

## KEY INFORMATION

### Company Details

Name: Bhsf Group Limited	Principal Activity: A NON-TRADING HOLDING COMPANY AND IS CONSTITUTED AND OPERATES ON A NOT-FOR PROFIT BASIS
Registration Number: 04767689	Industries: K 66.2 Activities auxiliary to insurance and pension funding
Trading Status: Active	Trading Address: 13th Floor, 54 Hagley Road, BIRMINGHAM, B16 8PE
Legal Status: Private Limited Without Share Capital	Registered Address: 13th Floor, 54 Hagley Road, BIRMINGHAM, B16 8PE
Incorporation Date: 16 May 2003	
Total Employees: 260	
Judgements: No	
Growth Indicator: Decline	

### Key Financials

Latest annual returns: 16 May 2023  
Latest filed accounts: 31 Dec 2022

Overview	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
Total Turnover	35,490 GBP	36,733 GBP	39,698 GBP	41,381 GBP
Net Worth	23,980 GBP	29,282 GBP	27,630 GBP	24,897 GBP
Pre-Tax Profit or Loss	(7,189) GBP	316 GBP	6,371 GBP	318 GBP
Total Shareholder Funds	24,258 GBP	29,779 GBP	28,301 GBP	25,785 GBP

### Governance Overview

Shareholder Summary			Ownership Summary		
0	0	0	3	2	1
Total Shareholders	Share Types	Total Shares	Share Positions	Subsidiaries	Portfolio Companies

Top Three Shareholders  
Unavailable

### Three Longest Serving Directors

Name	Role	Appointed	DOB	Nationality
Brian HALL	Sales & Marketing Director	02-07-2003	Jul, 1964	U.KINGDOM
Peter John MASKELL	Chief Executive	16-05-2003	Oct, 1946	U.KINGDOM
Robert Paul KANAS	Company Medical Advisor	16-05-2003	May, 1953	U.KINGDOM

## CREDIT RISK

### CREDIT OVERVIEW

60 Delphi Score	Below Average Credit Risk Band	270,000 GBP Credit Limit	130,000 GBP Credit Rating	- Payment DBT
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Failure Odds: 24:1

Delphi Stars: ★ ★ ★ ☆ ☆

Average DBT 3M: Unavailable

Credit Opinion: A below average risk company; little reason to doubt credit transactions to the limit assigned.

Average DBT 6M: Unavailable

Average DBT 12M: Unavailable

### HISTORIC CREDIT SCORE AND LIMIT

Date	Credit Rating	Credit Limit
30-Nov-2023	130,000	270,000
31-Oct-2023	130,000	270,000
30-Sep-2023	230,000	690,000
31-Aug-2023	230,000	690,000
31-Jul-2023	230,000	690,000
30-Jun-2023	230,000	690,000
31-May-2023	230,000	690,000
29-Apr-2023	230,000	690,000
31-Mar-2023	230,000	690,000
28-Feb-2023	230,000	690,000
31-Jan-2023	230,000	690,000
31-Dec-2022	230,000	690,000

### COUNTY COURT JUDGEMENTS

No Results

### LEGAL NOTICES

No Results

### ADVERSE DIRECTOR HISTORY

Name	Company	Latest Event	Position	Shares
Dr Jasvinder Singh Saggi	Name: Acappella Transactional Real Estate Limited Registration Number: 09254125	Name: Members Voluntary Liquidation Date: 27-Sep-2023	Company Director	-

Name	Company	Latest Event	Position	Shares
Dr Jasvinder Singh Saggu	Name: Anderson Owen Limited Registration Number: 04335487	Name: Compulsory Liquidation Date: 15-Jun-2005	E-Commerce	-

## MORTGAGES AND CHARGES

Date	Status	Type	Persons entitled	Further Information
Created: 27-May-2020	Satisfied	Miscellaneous	THE ROYAL BANK OF SCOTLAND PLC	Contains Fixed Charge.Contains Floating Charge.Floating Charge Covers All The Property Or Undertaking Of The Company.Contains Negative Pledge.
Registered: 15-Jun-2020				
Satisfied: 26-May-2021				

## FINANCIALS

### Financial History

Values shown in '000 unless stated

Profit & Loss	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
UK Turnover	35,490 GBP	36,733 GBP	39,698 GBP	41,381 GBP
Export Turnover				
<b>Total Turnover</b>	<b>35,490 GBP</b>	<b>36,733 GBP</b>	<b>39,698 GBP</b>	<b>41,381 GBP</b>
Cost of Sales				
Total Expenses	35,490 GBP	36,733 GBP	39,698 GBP	41,381 GBP
<b>Gross Profit</b>				
Other Expenses				
<b>Operating Profit</b>				
Pre-Tax Profit or Loss	(7,189) GBP	316 GBP	6,371 GBP	318 GBP
Tax Payable (Credit)				
Dividends (Profit & Loss)				
Retained Profit or Loss	(6,577) GBP	(174) GBP	4,442 GBP	(501) GBP
Post Tax Profit	(6,577) GBP	(174) GBP	4,442 GBP	(501) GBP
Exceptional Items Credit / (Debit)	0 GBP	0 GBP	0 GBP	0 GBP
Depreciation	106 GBP	145 GBP	172 GBP	127 GBP

Values shown in '000 unless stated

Balance Sheet:	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
<b>Assets</b>				
Total Tangible Fixed Assets	243 GBP	228 GBP	412 GBP	527 GBP
Intangible Fixed Assets	278 GBP	497 GBP	671 GBP	888 GBP
Other Fixed Assets	17,589 GBP	21,073 GBP	21,522 GBP	20,888 GBP
<b>Total Fixed Assets</b>	<b>18,110 GBP</b>	<b>21,798 GBP</b>	<b>22,605 GBP</b>	<b>22,303 GBP</b>
Total Stocks & WIP				
Trade Debtors	1,591 GBP	1,541 GBP	1,753 GBP	2,161 GBP
Other Debtors	3,157 GBP	2,812 GBP	3,983 GBP	4,162 GBP
<b>Total Debtors</b>	<b>5,709 GBP</b>	<b>5,064 GBP</b>	<b>6,358 GBP</b>	<b>7,046 GBP</b>
Cash	6,859 GBP	11,198 GBP	11,108 GBP	5,640 GBP
Other Current Assets	961 GBP	711 GBP	622 GBP	723 GBP
<b>Total Current Assets</b>	<b>12,568 GBP</b>	<b>16,262 GBP</b>	<b>17,466 GBP</b>	<b>12,686 GBP</b>
Intangible Fixed Assets	278 GBP	497 GBP	671 GBP	888 GBP
<b>Total Assets</b>	<b>30,678 GBP</b>	<b>38,060 GBP</b>	<b>40,071 GBP</b>	<b>34,989 GBP</b>

Values shown in '000 unless stated

Balance Sheet:	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
<b>Liabilities</b>				
Trade Creditors				
Other Short Term Finances				
Miscellaneous Current Liabilities	4,269 GBP	4,174 GBP	5,348 GBP	4,884 GBP
Current Liabilities	4,269 GBP	4,174 GBP	5,348 GBP	4,884 GBP
Total Long Term Liabilities	2,151 GBP	4,107 GBP	6,422 GBP	4,320 GBP
<b>Total Liabilities</b>	<b>6,420 GBP</b>	<b>8,281 GBP</b>	<b>11,770 GBP</b>	<b>9,204 GBP</b>
<b>Total Net Assets</b>	<b>24,258 GBP</b>	<b>29,779 GBP</b>	<b>28,301 GBP</b>	<b>25,785 GBP</b>
Bank Loans & Overdrafts				
Social Security	1,140 GBP	1,056 GBP	1,063 GBP	1,235 GBP
Corporation Tax	612 GBP	(490) GBP	(1,929) GBP	(819) GBP
Leasing (Current)				
Other Long Term Finances				

Values shown in '000 unless stated

Balance Sheet:	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
<b>Shareholder</b>				
Issued Share Capital	0 GBP	0 GBP	0 GBP	0 GBP
Share Premium Account				
Retained Earnings	(6,577) GBP	(174) GBP	4,442 GBP	(501) GBP
Other Reserves	0 GBP	0 GBP	0 GBP	0 GBP
Total Shareholder Funds	24,258 GBP	29,779 GBP	28,301 GBP	25,785 GBP
<b>Capital Employed</b>	<b>26,409 GBP</b>	<b>33,886 GBP</b>	<b>34,723 GBP</b>	<b>30,105 GBP</b>
Net Worth	23,980 GBP	29,282 GBP	27,630 GBP	24,897 GBP

Values shown in '000 unless stated

Ratios & Disclaimers	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
EBIT				
EBITDA				
EBITDA Post Dividends				
Working Capital	8,299 GBP	12,088 GBP	12,118 GBP	7,802 GBP
Number of Employees (No.)	260	254	267	310
Total Employee Salary	12,912 GBP	12,470 GBP	12,378 GBP	14,199 GBP
Total Director Salary	690 GBP	749 GBP	1,051 GBP	1,363 GBP
Highest Paid Director	207 GBP	205 GBP	295 GBP	284 GBP

Ratios & Disclaimers	31 Dec 2022	31 Dec 2021	31 Dec 2020	31 Dec 2019
Profit Per Employee	(25) GBP	(1) GBP	17 GBP	(2) GBP
Sales Per Employee	137 GBP	145 GBP	149 GBP	133 GBP
Tangible Assets Per Employee	1 GBP	1 GBP	2 GBP	2 GBP
Auditor Fees	25 GBP	20 GBP	16 GBP	14 GBP
Assets Per Employee	118 GBP	150 GBP	150 GBP	113 GBP
Pre Tax Margin (%)	(20.26)	0.86	16.05	0.77
Interest Cover (Times)				
Current Ratio (No.)	2.94	3.90	3.27	2.60
Acid Test (No.)				
Stock Turnover (Times)				
Debtor days				
Working Capital By Sales (%)	23.38	32.91	30.53	18.85
Trade Creditors by Debtors (%)				
Return on Capital (%)				
Return on Assets (%)				
Shareholders Funds Return (%)	(24.34)	(0.60)	16.43	(1.91)
Borrowing Ratio (%)				
Equity Gearing (%)				
Debt Gearing (%)	(19.41)	(23.81)	(16.56)	(5.12)

## Timeline

November 2023

4 Changes

<b>Growth Indicator Change</b> From Unknown to Decline	DECLINING
<b>Net Worth</b> From 29,282,000 GBP to 23,980,000 GBP	DECREASE 18.11%
<b>Pretax Profit</b> From 316,000 GBP to (7,189,000) GBP	DECREASE 2375%
<b>Turnover</b> From 37,105,000 GBP to 35,762,000 GBP	DECREASE 3.62%

October 2023

1 Change

<b>Risk Band Changed</b> From VeryLowRisk to BelowAverageRisk	WORSE
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## October 2022

3 Changes

<b>Net Worth</b> From 27,630,000 GBP to 29,282,000 GBP	<b>INCREASE 5.98%</b>
<b>Pretax Profit</b> From 6,371,000 GBP to 316,000 GBP	<b>DECREASE 95.04%</b>
<b>Turnover</b> From 40,314,000 GBP to 37,105,000 GBP	<b>DECREASE 7.96%</b>

## September 2022

1 Change

<b>Growth Indicator Change</b> From Unknown to Growth	<b>GROWING</b>
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## October 2021

3 Changes

<b>Net Worth</b> From 24,897,000 GBP to 27,630,000 GBP	<b>INCREASE 10.98%</b>
<b>Pretax Profit</b> From 318,000 GBP to 6,371,000 GBP	<b>INCREASE 1903.46%</b>
<b>Turnover</b> From 41,785,000 GBP to 40,314,000 GBP	<b>DECREASE 3.52%</b>

## December 2020

1 Change

<b>Growth Indicator Change</b> From Unknown to Growth	<b>GROWING</b>
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## November 2020

1 Change

<b>Risk Band Changed</b> From BelowAverageRisk to VeryLowRisk	<b>BETTER</b>
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## October 2020

3 Changes

<b>Net Worth</b> From 25,875,000 GBP to 24,897,000 GBP	<b>DECREASE 3.78%</b>
<b>Pretax Profit</b> From (5,138,000) GBP to 318,000 GBP	<b>INCREASE 106.19%</b>
<b>Turnover</b> From 40,126,000 GBP to 41,785,000 GBP	<b>INCREASE 4.13%</b>

## December 2019

2 Changes

<b>Growth Indicator Change</b> From Unknown to Decline	<b>DECLINING</b>
<b>Risk Band Changed</b>	<b>WORSE</b>



December 2019

2 Changes

From VeryLowRisk to BelowAverageRisk

November 2019

3 Changes

**Net Worth**

From 30,052,000 GBP to 25,875,000 GBP

DECREASE 13.9%

**Pretax Profit**

From 1,045,000 GBP to (5,138,000) GBP

DECREASE 591.67%

**Turnover**

From 37,185,000 GBP to 40,126,000 GBP

INCREASE 7.91%

## HMRC IMPORTS AND EXPORTS

No Results

## OWNERSHIP

### Ultimate Beneficial Owners

No Result

### Persons of Significant Control

No Result

### Shareholdings

Bhsf Group Limited has no portfolio companies

### Parents

Name	Relationship	Status
BHSF Group Limited	Ultimate Parent	Active

### Subsidiaries

Name	Ownership of shares	Status
BHSF Corporate Healthcare (Holdings) Limited	100.00 %	Active
BHSF Employee Benefits Limited	100.00 %	Active

### Portfolio Companies

Name	Ownership of shares	Status
B.H.C.A. (Services) Limited	12.26 %	Active

## PEOPLE

### Current Officers

Name	Details	Position	Directorships
Caroline Amanda COATES	Occupation: Non-Executive Director Date of Birth: Jun, 1969 (54) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 3 Years, 9 Months	Open: 4 Closed: 1 Retired: 3
Sara FOWLER	Occupation: Chairman Date of Birth: Apr, 1959 (64) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 5 Years, 5 Months	Open: 8 Closed: 0 Retired: 1
Gary Terence COWDRILL	Occupation: Non-Executive Director Date of Birth: Dec, 1955 (68) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 8 Years	Open: 7 Closed: 2 Retired: 13
Alison Heather MCKINNA	Occupation: Non-Executive Director Date of Birth: May, 1967 (56) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 1 Year, 9 Months	Open: 10 Closed: 1 Retired: 1
Thomas Christopher ROSS	Occupation: Director Date of Birth: Jan, 1987 (36) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 6 Years, 1 Month	Open: 9 Closed: 0 Retired: 0
Heidi STEWART	Occupation: Group Chief Executive Date of Birth: Dec, 1972 (51) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 2 Years, 2 Months	Open: 4 Closed: 0 Retired: 0
Jasvinder Singh SAGGU	Occupation: Non-Executive Director Date of Birth: Jun, 1962 (61) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Open Duration: 1 Year, 6 Months	Open: 5 Closed: 1 Retired: 15

### Previous Officers

Name	Details	Position	Directorships
Julie BIELBY	Occupation: Senior Manager Date of Birth: Oct, 1958 (65) Nationality: U.KINGDOM	Position: Retired Duration: 4 Years, 10 Months	Open: 0 Closed: 1 Retired: 4

Name	Details	Position	Directorships
	Address: 43 Churchill Rise, Burstwick, East Yorkshire, HU12 9HP		
Jill BONEHILL	Occupation: Non-Executive Director Date of Birth: Jul, 1963 (60) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Retired Duration: 6 Years, 6 Months	Open: 1 Closed: 0 Retired: 4
Michael Peter CHAPMAN	Occupation: Hr & Qm Director Date of Birth: Oct, 1946 (77) Nationality: U.KINGDOM Address: 5 Timberlake Close, Solihull, West Midlands, B90 4YT	Position: Retired Duration: 6 Years, 6 Months	Open: 0 Closed: 0 Retired: 5
Philip Victor ASHBOURNE	Occupation: Technical And Compliance Director Date of Birth: Aug, 1954 (69) Nationality: U.KINGDOM Address: 79 Wolverhampton Road South, Birmingham, West Midlands, B32 2AY	Position: Retired Duration: 10 Years, 3 Months	Open: 0 Closed: 1 Retired: 10
Steven Alfred BOUGHTON	Occupation: Secretary Date of Birth: Sep, 1943 (80) Nationality: U.KINGDOM Address: Hill View, Suckley, Worcestershire, WR6 5ED	Position: Unknown Duration:	Open: 0 Closed: 0 Retired: 3
Carol Lesley COOMBES	Occupation: Non-Executive Director Date of Birth: Dec, 1962 (61) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 4 Years, 9 Months	Open: 0 Closed: 5 Retired: 3
William George BEGG	Occupation: Non-Executive Director Date of Birth: Feb, 1952 (71) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 1 Year, 5 Months	Open: 0 Closed: 4 Retired: 9
Geoffrey Michael Walter GUERIN	Occupation: Group Business Improvement And Quality Director Date of Birth: Aug, 1983 (40) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Retired Duration: 8 Years	Open: 0 Closed: 1 Retired: 9
Stephen Garrick HALL	Occupation: Exchequer Manager Date of Birth: Oct, 1946 (77) Nationality: U.KINGDOM Address: Denbigh Cottage, Pailton, Warwickshire, CV23 0QE	Position: Retired Duration: 5 Years	Open: 0 Closed: 1 Retired: 5
John Christopher HARDY	Occupation: Non-Executive Director Date of Birth: Sep, 1949 (74)	Position: Retired Duration: 6 Years	Open: 0 Closed: 0

Name	Details	Position	Directorships
	Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE		Retired: 4
Jane Elizabeth DALE	Occupation: Chairman Date of Birth: Feb, 1960 (63) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 1 Year, 2 Months	Open: 8 Closed: 4 Retired: 15
Ian Richard GALER	Occupation: Group Finance Director Date of Birth: May, 1957 (66) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road, Birmingham, B16 8PE	Position: Retired Duration: 7 Years, 1 Month	Open: 0 Closed: 6 Retired: 8
Andrew MACAULEY	Occupation: Vp Business Dvlpt Date of Birth: Jun, 1961 (62) Nationality: U.KINGDOM Address: 3 Church Bank, Kelsall, Cheshire, CW6 0TL	Position: Retired Duration: 4 Years, 10 Months	Open: 0 Closed: 0 Retired: 3
Adrian HOPE	Occupation: Director Date of Birth: Jul, 1973 (50) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 2 Years, 10 Months	Open: 0 Closed: 0 Retired: 7
David James EDMONDS	Occupation: Director Date of Birth: Jun, 1949 (74) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 2 Years, 2 Months	Open: 0 Closed: 2 Retired: 22
Michael Thomas MALONE	Occupation: Manager Date of Birth: Feb, 1952 (71) Nationality: U.KINGDOM Address: 154 Dickens Heath Road, Solihull, West Midlands, B90 1RL	Position: Retired Duration: 5 Years	Open: 0 Closed: 0 Retired: 5
Christina PARKER	Occupation: Manager Date of Birth: Jan, 1951 (72) Nationality: U.KINGDOM Address: 277 Mary Vale Road, Birmingham, West Midlands, B30 1PN	Position: Retired Duration: 4 Years, 10 Months	Open: 0 Closed: 1 Retired: 2
Anthony Philip MCCREA	Occupation: Occupational Health Managing Director Date of Birth: Apr, 1958 (65) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 2 Years, 2 Months	Open: 0 Closed: 1 Retired: 10
David John READ	Occupation: Company Secretary	Position: Retired	Open: 1

Name	Details	Position	Directorships
	Date of Birth: Feb, 1948 (75) Nationality: U.KINGDOM Address: 62 Wolverhampton Road, Warley, West Midlands, B68 0LJ	Duration: 5 Years	Closed: 0 Retired: 6
James SALMONS	Occupation: Manager Date of Birth: Dec, 1943 (80) Nationality: U.KINGDOM Address: 41 West Mead Drive, Birmingham, West Midlands, B14 6DX	Position: Retired Duration: 4 Years, 10 Months	Open: 0 Closed: 0 Retired: 5
Robert Paul KANAS	Occupation: Company Medical Advisor Date of Birth: May, 1953 (70) Nationality: U.KINGDOM Address: Lincomb House Lincomb, Stourport On Severn, Worcestershire, DY13 9RB	Position: Retired Duration: 12 Years, 7 Months	Open: 0 Closed: 9 Retired: 12
Michael Paul SIMS	Occupation: Group Is And Insurance Technical Director Date of Birth: Sep, 1956 (67) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 2 Years, 1 Month	Open: 0 Closed: 3 Retired: 9
Peter John MASKELL	Occupation: Chief Executive Date of Birth: Oct, 1946 (77) Nationality: U.KINGDOM Address: Cropthorne 64 Dove House Lane, Solihull, West Midlands, B91 2EE	Position: Retired Duration: 14 Years, 3 Months	Open: 0 Closed: 14 Retired: 12
Hilary Grace D'CRUZ	Occupation: Solicitor Date of Birth: Jun, 1966 (57) Nationality: U.KINGDOM Address: Ansons Llp, Commerce House, Ridings Park, Cannock, Staffordshire, WS11 7FJ	Position: Retired Duration: 2 Years, 4 Months	Open: 1 Closed: 4 Retired: 24
John Casey SPENCE	Occupation: H R Manager Date of Birth: Aug, 1956 (67) Nationality: U.KINGDOM Address: 7 Rugosa Road, Woking, Surrey, GU24 9PA	Position: Retired Duration: 11 Years	Open: 0 Closed: 0 Retired: 5
Brian HALL	Occupation: Sales & Marketing Director Date of Birth: Jul, 1964 (59) Nationality: U.KINGDOM Address: 5 Cherry Lane, Stratford Upon Avon, Warwickshire, CV37 0SX	Position: Retired Duration: 17 Years, 3 Months	Open: 9 Closed: 6 Retired: 16
Christopher Charles WIGGIN	Occupation: Solicitor Date of Birth: May, 1954 (69) Nationality: U.KINGDOM Address: 13th Floor, 54 Hagley Road,	Position: Retired Duration: 4 Years, 8 Months	Open: 0 Closed: 1 Retired: 9

Name	Details	Position	Directorships
	Birmingham, B16 8PE		
David Kenneth NUTTALL	Occupation: Group Hr And Insurance Operations Director Date of Birth: Dec, 1969 (54) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 5 Years, 10 Months	Open: 1 Closed: 6 Retired: 10
David OXOTBY	Occupation: Senior Lecturer Date of Birth: Dec, 1945 (78) Nationality: U.KINGDOM Address: Flat 2 Tower House, 23 West Castle Street, Bridgnorth, Shropshire, WV16 4AD	Position: Retired Duration: 7 Years, 4 Months	Open: 0 Closed: 0 Retired: 1
Nicholas Anthony WRIGHT	Occupation: Accountant Date of Birth: Dec, 1953 (70) Nationality: U.KINGDOM Address: 3 Cartland Road, Birmingham, B14 7NS	Position: Retired Duration: 9 Years, 4 Months	Open: 0 Closed: 5 Retired: 10
Andrew MILNER	Occupation: Non-Executive Director Date of Birth: Feb, 1951 (72) Nationality: U.KINGDOM Address: Dale Farm, Dale Road, Brough, East Riding Of Yorkshire, HU15 1QN	Position: Retired Duration: 6 Years, 9 Months	Open: 5 Closed: 6 Retired: 20
Neil Donald MACKAY	Occupation: Director Date of Birth: Apr, 1955 (68) Nationality: U.KINGDOM Address: 45 Wentworth Park Avenue, Birmingham, B17 9QU	Position: Retired Duration: 9 Years	Open: 0 Closed: 8 Retired: 40
Charlotte Mary TAYLOR	Occupation: Director And Company Secretary Date of Birth: Mar, 1977 (46) Nationality: U.KINGDOM Address: 2 Darnley Road, West Midlands, B16 8TE	Position: Retired Duration: 4 Years, 2 Months	Open: 2 Closed: 10 Retired: 8