
Date of Latest Mortgage Created	14 Apr 2022
Date of Latest Satisfaction	

Details of Mortgages, Charges and Satisfaction

Satisfied Mortgages

There were no satisfied mortgages in the 20 most recent mortgages.

Partially Satisfied Mortgages

There were no partially satisfied mortgages in the 20 most recent mortgages.

Unsatisfied Mortgages

Date Charge Registered	20 Apr 2022
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	14 Apr 2022
Lender	GRESHAM HOUSE (NOMINEES) LIMITED AS SECURITY TRUSTEE ,
Details	THE LEASEHOLD LAND KNOWN AS 1ST FLOOR 47-49 CHARLOTTE ROAD, LONDON, ENGLAND, EC2A 3QT REGISTERED AT H.M. LAND REGISTRY UNDER TITLE NUMBER AGL401119.ALL THE INTELLECTUAL PROPERTY.FOR MORE DETAILS, PLEASE REFER TO THE INSTRUMENT.CONTAINS FIXED CHARGE.CONTAINS FLOATING CHARGE.FLOATING CHARGE COVERS ALL THE PROPERTY OR UNDERTAKING OF THE COMPANY.CONTAINS NEGATIVE PLEDGE.
Date Charge Registered	26 Feb 2021
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	25 Feb 2021
Lender	GCP ASSET BACKED INCOME (UK) LIMITED (AS SECURITY TRUSTEE) ,
Details	CONTAINS FIXED CHARGE.CONTAINS FLOATING CHARGE.FLOATING CHARGE COVERS ALL THE PROPERTY OR UNDERTAKING OF THE COMPANY.CONTAINS NEGATIVE PLEDGE.CHARGOR ACTING AS A BARE TRUSTEE FOR THE PROPERTY.
Date Charge Registered	07 Aug 2020
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	06 Aug 2020
Lender	GCP ASSET BACKED INCOME (UK) LIMITED AS SECURITY AGENT ,
Details	1 ORDINARY SHARE OF £1 IN N FAMILY TWICKENHAM LTD (12214296) AND ANY FURTHER SHARES SUBSTITUTED OR ADDED OR OWNED BY THE COMPANY. FOR FURTHER INFORMATION REFER TO THE INSTRUMENT.CONTAINS FIXED CHARGE.CONTAINS NEGATIVE PLEDGE.
Date Charge Registered	11 Mar 2020
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	06 Mar 2020
Lender	GCP ASSET BACKED INCOME (UK) LIMITED AS SECURITY AGENT FOR THE SECURED PARTIES ,

Details	CONTAINS FIXED CHARGE.CONTAINS NEGATIVE PLEDGE.
Date Charge Registered	12 Dec 2019
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	09 Dec 2019
Lender	GCP ASSET BACKED INCOME (UK) LIMITED AS SECURITY AGENT FOR THE SECURED PARTIES ,
Details	CONTAINS FIXED CHARGE.CONTAINS NEGATIVE PLEDGE.
Date Charge Registered	25 Oct 2019
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	18 Oct 2019
Lender	GCP ASSET BACKED INCOME (UK) LIMITED AS SECURITY AGENT FOR THE SECURED PARTIES ,
Details	CONTAINS FIXED CHARGE.CONTAINS NEGATIVE PLEDGE.
Date Charge Registered	05 Jul 2019
Charge Type	MISCELLANEOUS
Latest Form Type	MG01
Date Charge Created	27 Jun 2019
Lender	GCP ASSET BACKED INCOME (UK) LIMITED AS SECURITY AGENT FOR THE SECURED PARTIES ,
Details	CONTAINS FIXED CHARGE.CONTAINS NEGATIVE PLEDGE.

Similar Businesses

No non-limited businesses have been found with similar names and addresses to this company.

Risk Summary

Score	79
Risk	Below Average Risk - Ok to offer limited terms
Credit Limit	£130,000
Credit Rating	£67,000

Credit Limit vs Credit Rating
[Find out the difference](#)

Return on Capital has fallen

Company has a larger number of directors than average for this size of company

The company has recently been incorporated relative to comparable companies.

In our view this company is a slightly lower than average credit risk. Our recommendation is to offer credit but ... Add to your monitoring list.

[Payment Performance information is available for this company.](#)

[Payment Rating service is available for this company.](#)

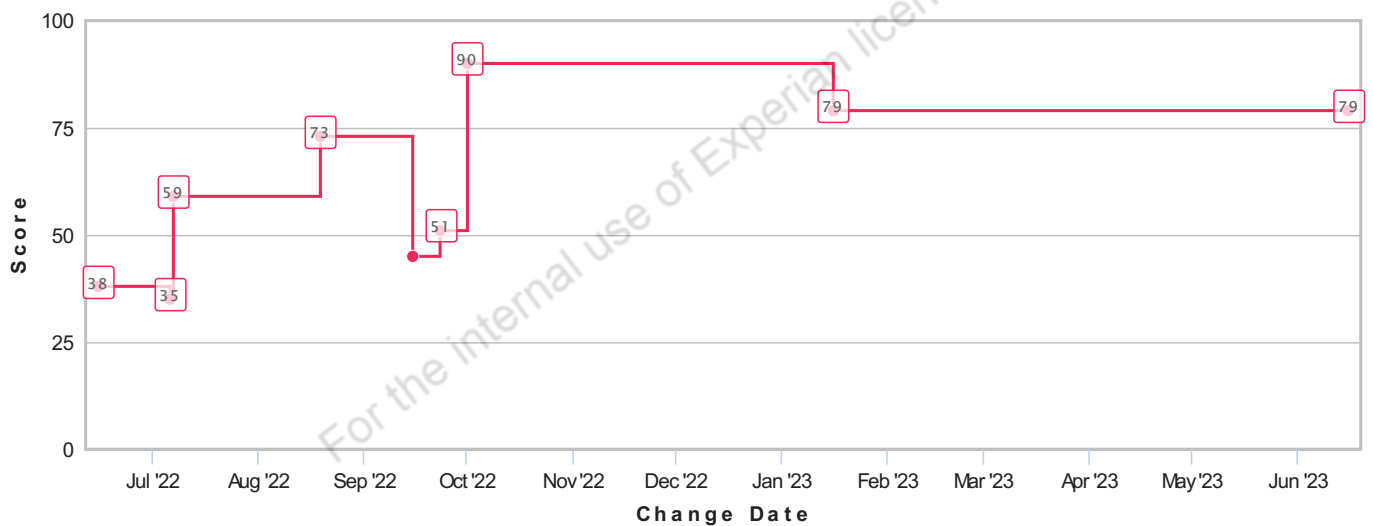
Adverse Credit

In the last 6 years there have been:

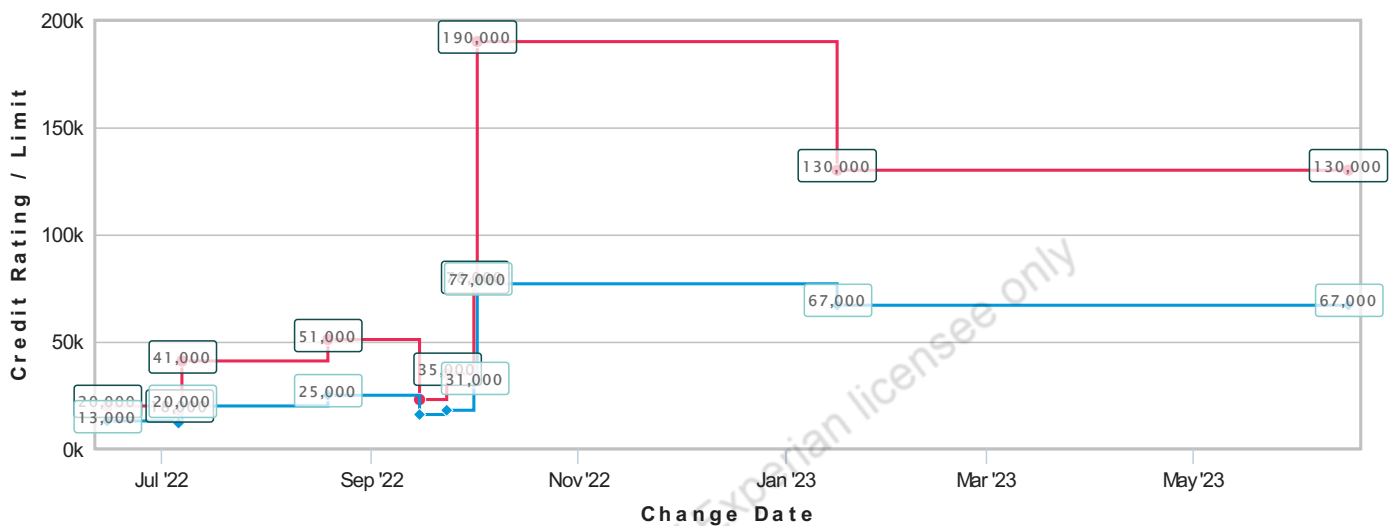
- No CCJs have been issued.

Score History

Score Changes



Credit Limit Changes



Payment Rating

Create Date

Performance

Threat Level

Give Credit Again

Payment Performance

The Days Beyond Terms (DBT) is the number of days, on average, that a company pays its invoices after payment has become due. This data is collated from sales ledgers and updated on a regular basis to show actual payment behaviour.

A significant increase in the DBT may sometimes be indicative of cash-flow or other trading problems.

Current Performance

Month	Latest (May 2023)	Month to Date (Jun 2023)	Monthly Trend
Number of Experiences	6	10	<div> <div>Worsening</div> <div>Stable</div> <div>Improving</div> </div>
Days Beyond Term (DBT)	41	42	
Industry DBT	26	26	

Payment Performance History

Years	2022							2023				
Months	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Number of Experiences	7	9	10	7	8	9	10	6	3	3	4	6
Company DBT	13	13	9	4	4	10	9	10	10	22	17	41
Industry DBT	26	27	27	29	30	30	30	29	29	28	27	26

DBT By Size Of Account

Account Size (£)	1-1,000	1,001-10,000	10,001-100,000	100,001+
Days Beyond Term (DBT)	52	30	N/A	N/A

Assessment

They pay slower than the industry average

They have 0 accounts placed for collection.

They have 2 outstanding unpaid account(s).

Unpaid Accounts

2 accounts have received no payment for 1 month.

0 accounts have received no payment for 2 months.

0 accounts have received no payment for 3 or more months.

Financial Summary

Date of Accounts	31 Dec 2019	31 Dec 2020	31 Dec 2021
Accounting Standard	GAAP	GAAP	GAAP
Currency	GBP	GBP	GBP
Number of Weeks	33	52	52

Profit & Loss Account

Turnover	2,128,606	3,835,299	13,569,720
Pre-Tax Profit	-1,948,821	-4,891,563	-8,078,538

Balance Sheet

Total Fixed/Non Current Assets	7,346,398	15,390,087	38,533,661
Total Current Assets	1,961,876	6,620,941	4,937,733
Total Current Liabilities	2,482,406	3,404,939	10,364,841
Total Long Term Liabilities	7,261,898	11,155,001	33,027,928
Total Provisions	0	0	0
Total Net Worth (excludes intangible fixed assets)	-436,030	7,429,202	-10,237,049

Indicators

Debtors	409,964	1,020,542	2,288,570
Trade Debtors (if disclosed)	136,877	261,467	522,859
Working Capital	-520,530	3,216,002	-5,427,108
Acid Ratio	0.77	1.94	0.47
Auditor Comment	No	No	No

Profit And Loss

Date of Accounts	31 Dec 2019	31 Dec 2020	31 Dec 2021
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	Yes	Yes	Yes
Currency	GBP	GBP	GBP
Number of Weeks	33	52	52
Auditor Comment	No	No	No
Turnover	2,128,606	3,835,299	13,569,720
Home Nation	2,128,606	3,835,299	13,569,720
Export (UK GAAP)	0	0	0
Cost of Sales	1,679,439	3,488,912	9,415,488
Exceptional Items (UK GAAP)	0	0	0
Other Direct Items	0	425,287	78,104
Total Expenses	-	-	-
Gross Profit	449,167	771,674	4,232,336
Other Operating Expenses	2,210,080	4,828,480	10,485,498
Other Operating Income	0	53,665	14,901
Exceptional Items (UK GAAP)	0	0	0
Operating Profit	-1,760,913	-4,003,141	-6,238,261
Other Income/Expenses	0	0	0
Interest Receivable	0	3,843	0
Interest Payable	187,908	892,265	1,840,277
To Bank	-	-	-
On Hire Purchase	-	-	-
On Leasing	-	-	-
Other	187,908	892,265	1,840,277
Exceptional Items (UK GAAP)	0	0	0
Pre-Tax Profit	-1,948,821	-4,891,563	-8,078,538
Taxation	0	0	-653,909
Profit After Tax	-1,948,821	-4,891,563	-7,424,629
Extraordinary Items	0	0	0
Dividends (UK GAAP)	0	0	0
Retained Profit	-1,948,821	-4,891,563	-7,424,629

Balance Sheets

Date of Accounts	31 Dec 2019	31 Dec 2020	31 Dec 2021
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	Yes	Yes	Yes
Currency	GBP	GBP	GBP
Number of Weeks	33	52	52
Tangible Fixed Assets	7,346,398	15,368,201	28,217,987

Land & Buildings	6,845,373	14,077,837	25,624,612
Freehold	-	0	0
Leasehold	-	14,077,837	25,624,612
Fixtures & Fittings	501,025	1,290,364	2,561,073
Plant & Vehicles	0	0	32,302
Plant	0	0	0
Vehicles	0	0	32,302
Other Tangible Assets	0	0	0
Intangible Fixed Assets	0	21,886	10,315,674
Other Non-Current Assets	0	0	0
Total Fixed/Non Current Assets	7,346,398	15,390,087	38,533,661
Stocks	39,685	10,763	86,900
Raw Material/Stocks	0	0	0
Work In Progress	0	0	0
Finished Goods	39,685	10,763	86,900
Trade-Debtors	409,964	1,020,542	2,288,570
Account Receivable / Trade Debtors	136,877	261,467	522,859
Group Loans (UK GAAP)	-	0	0
Director Loans (UK GAAP)	-	-	-
Other Debtors	273,087	759,075	1,765,711
Cash	1,512,227	5,589,636	2,562,263
Misc Current Assets	0	0	0
Total Current Assets	1,961,876	6,620,941	4,937,733
Creditors	2,345,260	2,138,514	6,189,886
Accounts Payable / Trade Creditors	1,758,209	422,393	2,148,867
Group Loans (UK GAAP)	0	0	0
Director Loans (UK GAAP)	-	-	-
Accruals / Deferred Income	523,917	1,575,748	3,554,582
Other Taxation / Social Security	63,134	140,373	382,991
Taxation Payable	-	-	103,446
Other Current	-	-	-
Financial Current Liabilities	129,144	1,141,045	2,404,048
Bank Overdraft	-	-	-
Finance Lease / Hire Purchase	-	-	6,969
Finance Lease	-	-	-
Hire Purchase	-	-	-
Other Short Term Loans	129,144	1,141,045	2,397,079
Grants	-	-	-
Other Current Liabilities	8,002	125,380	1,770,907
Dividends (UK GAPP Only)	-	-	-
Total Current Liabilities	2,482,406	3,404,939	10,364,841
Total Assets minus Current Liabilities	6,825,868	18,606,089	33,106,553
Financial Long Term Liabilities	7,261,898	11,155,001	33,027,928
Finance Lease / Hire Purchase	-	0	25,037

Finance Lease	-	0	-
Hire Purchase	-	0	-
Other Long Term Liabilities	0	0	0
Subsidiary / Associate / Joint	-	-	-
Group Loans (UK GAAP)	-	-	-
Director Loans (UK GAAP)	-	-	-
Accruals	0	0	0
Total Long Term Liabilities	7,261,898	11,155,001	33,027,928
Total Liabilities	9,744,304	14,559,940	43,392,769
Total Provisions	0	0	0
Deferred Taxation	0	0	0
Pension	0	0	0
Other Provisions	0	0	0
Minority Interests	0	0	0
Net Assets	-436,030	7,451,088	78,625
Share Capital	1,555,046	2,425,011	2,477,177
Ordinary Shares	1,555,046	2,425,011	2,477,177
Preference Shares (UK GAAP)	0	0	0
Other Issued Capital	0	0	0
Share Premium Accounts	0	12,114,716	12,114,716
Profit And Loss Account Reserves	-3,083,519	-8,151,281	-15,575,910
Revaluation Reserves	0	0	0
Other Reserves	1,092,443	1,062,642	1,062,642
Shareholders Funds	-436,030	7,451,088	78,625
Capital Employed	6,825,868	18,606,089	33,106,553
Net Worth	-436,030	7,429,202	-10,237,049
Working Capital	-520,530	3,216,002	-5,427,108
Contingent Liabilities	No	No	No

Cashflow

Date of Accounts	31 Dec 2019	31 Dec 2020	31 Dec 2021
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	Yes	Yes	Yes
Currency	GBP	GBP	GBP
Number of Weeks	33	52	52
Cashflow From Operating Activities	-1,484,701	-4,564,005	-5,738,400
Cashflow From Return on Investment	-5,205,032	-8,476,775	-15,621,584
Cashflow From Taxation	0	0	0
Cashflow From Capital Expenditure	0	0	0

Cashflow From Acquisitions And Disposals	0	0	0
Cashflow From Equity Dividends Paid	0	0	0
Cashflow From Management Of Liquid Resources	0	0	0
Cashflow Before Financing	-6,689,733	-13,040,780	-21,359,984
Cashflow From Financing	6,799,762	17,118,189	18,332,611
Increase in Cash	110,029	4,077,409	-3,027,373

Financial Notes

Date of Accounts	31 Dec 2019	31 Dec 2020	31 Dec 2021
Accounting Standard	GAAP	GAAP	GAAP
Consolidated	Yes	Yes	Yes
Currency	GBP	GBP	GBP
Number of Weeks	33	52	52

Auditor Information

Auditor / Accountant Name	HAZLEWOOD LLP	HAZLEWOOD LLP	HAZLEWOODS LLP
Auditor Status	-	-	-
Auditor Comment	No	No	No
Audit Fees	5,760	15,500	32,250
Non-Audit Fees	7,620	13,250	31,000

Disclosure Items

Dividends Payable	-	-	-
Number of Employees	90	157	447
Employees' Remuneration	2,319,576	4,794,958	10,963,881
Wage	2,100,116	4,425,845	9,977,043
Social Security	190,477	310,174	832,294
Pension Costs	28,983	58,939	154,544
Other Costs	0	0	0
Directors' Remuneration	205,552	248,931	288,602
Emolument / Fees	203,182	245,887	285,966
Pension Costs	2,370	3,044	2,636
Other Costs	0	0	0
Highest Paid Director	89,516	129,833	151,318
Depreciation Charge	206,480	816,098	1,652,389
Amortisation Charges	-	-	637,311
Impairment Charges	-	-	-
Charitable Giving Value	-	-	-

Ratios

Year	31 Dec 2019	31 Dec 2020	31 Dec 2021
Pre-Tax Profit/Sales (%)	-91.55	-127.54	-59.53
Pre-Tax Profit/Capital Employed (%)	-44.99	-26.29	-24.40
Pre-Tax Profit/Total Assets (%)	-32.99	-22.22	-18.58

Pre-Tax Profit/Shareholders Funds (%)	-	-65.65	-10,274.77
Sales/Tangible Assets (%)	0.46	0.25	0.48
Working Capital/Sales (%)	-15.52	83.85	-39.99
Stock Turnover	84.52	356.34	156.15
Debtor Days	14.89	24.88	14.06
Acid Ratio	0.77	1.94	0.47
Current Ratio	0.79	1.94	0.48
Creditors/Debtors	12.85	1.62	4.11
Interest Cover	-10.37	-5.48	-4.39
Total Debt/Net Worth (%)	-1,695.08	165.51	-346.12
Shareholders Funds/Total Assets (%)	-4.68	33.85	0.18
Long Term Debt/Net Worth (%)	-1,665.46	150.15	-322.63
Average Employee Remuneration (£)	40,612	30,541	24,528
Wages/Sales (%)	109	125	81
Pre-Tax Profit Per Employee (£)	-34,121	-31,156	-18,073
Sales Per Employee (£)	37,269	24,429	30,357
Capital Employed Per Employee (£)	75,843	118,510	74,064
Total Fixed Assets Per Employee (£)	81,627	97,887	63,127
Total Assets Per Employee (£)	103,425	140,198	97,251

Growth

	Over 2 Years %	Over 1 Years %
Turnover	537	254
Pre-Tax Profit	-	-
Retained Profit	-	-
Directors' Remuneration	40	16
Number Of Employees	397	185
Employees' Remuneration	373	129
Tangible Fixed Assets	284	84
Total Fixed Assets	425	150
Stocks	119	707
Debtors	458	124
Cash	69	-54
Total Current Assets	152	-25
Total Assets	367	97
Creditors	164	189
Short Term Loans	1762	111
Total Current Liabilities	318	204

	Over 2 Years %	Over 1 Years %
Long Term Loans	355	196
Total Long Term Liabilities	355	196
Shareholders Funds	-	-99
Net Worth	-	-
Capital Employed	385	78

Industry Comparison

	Company	Industry Averages		
		Lower	Median	Upper
Year	31 Dec 2021	-	-	-
PERFORMANCE				
Return On Capital (%)	-24.40	-6.40	-0.20	9.20
Return On Assets (%)	-18.58	-6.30	-0.50	6.90
Pre-Tax Profit	-59.53	-4.20	6.10	21.40
Return on Shareholders Funds	-10,274.77	-7.10	1.10	15.40
Sales (£)	13,569,720	29,024	210,796	1,734,131
Year-on-Year in Sales	537.00	-20.50	1.90	22.80
EFFICIENCY				
Stock Turnover	156.15	67.00	333.30	1,357.90
Credit Period (Days)	14.06	0.00	1.10	13.00
Sales / Tangible Assets	0.48	1.30	5.40	25.90
Sales / Total Assets	0.31	56.90	123.50	311.50
LIQUIDITY				
Acid Ratio	0.47	1.10	2.20	4.20
Current Ratio	0.48	1.00	2.10	4.20
Creditors/Debtors	4.11	0.30	2.00	11.10
Interest Cover	-4.39	-1.40	4.50	57.20
CAPITAL STRUCTURE				
Equity Gearing (%)	0.18	9.90	56.40	83.80
Debt Gearing (%)	-322.63	0.00	0.00	0.00
EMPLOYEE				
Employees' Remuneration	10,963,881	911,047	3,425,027	7,778,000
Directors' Remuneration	288,602	19,569	49,782	182,034
Number of Employees	447.00	2.00	12.00	46.00
Tangible Assets Per Employee (£)	63,127.00	98.70	2,879.80	52,005.90
Wages/Sales (%)	80.80	7.00	50.20	71.10
Average Employee Remuneration (£)	24,528.00	24,978.20	32,572.90	40,122.00
Pre-Tax Profit Per Employee (£)	-18,073.00	-4,020.80	-359.00	2,742.90
Sales Per Employee (£)	30,357.00	13,262.40	27,000.00	45,422.00
Capital Employed Per Employee (£)	74,064.00	2,202.30	10,419.20	51,504.50
Total Assets Per Employee (£)	97,251.00	6,079.20	17,708.50	64,572.30

	Company	Industry Averages		
		Lower	Median	Upper
Year	31 Dec 2021	-	-	-
OTHER				
Working Capital / Sales	-39.99	-2.80	9.70	47.80
Total Gross Assets (£)	43,471,394	17,416	129,219	1,563,039
Borrowing Ratio (%)	-346.12	0.00	0.00	43.80

Parent Companies

Parent Company:

Ultimate Holding Company:

Group Structure

Trading Companies		39	
Non-Trading Companies		6	
Dissolved Companies		0	
Total Companies		45	
Company Registration Number & Name		Turnover	Net Worth
79	11986090 - N FAMILY HOLDINGS LTD	£13,569,720	-£10,237,049
N	12840649 - N FAMILY ATKINS ROAD LTD	-	-£291,602
63	12886046 - N FAMILY BRADLEY CLOSE LTD	-	-£804,747
N	13304995 - N FAMILY BUSHEY LTD	-	£1
80	12340109 - N FAMILY CHOBHAM MANOR LTD	-	-£274,227
94	12145550 - N FAMILY CHURCH STREET LTD	-	-£527,449
4	14146607 - N FAMILY CLUB 10 LTD	-	-
10	14146503 - N FAMILY CLUB 11 LTD	-	-
10	14146601 - N FAMILY CLUB 12 LTD	-	-
10	14599005 - N FAMILY CLUB 13 LTD	-	-
10	14616748 - N FAMILY CLUB 14 LTD	-	-
10	14750537 - N FAMILY CLUB 15 LTD	-	-
10	14472776 - N FAMILY CLUB 16 LTD	-	-
10	14750590 - N FAMILY CLUB 17 LTD	-	-
10	14363933 - N FAMILY CLUB 20 LTD	-	-
10	14435909 - N FAMILY CLUB 21 LTD	-	-
10	14890679 - N FAMILY CLUB 23 LTD	-	-
20	13760525 - N FAMILY CLUB 3 LTD	-	-
20	13811743 - N FAMILY CLUB 4 LTD	-	-
20	13873002 - N FAMILY CLUB 5 LTD	-	-
20	13873941 - N FAMILY CLUB 6 LTD	-	-
16	14145551 - N FAMILY CLUB 7 LTD	-	-
34	14145651 - N FAMILY CLUB 8 LTD	-	-
10	14127701 - N FAMILY CLUB 9 LTD	-	-
20	13987729 - N FAMILY CLUB CAMBRIDGE LTD	-	-
16	13972655 - N FAMILY CLUB DULWICH LTD	-	-

Company Registration Number & Name	Turnover	Net Worth
20 13678805 - N FAMILY DH LTD	-	-
N 13305209 - N FAMILY GREENWICH LTD	-	£1
80 13305092 - N FAMILY HANOVER HOUSE LTD	-	-£360,784
63 13305047 - N FAMILY HIGHGATE LTD	-	-£101,202
N 12586497 - N FAMILY LEIGHTON ROAD LTD	-	£1
20 13676666 - N FAMILY MIDLANDS LTD	-	-
57 10519746 - BRIGHT MINDS DAYCARE LIMITED	-	£3,060,784
63 11280051 - BMD MANAGEMENT LIMITED	-	-£1,165,623
N 13305236 - N FAMILY RECTORY ROAD LTD	-	£1
20 13683652 - N FAMILY REDHILL LTD	-	-
83 11935095 - N FAMILY TULSE HILL ROAD LTD	-	-£1,023,791
94 12214296 - N FAMILY TWICKENHAM LTD	-	-£347,669
80 13559533 - N FAMILY WHETSTONE LTD	-	-£12,359
83 12084714 - N FAMILY WOODCHURCH ROAD LTD	-	-£244,498
66 10401127 - N IS FOR NURSERY LTD	£2,313,783	£718,795
63 04898302 - RED BALLOON COBHAM LTD	-	£126,870
54 09884077 - RED BALLOON OCKHAM LIMITED	-	-£512,144
N 08315165 - MARTYRS GREEN MONTESSORI SCHOOL LIMITED	-	£300
87 08106536 - RED BALLOON WEYBRIDGE LIMITED	-	£560,291

Shareholders

SHARE CAPITAL STRUCTURE NON-QUOTED

Class of Shares	Par Value	Number of Shares	Currency	Issued Capital
Preferred Ordinary	1.00	1947241	GBP	1,947,241
Ordinary A	1.00	1722714	GBP	1,722,714
Ordinary B	1.00	59343	GBP	59,343

SHAREHOLDERS NON-QUOTED

Shareholder's Name	Class of Shares	Joint Shareholder	Number Of Shares	Currency	Issued Capital
GRESHAM HOUSE BRITISH SUSTAINABLE INFRA FUND II LP	Preferred Ordinary	No	998010	GBP	998,010
PENNYWORTH EDUCATION HOLDINGS LTD	Preferred Ordinary	No	930708	GBP	930,708
PHILIP, SUNDERLAND	Ordinary A	No	539676	GBP	539,676
LAUREN, SUNDERLAND	Ordinary A	No	419296	GBP	419,296
(08307631) PEMBROKE VCT PLC	Ordinary A	No	328292	GBP	328,292
STUART, SUNDERLAND	Ordinary A	No	114089	GBP	114,089
CHRIS, MCCOY	Ordinary A	No	56750	GBP	56,750
MARK, LOVEDAY	Ordinary A	No	36380	GBP	36,380
ALAN, HENDERSON	Ordinary A	No	30010	GBP	30,010
MARK, HAYWARD	Ordinary A	No	25681	GBP	25,681
ARCHIE, NORMAN	Ordinary A	No	22841	GBP	22,841
DAVID, LONSDALE	Ordinary A	No	22571	GBP	22,571
STEVEN, KLEIN	Ordinary A	No	20796	GBP	20,796
(11813780) ALMERO VENTURES LIMITED	Preferred Ordinary	No	18523	GBP	18,523

Shareholder's Name	Class of Shares	Joint Shareholder	Number Of Shares	Currency	Issued Capital
LUCY, LOVEDAY	Ordinary A	No	18189	GBP	18,189
MAX, KUENSSBERG	Ordinary A	No	18189	GBP	18,189
RICHARD, MCSHANE	Ordinary B	No	16224	GBP	16,224
ANDREI, BALTA	Ordinary B	No	14684	GBP	14,684
LUKE, EVANS	Ordinary A	No	14542	GBP	14,542
TIM, GRIGGS	Ordinary A	No	14542	GBP	14,542
GRAHAM, JOHNSTONE	Ordinary A	No	11984	GBP	11,984
(09959640) BENKERT MCMURDO LTD	Ordinary A	No	10222	GBP	10,222
KENNY, VALENTINE	Ordinary B	No	8076	GBP	8,076
ALAN, MORGAN	Ordinary B	No	7867	GBP	7,867
THOM, BRADLEY	Ordinary B	No	7177	GBP	7,177
JESSAMINE, RINGER	Ordinary B	No	5315	GBP	5,315
CHARLES, STEERS	Ordinary A	No	4406	GBP	4,406
BRITTANY, DAMORA	Ordinary A	No	3671	GBP	3,671
LAURENS, VAN DEN HOUT	Ordinary A	No	3671	GBP	3,671
LOMAX, WARD	Ordinary A	No	2516	GBP	2,516
THOMAS, PROFUMO	Ordinary A	No	1411	GBP	1,411
GREGORY, LEVETO	Ordinary A	No	1347	GBP	1,347
JAMES, DAVITT	Ordinary A	No	1347	GBP	1,347
SAM, MARSHALL	Ordinary A	No	294	GBP	294
FLORENCE, NORMAN	Ordinary A	No	1	GBP	1

Current Directors

Secretaries

There is no company secretary appointed to this company.

Directors

KENNETH VALENTINE

Appointment Date 14 Aug 2019

Date of Birth

Position

Occupation NON-EXECUTIVE DIRECTOR

Address 2-4, RUFUS STREET, LONDON GREATER, LONDON, N1 6PE

Current Appointments 2

ANDREI BALTA

Appointment Date 14 Aug 2019

Date of Birth

Position

Occupation NON-EXECUTIVE DIRECTOR

Address 2-4, RUFUS STREET, LONDON GREATER, LONDON, N1 6PE

Current Appointments 1

PHILIP SUNDERLAND

Appointment Date 09 May 2019

Date of Birth

Position

Occupation	COMPANY DIRECTOR
Address	47-49, CHARLOTTE ROAD, LONDON, EC2A 3QT
Current Appointments	46
SIMONE CARTER	
Appointment Date	16 Mar 2022
Date of Birth	
Position	
Occupation	COMPANY DIRECTOR
Address	47-49, CHARLOTTE ROAD, LONDON, EC2A 3QT
Current Appointments	46
JONATHAN PAUL EDWARD TEMPLE	
Appointment Date	31 Mar 2022
Date of Birth	
Position	
Occupation	COMPANY DIRECTOR
Address	47-49, CHARLOTTE ROAD, LONDON, EC2A 3QT
Current Appointments	41
PETER GEORGE KA-YIN BACHMANN	
Appointment Date	14 Apr 2022
Date of Birth	
Position	
Occupation	MANAGING DIRECTOR
Address	47-49, CHARLOTTE ROAD, LONDON, EC2A 3QT
Current Appointments	7
CAROLE ANN EDMOND	
Appointment Date	01 Sep 2022
Date of Birth	
Position	
Occupation	COMPANY DIRECTOR
Address	47-49, CHARLOTTE ROAD, LONDON, EC2A 3QT
Current Appointments	4

Resigned Directors

Secretaries

There are no resigned secretaries associated with this company.

Directors

HANNAH ELIZABETH KATHERINE MCGOOHAN			
Appointment Date	09 May 2019	Resignation Date	21 Jul 2020
Date of Birth			
Position			
Occupation	COMPANY DIRECTOR		
Address	2-4, RUFUS STREET, LONDON, N1 6PE		
Current Appointments	0		

SARAH COSETTE VERA
MACKENZIE

Appointment Date	14 Aug 2019	Resignation Date	03 Mar 2022
Date of Birth			
Position			
Occupation	EDUCATION DIRECTOR		
Address	2-4, RUFUS STREET, LONDON GREATER, LONDON, N1 6PE		
Current Appointments	4		

ALAN MORGAN

Appointment Date	22 Jul 2020	Resignation Date	03 Mar 2022
Date of Birth			
Position			
Occupation	COMPANY DIRECTOR		
Address	47-49, CHARLOTTE ROAD, LONDON, EC2A 3QT		
Current Appointments	12		