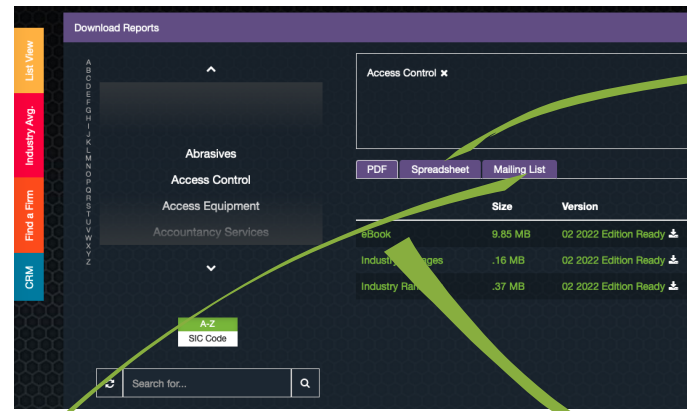
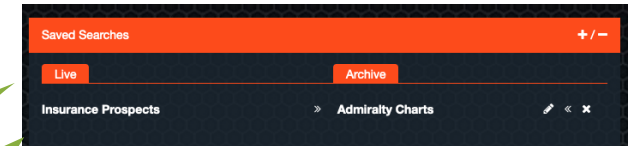
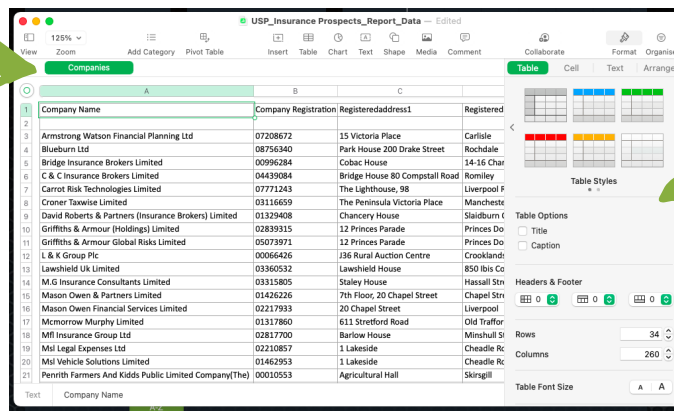


Dashboard Report Selector. Search for a keyword and click on the title of interest to choose it

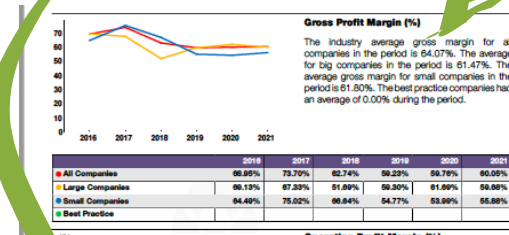


All report data in the images below can be exported as a spreadsheet in a standardised layout



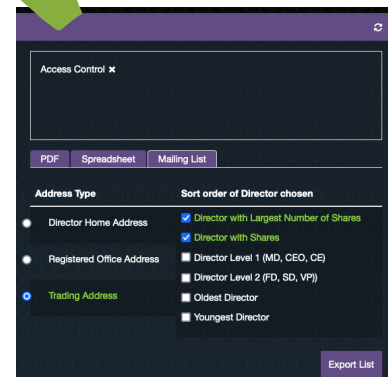
Saved Searches selector. Mangle the saved searches you create by moving old searches to the archive or deleting them completely. Saved Searches are in the same USP formats shown

Credit information including trend of recent changes

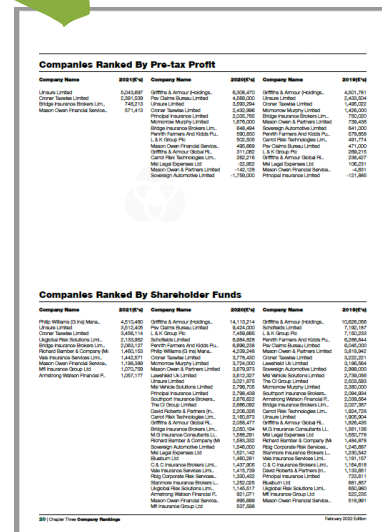
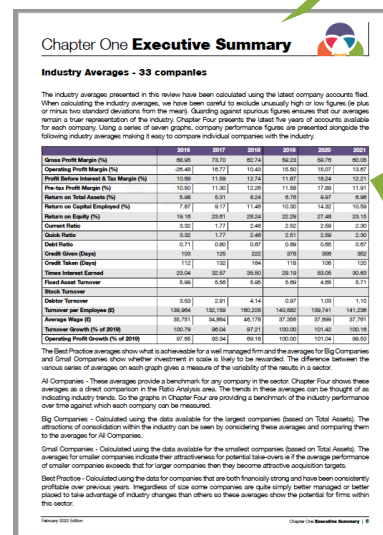


Industry Averages calculated from all the companies included in the report for:

1. Big Companies
2. Small Companies
3. Best Practice
4. All Companies



A mailing contact list can be extracted for any listed report or saved search. Choose the address type-required and drag and drop then click on the chosen director preference. The mailing list will be sent by email as a spreadsheet attachment



Msl Legal Expenses Ltd

Registered Office
1 Lakeside
Chester Royal Business Park
Chester, Cheshire
CH1 3BN
0161 428 1444
https://www.msl.co.uk/

Trading Address & Tel
Chester Royal Business Park
Chester, Cheshire
CH1 3BN
0161 428 1444

Reg No & Incorporation Date
Reg No: 02010827
Incorp Date: 14/01/1988
Auditor: Allen Accountants Limited
Previous Name: Motorist Services Limited

Shareholders
Chester Further Ltd 50,000 Ord. Gp

Directors & Co Secretary
Ms Deana Angela Garner
Mr Nicholas David Garner (MR)
Mr Colin John Gibson (MR)
Mr Anthony Scott Hughes (MR)
Mr David Anthony Rose (MR)
Mr Owen Thomas (MR)

Business Description
Underwriting Of Legal Expense Insurance And Associated Claims.

Parent & Subsidiaries
Ultimate Parent: Chester Further Limited
Parent: Chester Further Limited

Balance Sheet

	31/12/20	31/12/19	31/12/18	31/12/17	31/12/16
year end consolidated	No	No	No	No	No
number of months	12	12	12	12	12
number of employees	57	57	61	62	66
paid up equity	50,000	50,000	50,000	50,000	50,000
Total Tangible Assets	75,351	75,404	76,173	111,305	357,891
Intangible Assets					
Total Fixed Assets	75,351	75,404	76,173	111,305	357,891
Stock					
Debtors	2,514,042	3,480,841	3,925,841	3,487,491	1,750,749
Cash & Liquid Assets	900	900	181,050	181,050	294,561
Other Current Assets	3,179,881	2,871,724	2,946,915	2,580,808	3,090,628
Total Current Assets	5,594,223	6,359,876	6,953,255	6,250,407	5,146,959
Trade Creditors	380,655	782,195	606,132	694,634	612,758
Bank Loans & Overdrafts	534,455	1,099,260	1,418,514	1,436,732	596,860
Other Current Liabilities	3,144,943	2,805,577	3,015,651	2,712,903	2,034,146
Total Current Liabilities	4,059,748	4,714,962	5,040,299	4,415,269	3,495,558
Working Capital	1,534,475	1,644,914	1,552,956	1,535,138	1,651,393
Net Assets	1,733,899	1,733,891	1,638,237	1,733,891	2,615,547
Long Term Loans					
Other Long Term Liabilities	919,396	173,829	146,244	1,037,540	855,194
Issued Capital	50,000	50,000	50,000	50,000	50,000
Retained Earnings	1,471,142	1,500,778	1,438,981	1,221,737	1,110,423
Revaluation Reserve					
Other Reserves					
Shareholder Funds	1,521,142	1,550,778	1,478,981	1,271,737	1,160,423
Capital Employed	1,733,899	1,733,891	1,638,237	1,733,891	2,615,547
Net Worth	1,521,142	1,550,778	1,478,981	1,271,737	1,160,423
Profit & Loss					
Cost Of Goods Sold	4,739,499	7,379,791	7,982,953	6,146,553	5,545,254
Gross Profit	7,143	-193,324	-322,710	-310,183	-315,176
Administrative Expenses	13,478	166,844	357,154	385,643	218,758
Operating Profit	-7,143	133,324	322,710	316,183	216,176
Non-trading Income					
Profit Before Interest & Tax	-7,143	133,324	322,710	316,183	216,176
Interest Paid	15,358	20,981	27,731	37,596	54,586
Pre-tax Profit	-22,852	106,291	297,001	219,214	216,119
Tax Paid	6,854	34,454	96,751	51,503	30,360
Profit After Tax	-29,834	71,797	207,244	167,714	185,718
Dividends					
Retained Profit	-29,834	71,797	207,244	111,214	185,718

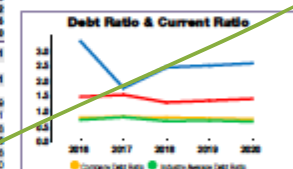
Notes to Accounts

Exports
Director Remuneration: 281,518
Employee Remuneration: 1,836,242
Audit Fee: 12,740
Contingent Liability: 1,490,282

Flow of Funds
Profit Generated: -22,852
Depreciation: 30,619
Change in Debtors: 274,824
Change in Creditors: -431,518
Change in Stock: 1,410,292
Operating Cash Flow: 546,955
Cash Flow Before Financing: 459,779
Cash Flow From Financing: -76,414

Ratio Analysis (30/11/20)
Gross Profit Margin (%): 80.05
Operating Profit Margin (%): -1.51/18.06
EBIT Margin (%): -0.15/12.31
Return On Total Assets (%): -0.13/6.76
Return On Capital Employed (%): -0.41/10.59
Current Ratio: 1.45/2.02
Quick Ratio: 1.41/2.02
Debt Ratio: 0.74/0.87
Times Interest Earned: 80.89
Credit Given (Days): 874,824
Credit Taken (Days): 71,797
Fixed Asset Turnover: 82,835.71
Stock Turnover: 1,837.13
Sales Per Employee (2020): 65,141
Average Wages (2020): 34,938
Growth in Sales (%): -25.80
Growth in Employees (%): -12.28

Credit Score = 57
Suggested Credit Limit = 80000



The latest Director, Shareholder, Financial and Parent Subsidiary information - checked each week to bring it into line with Companies House.

Trend analysis using benchmarks appropriate to the sector or group of companies in a Saved Search

Ratio analysis to allow comparisons of companies of different size.

1000+ researched reports + 730 SIC based reports eBooks, spreadsheets & contact lists. The research in the Standard Reports can be leveraged on the Workspace to speed up the compilation of Saved Searches in the same USP format. All reports and Saved Searches are updated to reflect the latest data each week.

27 different company ranking series for last 3 years