

## KEY INFORMATION

### Company Details

Name: <b>Saga Group Limited</b>	Principal Activity: <b>CENTRAL ADMINISTRATION FUNCTIONS AND SERVICES TO OTHER GROUP COMPANIES</b>
Registration Number: <b>00638891</b>	Industries: <b>K 66.2 Activities auxiliary to insurance and pension funding</b>
Trading Status: <b>Active</b>	Phone Number: <b>01303 771111</b>
Legal Status: <b>Private Limited</b>	Trading Address: <b>The Saga Building, Middelburg Square, FOLKESTONE, CT20 1AZ</b>
Incorporation Date: <b>06 October 1959</b>	Registered Address: <b>3 Pancras Square, LONDON, N1C 4AG</b>
Total Employees: <b>365</b>	
Judgements: <b>Yes</b>	
Growth Indicator: <b>Decline</b>	

### Key Financials

Latest annual returns: **27 Feb 2023**  
Latest filed accounts: **31 Jan 2023**

Overview	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
Total Turnover	29,736 GBP	44,904 GBP	50,943 GBP	46,773 GBP
Net Worth	586,005 GBP	547,955 GBP	483,852 GBP	400,015 GBP
Pre-Tax Profit or Loss	49,083 GBP	56,491 GBP	72,922 GBP	183,222 GBP
Total Shareholder Funds	593,540 GBP	553,196 GBP	489,030 GBP	409,021 GBP

### Governance Overview

Shareholder Summary			Ownership Summary		
1	1	18,086,076	10	10	0
Total Shareholders	Share Types	Total Shares	Share Positions	Subsidiaries	Portfolio Companies

#### Top Three Shareholders

Name	Ownership %
SAGA LEISURE LTD	100 %

#### Three Longest Serving Directors

Name	Role	Appointed	DOB	Nationality
John Andrew GOODSELL	Company Director	07-10-1998	Jan, 1959	U.KINGDOM
Timothy Bruce BULL	Company Director	06-07-1991	Jul, 1958	U.KINGDOM
Stuart Michael HOWARD	Company Director	01-04-2000	May, 1962	U.KINGDOM

CREDIT RISK

CREDIT OVERVIEW

87 Delphi Score	Low Credit Risk Band	400,000 GBP Credit Limit	160,000 GBP Credit Rating	97 Payment DBT
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Failure Odds: 69:1

Delphi Stars: ★ ★ ★ ★ ☆

Average DBT 3M: 88

Credit Opinion: A low risk company; no reason to doubt credit transactions to the limit assigned.

Average DBT 6M: 82

Average DBT 12M: 73

HISTORIC CREDIT SCORE AND LIMIT

Date	Credit Rating	Credit Limit
30-Nov-2023	160,000	400,000
31-Oct-2023	270,000	830,000
30-Sep-2023	270,000	830,000
31-Aug-2023	270,000	830,000
31-Jul-2023	270,000	830,000
30-Jun-2023	270,000	830,000
31-May-2023	270,000	830,000
29-Apr-2023	270,000	830,000
31-Mar-2023	270,000	830,000
28-Feb-2023	270,000	830,000
31-Jan-2023	270,000	830,000
31-Dec-2022	270,000	830,000

COUNTY COURT JUDGEMENTS

Judgement Date	Status	Case Number	Amount (GBP)	Date Paid	Type
01-Dec-2023	Ongoing	K5QZ8M3Z	9,297	Unavailable	Judgement
01-Jan-2022	Ongoing	H62YJ783	7,169	Unavailable	Judgement

LEGAL NOTICES

No Results

ADVERSE DIRECTOR HISTORY

Name	Company	Latest Event	Position	Shares
Mrs Rachel Shaw	Name: Saga Healthcare Limited	Name: Members Voluntary Liquidation	Company Director	-

Name	Company	Latest Event	Position	Shares
	Registration Number: 09216699	Date: 27-Jan-2022		

## MORTGAGES AND CHARGES

Date	Status	Type	Persons entitled	Further Information
Created: 10-Jul-2023	Outstanding	Miscellaneous	SAGA PENSIONS TRUSTEES LIMITED AS TRUSTEE OF THE SAGA PENSION SCHEME	Contains Fixed Charge.Contains Negative Pledge.
Registered: 14-Jul-2023				
Created: 29-Jun-2021	Outstanding	Miscellaneous	SAGA PENSIONS TRUSTEES LIMITED AS TRUSTEE OF THE SAGA PENSION SCHEME	Contains Fixed Charge.Contains Floating Charge.Floating Charge Covers All The Property Or Undertaking Of The Company.Contains Negative Pledge.
Registered: 06-Jul-2021				
Created: 31-Jul-2019	Satisfied	Miscellaneous	ACROMAS INSURANCE COMPANY LIMITED	F/H Former Research Laboratories Bonehurst Road Redhill T/No Sy670417contains Fixed Charge.Contains Negative Pledge.
Registered: 03-Aug-2019				
Satisfied: 03-Jun-2021				
Created: 30-Apr-2018	Outstanding	Miscellaneous	SAGA PENSIONS TRUSTEES LIMITED AS TRUSTEE OF THE SAGA PENSION SCHEME	Contains Fixed Charge.Contains Floating Charge.Floating Charge Covers All The Property Or Undertaking Of The Company.Contains Negative Pledge.
Registered: 14-May-2018				
Created: 23-May-2014	Satisfied	Miscellaneous	HSBC CORPORATE TRUSTEE COMPANY (UK) LIMITED AS SECURITY TRUSTEE	L/H 9 Anson Close Broadstairs Kentcontains Fixed Charge.Contains Floating Charge.Floating Charge Covers All The Property Or Undertaking Of The Company.Contains Negative Pledge.
Registered: 31-May-2014				
Satisfied: 20-May-2017				
Created: 13-Aug-2013	Satisfied	Miscellaneous	BARCLAYS BANK PLC AS SECURITY TRUSTEE	The L/H Land And Buildings K/A The Call Centre Building Plot 29D Eurokent Business Park Kentcontains Fixed Charge.Notification Of Addition To Or Amendment Of Charge.
Registered: 22-Aug-2013				
Satisfied: 14-May-2014				
Created: 07-Dec-2007	Satisfied	Security Accession Deed	BARCLAYS BANK PLC (THE SECURITY TRUSTEE)	All Monies Due Or To Become Due From Any Charging Company Or Any Other Obligor To Any Secured Party On Any Account Whatsoever Under The Terms Of The Aforementioned Instrument Creating Or
Registered: 19-Dec-2007				

Date	Status	Type	Persons entitled	Further Information
Satisfied: 14-May-2014				Evidencing The Charge F/H And L/H Property, Part Ground And First Floors, Ross House, Ross Way, Shorncliffe, Folkstone. Ground Floor Entrance Hall And First, Second And Third Floor Offices And Premises At Roof Level, Albion House, 22-26 Sandgate Road, Folkestone, Kent Together With 6 Parking Spaces. 9 Anson Close, Broadstairs, Kent. For Details Of Further Property Charged Please Refer To Form 395, Fixed And Floating Charge Over All Property And Assets Present And Future, Including Goodwill, Book Debts, Uncalled Capital, Buildings, Fixtures, Fixed Plant & Machinery See The Mortgage Charge Document For Full Details
Created: 07-Dec-2007  Registered: 21-Dec-2007  Satisfied: 14-May-2014	Satisfied	Share Pledge	BARCLAYS BANK PLC (SECURITY TRUSTEE)	All Monies Due Or To Become Due From The Company Or Any Other Obligor To Any Secured Party Under The Terms Of The Aforementioned Instrument Creating Or Evidencing The Charge The Pledged Assets Being The Shares In Saga Insurance Company Limited And All Dividends, See The Mortgage Charge Document For Full Details
Created: 27-Sep-2006  Registered: 06-Oct-2006  Satisfied: 06-Dec-2007	Satisfied	Supplemental Deed	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND AS SECURITY AGENT FOR ITSELF AND THE OTHER	All Monies Due Or To Become Due From The Company Or Any Other Obligor To Any Secured Party On Any Account Whatsoever Under The Terms Of The Aforementioned Instrument Creating Or Evidencing The Charge All The Right Title And Interest In And To The Pledged Assets See The Mortgage Charge Document For Full Details
Created: 25-Sep-2006  Registered: 06-Oct-2006  Satisfied: 06-Dec-2007	Satisfied	Confirmatory Debenture	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND (THE "SECURITY AGENT")	All Monies Due Or To Become Due From Any Charging Company Or Any Other Obligor To Any Secured Party On Any Account Whatsoever Under The Terms Of The Aforementioned Instrument Creating Or Evidencing The Charge L/H Part Ground And First Floors Ross House Ross Way Shorncliffe Folkestone, L/H Ground Floor Entrance Hall And First Second And Third Floor Offices And Premises At Roof Level Albion House 22-26 Sandgate Road Folkestone Lent Together With 6 Parking Spaces, L/H 9 Anson Close Broadstairs Kent

Date	Status	Type	Persons entitled	Further Information
				(For Details Of Further Properties Charged Please Refer To Form 395) Fixed And Floating Charges Over The Undertaking And All Property And Assets Present And Future Including Goodwill Bookdebts Uncalled Capital Building Fixtures Fixed Plant And Machinery See The Mortgage Charge Document For Full Details
Created: 29-Oct-2004  Registered: 09-Nov-2004  Satisfied: 06-Dec-2007	Satisfied	Share Pledge	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND AS SECURITY AGENT FOR ITSELF AND THE OTHER	All Monies Due Or To Become Due From Any Pledgor Or Any Other Obligor To Any Secured Party Under The Terms Of The Aforementioned Instrument Creating Or Evidencing The Charge The Pledged Assets See The Mortgage Charge Document For Full Details
Created: 29-Oct-2004  Registered: 10-Nov-2004  Satisfied: 06-Dec-2007	Satisfied	Security Accession Deed	THE GOVERNOR AND COMPANY OF THE BANK OF SCOTLAND AS SECURITY AGENT FOR ITSELF AND THE OTHER	All Monies Due Or To Become Due From Any Charging Company Or Any Other Obligor To Any Secured Party Under The Terms Of The Aforementioned Instrument Creating Or Evidencing The Charge Fixed And Floating Charges Over All Property And Assets Present And Future Including Goodwill Bookdebts Uncalled Capital Buildings Fixtures Fixed Plant And Machinery See The Mortgage Charge Document For Full Details
Created: 30-Nov-1998  Registered: 08-Dec-1998  Satisfied: 26-Jan-1999	Satisfied	Charge Over Deposit	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee Under Or Pursuant To The Counter-Indemnities And This Charge The Deposit Means The Sum Deposited In The Chargors Deposit Account Held With The Bank And Designated "National Westminster Bank Plc Re Saga Group Limited Collateral Account Together With All Interest In Relation To Such Deposit See Charge Particulars Form For Details
Created: 09-Apr-1998  Registered: 30-Apr-1998  Satisfied: 26-Jan-1999	Satisfied	Charge Over Deposit	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee Under Or Pursuant To The Charge And A Counter Indemnity Of Even Date The Sum Deposited From Time To Time By The Chargor With The Bank Together With All Interest And All Other Rights See Charge Particulars Form For Details

Date	Status	Type	Persons entitled	Further Information
Created: 04-Apr-1997  Registered: 16-Apr-1997  Satisfied: 02-Oct-2004	Satisfied	Legal Share Charge	N M ROTHSCHILD & SONS LIMITED	All Monies Due Or To Become Due From The Company To The Chargee Under The Guarantee And Under The Legal Share Charge  By Clause 3 Of The Legal Share Charge,As Security For The Payment Of All Guarantee Indebtedness The Company As Beneficial Owner Charged In Favour Of,And Pledged And Collaterally Granted And Assigned To,The Chargee For The Benefit Of The Lenders,And Created In The Chargee For The Benefit Of The Lenders A Security Interest In,All The Company's Interest In (But None Of The Company's Obligations Or Liabilities With Respect To) The Charged Property With The Intent That Such Charge Shall Take Effect As A First Legal Charge See Charge Particulars Form For Details
Created: 04-Apr-1997  Registered: 16-Apr-1997  Satisfied: 02-Oct-2004	Satisfied	Legal Share Charge	N M ROTHSCHILD & SONS LIMITED	All Monies Due Or To Become Due From The Company To The Chargee Under The Guarantee (As Therein Defined) And Under The Legal Share Charge And On Any Account Whatsoever  The Charged Property Being:- All Dividends Distributions And Other Income Paid Or Payable On Or Derived From The Securities Being:- 2,100,000 Ordinary Shares Of £1.00 Each In The Capital Of Saga Services Limited; 98,000 Ordinary Shares Of £1.00 Each In The Capital Of Metromail Limited; 2 Ordinary Shares Of £1.00 Each In The Capital Of Saga Management Services Limited And Others As Defined On Annexure B To Form M395, And All Other Shares Or Other Property Derived From The Securities (Whether By Way Of Bonus Option Or Otherwise) See Charge Particulars Form For Details
Created: 25-Feb-1994  Registered: 04-Mar-1994  Satisfied: 02-Oct-2004	Satisfied	Legal Share Charge	N M ROTHSCHILD & SONS LIMITED	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever Under The Guarantee Dated 31st January 1994 And Under The Deed All Securities, Dividends, All Shares Or Other Property Derived From The Securities, All Other Accretions Rights Benefits & Advantages See Charge Particulars Form For Details

Date	Status	Type	Persons entitled	Further Information
Created: 17-Feb-1994  Registered: 04-Mar-1994  Satisfied: 02-Oct-2004	Satisfied	Legal Share Charge	N M ROTHSCHILD & SONS LIMITED	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever Under The Guarantee Dated 31st January 1994 And Under The Deed The Securities Together With All Other Shares & Securities, All Dividends All Other Accretions Rights Benefits & Advantages Of All Kinds Accruing See Charge Particulars Form For Details
Created: 31-Jan-1994  Registered:   Satisfied: 06-Apr-1994	Satisfied	Legal Share Charge	N M ROTHSCHILD & SONS LIMITED(THE SECURITY TRUSTEE) AND/OR THE LENDERS	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever Under The Guarantee And Under The Legal Share Charge All The Securities As Listed In Attachment B To The Form 395, All Dividends, Shares Etc See The Mortgage Charge Document For Full Details No Description Available
Created: 16-Jun-1993  Registered:   Satisfied: 23-Feb-1994	Satisfied	Supplemental Charge On Cash	NATIONAL WESTMINSTER BANK PLC	For Amending The Terms Of A Charge On Cash Dated 5/10/92 & For Securing All Monies Due Or To Become Due From The Company To The Chargee Pursuant To The Facility Letter The Deposit With The Bank Together With All Interest Equating To The Amount Under The Facility Letter No Description Available
Created: 05-Oct-1992  Registered:   Satisfied: 23-Feb-1994	Satisfied	Charge On Cash	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee Pursuant To The Facility Letter Dated 24th August 1989 As Amended On 04/09/92 The Deposit With The Bank Tog: With All Interest Accruing Under The Facility Letter Dated 24/08/89 As Amended On 04/09/92 No Description Available
Created: 22-Jun-1990  Registered: 29-Jun-1990  Satisfied: 23-Feb-1994	Satisfied	Debenture	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From Each Obligor To The Chargee As Agent And Trustee For Itself, The Arranger And For Each Bank Under The Terms Of The Finance Documents (All Terms As Defined In The Credit Agreement Dated 18/01/90 On Any Account Whatsoever Fixed And Floating Charges Over The Undertaking And All Property And Assets Present And Future Including Goodwill Bookdebts Uncalled Capital Building Fixtures Fixed Plant And Machinery (For Full Details Refer To Doc 395 Ref M44I)



Date	Status	Type	Persons entitled	Further Information
Created: 05-Dec-1984  Registered: 19-Dec-1984	Satisfied	Legal Mortgage	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever F/H Property K/A The Manor House, The Leas Folkestone, Kent Floating Charge Over All Moveable Plant Machinery Implements Utensils Furniture And Equipment
Created: 05-Dec-1984  Registered: 07-Dec-1984	Satisfied	Legal Mortgage	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever F/H The Burlington Hotel Earls Avenue Folkestone Kent Floating Charge Over All Moveable Plant Machinery Implements Utensils Furniture And Equipment
Created: 30-Mar-1983  Registered: 08-Apr-1983	Satisfied	Memorandum Of Deposit	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee Under The Terms Of The Charge All Stocks Shares Bonds Receipts Or Other Property And/Or The Proceeds Of Sale Thereof And Documents Evidencing The Company's Title Thereto Now Or Hereafter Deposited With The Bank Or Transferred To The Bank Or Its Nominees By The Company.
Created: 08-Mar-1983  Registered: 29-Jun-1983	Satisfied	Standard Security	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever The Waverley Castle Hotel Melrose
Created: 08-Mar-1983  Registered: 29-Jun-1983	Satisfied	Standard Security	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever The Covenanters Inn, Aberfoyle.
Created: 27-Nov-1982  Registered: 08-Dec-1982	Satisfied	Legal Mortgage	NATIONAL WESTMINSTER BANK PLC	All Monies Due Or To Become Due From The Company To The Chargee On Any Account Whatsoever F/H Property K/A Cumbria Grand Hotel Grange Over Sands Cumbria Floating Charge Over All Moveable Plant Machinery Implements Utensils Furniture And Equipment

## FINANCIALS

### Financial History

Values shown in '000 unless stated

Profit & Loss	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
UK Turnover	29,736 GBP	44,904 GBP	50,943 GBP	46,773 GBP
Export Turnover	0 GBP	0 GBP	0 GBP	0 GBP
<b>Total Turnover</b>	<b>29,736 GBP</b>	<b>44,904 GBP</b>	<b>50,943 GBP</b>	<b>46,773 GBP</b>
Cost of Sales	1,067 GBP	699 GBP	927 GBP	1,666 GBP
Total Expenses	0 GBP	0 GBP	0 GBP	0 GBP
<b>Gross Profit</b>	<b>28,669 GBP</b>	<b>44,205 GBP</b>	<b>50,016 GBP</b>	<b>45,107 GBP</b>
Other Expenses	58,977 GBP	69,169 GBP	79,747 GBP	(15,236) GBP
<b>Operating Profit</b>	<b>(30,308) GBP</b>	<b>(24,964) GBP</b>	<b>(29,731) GBP</b>	<b>60,343 GBP</b>
Pre-Tax Profit or Loss	49,083 GBP	56,491 GBP	72,922 GBP	183,222 GBP
Tax Payable (Credit)	2,508 GBP	2,224 GBP	1,940 GBP	8,840 GBP
Dividends (Profit & Loss)				
Retained Profit or Loss	54,669 GBP	60,566 GBP	80,981 GBP	188,751 GBP
Post Tax Profit	54,669 GBP	60,566 GBP	80,981 GBP	188,751 GBP
Exceptional Items Credit / (Debit)	0 GBP	0 GBP	0 GBP	0 GBP
Depreciation	2,798 GBP	2,572 GBP	5,118 GBP	5,150 GBP

Values shown in '000 unless stated

Balance Sheet:	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
<b>Assets</b>				
Total Tangible Fixed Assets	3,238 GBP	16,053 GBP	20,964 GBP	56,334 GBP
Intangible Fixed Assets	7,535 GBP	5,241 GBP	5,178 GBP	9,006 GBP
Other Fixed Assets	115,944 GBP	1,097,590 GBP	1,016,255 GBP	926,341 GBP
<b>Total Fixed Assets</b>	<b>126,717 GBP</b>	<b>1,118,884 GBP</b>	<b>1,042,397 GBP</b>	<b>991,681 GBP</b>
Total Stocks & WIP				
Trade Debtors	60 GBP	268 GBP	156 GBP	217 GBP
Other Debtors	1,054,415 GBP	42,744 GBP	55,879 GBP	28,563 GBP
<b>Total Debtors</b>	<b>1,058,029 GBP</b>	<b>43,012 GBP</b>	<b>56,035 GBP</b>	<b>28,780 GBP</b>
Cash	141,717 GBP	129,557 GBP	57,557 GBP	
Other Current Assets	3,554 GBP			
<b>Total Current Assets</b>	<b>1,199,746 GBP</b>	<b>172,569 GBP</b>	<b>113,592 GBP</b>	<b>28,780 GBP</b>
Intangible Fixed Assets	7,535 GBP	5,241 GBP	5,178 GBP	9,006 GBP
<b>Total Assets</b>	<b>1,326,463 GBP</b>	<b>1,291,453 GBP</b>	<b>1,155,989 GBP</b>	<b>1,020,461 GBP</b>

Values shown in '000 unless stated

Balance Sheet:	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
<b>Liabilities</b>				
Trade Creditors	2,634 GBP	1,259 GBP	1,034 GBP	1,353 GBP
Other Short Term Finances	116,618 GBP	637,844 GBP	556,015 GBP	446,435 GBP
Miscellaneous Current Liabilities	10,496 GBP	14,571 GBP	10,554 GBP	18,074 GBP
Current Liabilities	129,748 GBP	653,674 GBP	567,603 GBP	471,354 GBP
Total Long Term Liabilities	603,175 GBP	84,583 GBP	99,356 GBP	140,086 GBP
<b>Total Liabilities</b>	<b>732,923 GBP</b>	<b>738,257 GBP</b>	<b>666,959 GBP</b>	<b>611,440 GBP</b>
<b>Total Net Assets</b>	<b>593,540 GBP</b>	<b>553,196 GBP</b>	<b>489,030 GBP</b>	<b>409,021 GBP</b>
Bank Loans & Overdrafts				5,492 GBP
Social Security	1,912 GBP	2,519 GBP	3,290 GBP	2,563 GBP
Corporation Tax	5,586 GBP	4,075 GBP	8,059 GBP	5,529 GBP
Leasing (Current)	905 GBP	1,077 GBP	1,604 GBP	2,786 GBP
Other Long Term Finances	590,756 GBP	84,309 GBP	94,605 GBP	134,079 GBP

Values shown in '000 unless stated

Balance Sheet:	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
<b>Shareholder</b>				
Issued Share Capital	3,617 GBP	3,617 GBP	3,617 GBP	3,617 GBP
Share Premium Account				
Retained Earnings	54,669 GBP	60,566 GBP	80,981 GBP	188,751 GBP
Other Reserves	43,993 GBP	43,993 GBP	43,993 GBP	43,993 GBP
Total Shareholder Funds	593,540 GBP	553,196 GBP	489,030 GBP	409,021 GBP
<b>Capital Employed</b>	<b>1,196,715 GBP</b>	<b>637,779 GBP</b>	<b>588,386 GBP</b>	<b>549,107 GBP</b>
Net Worth	586,005 GBP	547,955 GBP	483,852 GBP	400,015 GBP

Values shown in '000 unless stated

Ratios & Disclaimers	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
EBIT	(30,308) GBP	(24,964) GBP	(29,731) GBP	60,343 GBP
EBITDA	(25,444) GBP	(19,575) GBP	(19,423) GBP	70,922 GBP
EBITDA Post Dividends	(25,444) GBP	(19,575) GBP	(19,423) GBP	70,922 GBP
Working Capital	1,069,998 GBP	(481,105) GBP	(454,011) GBP	(442,574) GBP
Number of Employees (No.)	365	419	554	660
Total Employee Salary	21,140 GBP	28,043 GBP	36,214 GBP	28,194 GBP
Total Director Salary	150 GBP	188 GBP	151 GBP	131 GBP
Highest Paid Director				

Ratios & Disclaimers	31 Jan 2023	31 Jan 2022	31 Jan 2021	31 Jan 2020
Profit Per Employee	150 GBP	145 GBP	146 GBP	286 GBP
Sales Per Employee	81 GBP	107 GBP	92 GBP	71 GBP
Tangible Assets Per Employee	9 GBP	38 GBP	38 GBP	85 GBP
Auditor Fees	58 GBP	56 GBP	53 GBP	50 GBP
Assets Per Employee	3,634 GBP	3,082 GBP	2,087 GBP	1,546 GBP
Pre Tax Margin (%)	165.06	125.80	143.14	391.73
Interest Cover (Times)	-68	-45	-12	26
Current Ratio (No.)	9.25	0.26	0.20	0.06
Acid Test (No.)				
Stock Turnover (Times)				
Debtor days	1	2	1	2
Working Capital By Sales (%)	3,598.33	(1,071.41)	(891.21)	(946.22)
Trade Creditors by Debtors (%)	0.25	2.93	1.85	4.70
Return on Capital (%)	(3.30)	(4.07)	(5.23)	12.46
Return on Assets (%)	(2.32)	(2.04)	(2.73)	5.88
Shareholders Funds Return (%)	9.53	11.62	18.03	59.56
Borrowing Ratio (%)	120.71	131.79	134.47	146.50
Equity Gearing (%)	24.77	68.27	69.66	70.78
Debt Gearing (%)	97.39	107.17	122.24	144.74

## Timeline

December 2023

5 Changes

<b>Growth Indicator Change</b> From Unknown to Decline	DECLINING
<b>Net Worth</b> From 547,955,000 GBP to 586,005,000 GBP	INCREASE 6.94%
<b>Pretax Profit</b> From 56,491,000 GBP to 49,083,000 GBP	DECREASE 13.11%
<b>Risk Band Changed</b> From LowRisk to BelowAverageRisk	WORSE
<b>Turnover</b> From 44,904,000 GBP to 29,736,000 GBP	DECREASE 33.78%

November 2023

1 Change

<b>Risk Band Changed</b> From VeryLowRisk to LowRisk	WORSE
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## November 2022

3 Changes

<b>Net Worth</b> From 483,852,000 GBP to 547,955,000 GBP	<b>INCREASE 13.25%</b>
<b>Pretax Profit</b> From 72,922,000 GBP to 56,491,000 GBP	<b>DECREASE 22.53%</b>
<b>Turnover</b> From 50,943,000 GBP to 44,904,000 GBP	<b>DECREASE 11.85%</b>

## November 2021

3 Changes

<b>Net Worth</b> From 400,015,000 GBP to 483,852,000 GBP	<b>INCREASE 20.96%</b>
<b>Pretax Profit</b> From 183,222,000 GBP to 72,922,000 GBP	<b>DECREASE 60.2%</b>
<b>Turnover</b> From 46,773,000 GBP to 50,943,000 GBP	<b>INCREASE 8.92%</b>

## April 2021

1 Change

<b>Growth Indicator Change</b> From Decline to Growth	<b>GROWING</b>
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## February 2021

4 Changes

<b>Growth Indicator Change</b> From Unknown to Decline	<b>DECLINING</b>
<b>Net Worth</b> From 221,402,000 GBP to 400,015,000 GBP	<b>INCREASE 80.67%</b>
<b>Pretax Profit</b> From 70,621,000 GBP to 183,222,000 GBP	<b>INCREASE 159.44%</b>
<b>Turnover</b> From 44,969,000 GBP to 46,773,000 GBP	<b>INCREASE 4.01%</b>

## March 2020

1 Change

<b>Growth Indicator Change</b> From Unknown to Decline	<b>DECLINING</b>
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## February 2020

3 Changes

<b>Net Worth</b> From 944,830,000 GBP to 221,402,000 GBP	<b>DECREASE 76.57%</b>
<b>Pretax Profit</b> From 41,430,000 GBP to 70,621,000 GBP	<b>INCREASE 70.46%</b>
<b>Turnover</b>	<b>INCREASE 12.63%</b>

February 2020

3 Changes

From 39,925,000 GBP to 44,969,000 GBP

November 2019

1 Change

Growth Indicator Change

DECLINING

From Unknown to Decline

## HMRC IMPORTS AND EXPORTS

Date	Code	Description	Type
Sep, 2023	853690100	Connections and contact elements, for wire and cables, for a voltage of <= 1.000 V (excl. plugs, sockets and prefabricated elements)	Import
Sep, 2023	903290000	Parts and accessories for regulating or controlling instruments and apparatus, n.e.s.	Import
Aug, 2023	852380900	Media, recorded, incl. matrices and masters for the production of discs (excl. magnetic, optical and semiconductor media, and products of chapter 37)	Import
Apr, 2023	401039000	Transmission belts or belting, of vulcanised rubber (excl. endless transmission belts of trapezoidal cross-section "V-belts", V-ribbed, of an outside circumference > 60 cm but <= 240 cm and endless synchronous belts of an outside circumference > 60 cm but <= 198 cm)	Import
Apr, 2023	847170980	Storage units for automatic data-processing machines (excl. disk, magnetic tape and central storage units)	Export
Apr, 2023	847190000	Magnetic or optical readers, machines for transcribing data onto data media in coded form and machines for processing such data, n.e.s.	Import
Apr, 2023	847990700	Parts of machines and mechanical appliances having individual functions, n.e.s. (excl. of cast iron or cast steel)	Import
Feb, 2023	401699970	Articles of vulcanised rubber, n.e.s. (excl. hard rubber and those of cellular rubber)	Import
Feb, 2023	680422300	Millstones, grindstones, grinding wheels and the like, without frameworks, for sharpening, polishing, trueing or cutting, of artificial abrasives, with binder of ceramics or silicates (excl. of agglomerated synthetic or natural diamond, hand sharpening or polishing stones, perfumed pumice stones, and grinding wheels etc. specifically for dental drill engines)	Import
Feb, 2023	890710000	Inflatable rafts	Export
Jan, 2023	731815420	Screws and bolts, of iron or steel other than stainless "whether or not with their nuts and washers", without heads, with a tensile strength of < 800 MPa (excl. screws and bolts for fixing railway track construction material)	Import
Jan, 2023	731815950	Screws and bolts, of iron or steel "whether or not with their nuts and washers", with heads (excl. with slotted, cross-recessed or hexagonal head; wood screws, self-tapping screws and screws and bolts for fixing railway track construction material, screw hooks and screw rings)	Import
Jan, 2023	848190000	Parts of valves and similar articles for pipes, boiler shells, tanks, vats or the like, n.e.s.	Import
Jan, 2023	848210900	Ball bearings with greatest external diameter > 30 mm	Export
Jan, 2023	852852100	Monitors of a kind solely or principally used in an automatic data-processing system of heading 8471 (excl. CRT, with TV receiver)	Import
Jan, 2023	993099000	SHIPS' AND AIRCRAFT'S STORES AND SUPPLIES	Export
Dec, 2022	842199900	Parts of machinery and apparatus for filtering or purifying liquids or gases, n.e.s.	Import
Nov, 2022	330510000	Shampoos	Import
Nov, 2022	330590000	Preparations for use on the hair (excl. shampoos, preparations for permanent waving or straightening and hair lacquers)	Import
Nov, 2022	830710000	Flexible tubing of iron or steel, with or without fittings	Import

Date	Code	Description	Type
Nov, 2022	840999000	Parts suitable for use solely or principally with compression-ignition internal combustion piston engine "diesel or semi-diesel engine", n.e.s.	Import
Nov, 2022	851762000	Machines for the reception, conversion and transmission or regeneration of voice, images or other data, incl. switching and routing apparatus (excl. telephone sets, telephones for cellular networks or for other wireless networks)	Import
Oct, 2022	848180730	Globe valves of steel (excl. temperature regulators, pressure-reducing valves, valves for the control of oleohydraulic or pneumatic power transmission, check valves and safety or relief valves, process control valves, taps, cocks and valves for sinks, washbasins, bidets, water cisterns, baths and similar fixtures, and central heating radiator valves)	Import
Oct, 2022	902690000	Parts and accessories for instruments and apparatus for measuring or checking the flow, level, pressure or other variables of liquids or gases, n.e.s.	Import
Sep, 2022	340111000	Soap and organic surface-active products and preparations, in the form of bars, cakes, moulded pieces or shapes, and paper, wadding, felt and nonwovens, impregnated, coated or covered with soap or detergent, for toilet use, incl. medicated products	Import
Sep, 2022	842139250	Machinery and apparatus for filtering or purifying air (excl. intake air filters for internal combustion engines, and those with stainless steel housing and with inlet and outlet tube bores with inside diameters ≤ 1,3 cm)	Import
Aug, 2022	630291000	Toilet linen and kitchen linen of cotton (excl. of terry fabrics, floorcloths, polishing cloths, dishcloths and dusters)	Import
Aug, 2022	650691000	Bathing caps, hoods and other headgear, whether or not lined or trimmed, of rubber or plastics (other than safety headgear and headgear having the character of toys or festive articles)	Import
Aug, 2022	842191000	Parts of centrifuges, incl. centrifugal dryers, n.e.s.	Import
Aug, 2022	850490900	Parts of static converters, n.e.s.	Import
Jul, 2022	330499000	Beauty or make-up preparations and preparations for the care of the skin (other than medicaments), incl. sunscreen or suntan preparations (excl. medicaments, lip and eye make-up preparations, manicure or pedicure preparations and make-up or skin care powders, incl. baby powders)	Import
Jul, 2022	960500000	Travel sets for personal toilet, sewing or shoe or clothes cleaning (excl. manicure sets)	Import
Jun, 2022	340130000	Organic surface-active products and preparations for washing the skin, in the form of liquid or cream and put up for retail sale, whether or not containing soap	Import
Jun, 2022	848390890	Toothed wheels, chain sprockets and other transmission elements presented separately and parts of transmission shafts and cranks; bearing housings and plain shaft bearings; gears and gearing, ball or roller screws, gear boxes and other speed changers, flywheels and pulleys, clutches and shaft couplings, n.e.s. (excl. of cast iron or cast steel)	Import
Apr, 2022	842240000	Packing or wrapping machinery, incl. heat-shrink wrapping machinery (excl. machinery for filling, closing, sealing or labelling bottles, cans, boxes, bags or other containers and machinery for capsuling bottles, jars, tubes and similar containers)	Import
Apr, 2022	844190900	Parts of machinery for making up paper pulp, paper or paperboard, n.e.s.	Import



Date	Code	Description	Type
Apr, 2022	851771000	Aerials and aerial reflectors of all kinds, of telephone sets, telephones for cellular networks or for other wireless networks and of other apparatus for the transmission or reception of voice, images or other data; parts suitable for use therewith	Import
Apr, 2022	853710950	Touch screens for electric control, without display capabilities, for incorporation into apparatus having a display	Import
Mar, 2022	382219000	Diagnostic or laboratory reagents on a backing, prepared diagnostic or laboratory reagents whether or not on a backing, whether or not put up in the form of kits (excl. for malaria, for Zika and other diseases transmitted by mosquitoes of the genus Aedes, for blood-grouping, and goods of 3006)	Import
Mar, 2022	401032000	Endless transmission belts of trapezoidal cross-section "V-belts", of vulcanised rubber, of an outside circumference > 60 cm but <= 180 cm (excl. V-ribbed)	Import
Mar, 2022	841290400	Parts of hydraulic power engines and motors, n.e.s.	Import
Mar, 2022	841391000	Parts of pumps for liquids, n.e.s.	Import
Mar, 2022	845190000	Parts of machines for washing, cleaning, wringing, drying, ironing, pressing, bleaching, dyeing, dressing, finishing, coating or impregnating textile yarns, fabrics or made-up textile articles; parts of machines used in the manufacture of linoleum or other floor coverings for applying the paste to the base fabric or other support; parts of machines for reeling, unreeling, folding, cutting or pinking textile fabrics, n.e.s.	Import
Mar, 2022	902620200	Electronic instruments and apparatus for measuring or checking pressure of liquids or gases (excl. regulators)	Import
Feb, 2022	842129800	Machinery and apparatus for filtering or purifying liquids (excl. such machinery and apparatus for water and other beverages, oil or petrol filters for internal combustion engines, artificial kidneys, and those made of fluoropolymers with filter or purifier membrane thickness <= 140 ?m)	Import
Feb, 2022	848490000	Sets or assortments of gaskets and similar joints, dissimilar in composition, put up in pouches, envelopes or similar packings	Import
Jan, 2022	611692000	Gloves, mittens and mitts, of cotton, knitted or crocheted (excl. impregnated, coated, covered or laminated with plastics or rubber, and for babies)	Import
Jan, 2022	731816390	Nuts of stainless steel (excl. blind rivet nuts)	Import
Jan, 2022	844332100	Printers capable of connecting to an automatic data processing machine or to a network	Export
Jan, 2022	902710100	Electronic gas or smoke analysis apparatus	Import

OWNERSHIP

Ultimate Beneficial Owners

Name	Degree of Seperation	Ownership	Additional Details
UNDISCLOSED	3	100.00 %	

Persons of Significant Control

Name	Type	Nature of Control	Address	Additional Details
Saga Leisure Limited	SHAREHOLDER	Ownership of shares - 75% or more	3, Pancras Square, London, United Kingdom, N1C 4AG	
Saga Leisure Limited	SHAREHOLDER	Ownership of shares - 75% or more	3, Pancras Square, London, N1C 4AG, United Kingdom	

Shareholdings

Name	Total Share	Total Nominal Value	Detail
SAGA LEISURE LTD	100.00 %	3,617,215.20 GBP	18,086,076 x 0.2 GBP ORDINARY

Parents

Name	Relationship	Status
Saga PLC	Ultimate Parent	Active
Saga Leisure Limited	Immediate Parent	Active

Subsidiaries

Name	Ownership of shares	Status
Confident Services Limited	100.00 %	Active
Customerknect Limited	100.00 %	Active
Pec Services Ltd	100.00 %	Active
Saga Membership Limited	100.00 %	Active
Saga Publishing Limited	100.00 %	Active
Saga Radio (North West) Limited	100.00 %	Active
Saga Services Limited	100.00 %	Active
St&H Group Limited	100.00 %	Active
The Big Window Consulting Limited	100.00 %	Active

Name	Ownership of shares	Status
Saga Personal Finance Limited	0.00 %	Active

Portfolio Companies

No Result

## PEOPLE

### Current Officers

Name	Details	Position	Directorships
Michael Robert HAZELL	Occupation: Company Director Date of Birth: Jun, 1973 (50) Nationality: U.KINGDOM Address: 3 Pancras Square, London, N1C 4AG	Position: Open Duration: 1 Month, 22 Days	Open: 7 Closed: 4 Retired: 1
James QUIN	Occupation: COMPANY DIRECTOR Date of Birth: Jan, 1969 (54) Nationality: U.KINGDOM Address: ENBROOK PARK SANDGATE, CT20 3SE	Position: Open Duration: 4 Years, 10 Months	Open: 9 Closed: 6 Retired: 6
Rachel SHAW	Occupation: Company Director Date of Birth: Jan, 1976 (47) Nationality: U.KINGDOM Address: 3 Pancras Square, London, N1C 4AG	Position: Open Duration: 1 Year, 4 Months	Open: 8 Closed: 1 Retired: 0
Victoria HAYNES	Occupation: Secretary Date of Birth: Jan, 1973 (50) Nationality: U.KINGDOM Address: 3 Pancras Square, London, N1C 4AG	Position: Unknown Duration:	Open: 3 Closed: 39 Retired: 2

### Previous Officers

Name	Details	Position	Directorships
KEVIN EDWARD LAWRENCE COYNE	Occupation: COMPANY DIRECTOR Date of Birth: Nov, 1952 (71) Nationality: U.KINGDOM Address: BLENHEIM COTTAGE CHURCH LANE, RG8 8SH	Position: Retired Duration: 1 Year	Open: 0 Closed: 0 Retired: 5
Andrew Robert DEACON	Occupation: Company Director Date of Birth: Sep, 1948 (75) Nationality: U.KINGDOM Address: 56 Holland Park Avenue, London, W11 3QY	Position: Retired Duration: 13 Years, 3 Months	Open: 0 Closed: 4 Retired: 13
Henry Franklin ANTHONY	Occupation: Company Director Date of Birth: Mar, 1957 (66) Nationality: U.S.A. Address: 235 Goddard Avenue, Massachusetts, 02146	Position: Retired Duration: 2 Years, 10 Months	Open: 0 Closed: 0 Retired: 1
Maurice Edward HATCH	Occupation: Company Director Date of Birth: Apr, 1922 (101) Nationality: U.KINGDOM Address: Hillbury Lodge, Warlingham, Surrey, CR6 9TP	Position: Retired Duration: 11 Years, 6 Months	Open: 0 Closed: 1 Retired: 18

Name	Details	Position	Directorships
Lance Henry Lowe BATCHELOR	Occupation: Group Chief Executive Date of Birth: Jan, 1964 (59) Nationality: U.KINGDOM Address: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE	Position: Retired Duration: 5 Years, 9 Months	Open: 9 Closed: 2 Retired: 48
Kevin COYNE	Occupation: Company Director Date of Birth: Nov, 1952 (71) Nationality: U.KINGDOM Address: Blenheim Cottage Church Lane, Ashampstead, Berkshire, RG8 8SH	Position: Retired Duration: 1 Year	Open: 0 Closed: 2 Retired: 23
Oonagh Ann MCDONALD	Occupation: Research Amd Management Date of Birth: Feb, 1938 (85) Nationality: U.KINGDOM Address: 302 Kew Road, Richmond, Surrey, TW9 3DU	Position: Retired Duration: 3 Years, 2 Months	Open: 0 Closed: 3 Retired: 15
David MOORE	Occupation: Company Director Date of Birth: Nov, 1981 (42) Nationality: U.KINGDOM Address: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE	Position: Retired Duration: 3 Years, 10 Months	Open: 0 Closed: 10 Retired: 8
John Andrew GOODSELL	Occupation: Company Director Date of Birth: Jan, 1959 (64) Nationality: U.KINGDOM Address: 1 Enbrook Park, Folkestone, Kent, CT20 3SE	Position: Retired Duration: 16 Years, 11 Months	Open: 1 Closed: 4 Retired: 30
Roger Michael DE HAAN	Occupation: Company Director Date of Birth: Oct, 1948 (75) Nationality: U.KINGDOM Address: Flat 1 The Saga Building, Folkestone, Kent, CT20 1AZ	Position: Retired Duration: 13 Years, 3 Months	Open: 18 Closed: 19 Retired: 43
Peter William PHILLIPSON	Occupation: Director Date of Birth: Mar, 1954 (69) Nationality: U.KINGDOM Address: Glendevon, Sunninghill, Berkshire, SL5 0AP	Position: Retired Duration: 3 Years, 10 Months	Open: 4 Closed: 0 Retired: 74
Richard John FRASER	Occupation: Secretary Date of Birth: Jan, 1959 (64) Nationality: U.KINGDOM Address: 35 Hillside Avenue, Canterbury, Kent, CT2 8EZ	Position: Unknown Duration:	Open: 0 Closed: 3 Retired: 4
James Barrington QUIN	Occupation: Company Director Date of Birth: Jan, 1969 (54) Nationality: U.KINGDOM Address: 3 Pancras Square, London, N1C 4AG	Position: Retired Duration: 4 Years, 8 Months	Open: 0 Closed: 6 Retired: 29
Andrew Paul	Occupation: Secretary	Position: Unknown	Open: 0

Name	Details	Position	Directorships
STRINGER	Date of Birth: Unavailable Nationality: Unavailable Address: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE	Duration:	Closed: 0 Retired: 0
Jonathan Stanley HILL	Occupation: Company Director Date of Birth: Jul, 1968 (55) Nationality: IRELAND Address: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE	Position: Retired Duration: 3 Years, 3 Months	Open: 1 Closed: 2 Retired: 81
Simon John WAUGH	Occupation: Company Director Date of Birth: Apr, 1958 (65) Nationality: U.KINGDOM Address: Fairways, Woking, GU22 0RH	Position: Retired Duration: 3 Years, 1 Month	Open: 9 Closed: 0 Retired: 41
Thomas Charles Kendal Knox WRIGHT	Occupation: Company Director Date of Birth: Feb, 1962 (61) Nationality: U.KINGDOM Address: The Old Barn, Ashford, Kent, TN26 3PJ	Position: Retired Duration: 2 Years, 6 Months	Open: 2 Closed: 0 Retired: 14
Timothy Bruce BULL	Occupation: Company Director Date of Birth: Jul, 1958 (65) Nationality: U.KINGDOM Address: 3 Enbrook Park, Folkestone, Kent, CT20 3SE	Position: Retired Duration: 16 Years, 5 Months	Open: 0 Closed: 5 Retired: 69
Euan Angus SUTHERLAND	Occupation: Company Director Date of Birth: Feb, 1969 (54) Nationality: U.KINGDOM Address: 3 Pancras Square, London, N1C 4AG	Position: Retired Duration: 3 Years, 10 Months	Open: 1 Closed: 5 Retired: 28
Peter Charles DE HAAN	Occupation: Company Director Date of Birth: Mar, 1952 (71) Nationality: U.KINGDOM Address: Flat 2 Saga Building, Folkestone, Kent, CT20 1AZ	Position: Retired Duration: 8 Years, 1 Month	Open: 4 Closed: 33 Retired: 63
John DAVIES	Occupation: Secretary Date of Birth: Feb, 1960 (63) Nationality: U.KINGDOM Address: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE	Position: Unknown Duration:	Open: 5 Closed: 2 Retired: 28
Stuart Michael HOWARD	Occupation: Company Director Date of Birth: May, 1962 (61) Nationality: U.KINGDOM Address: 2 Enbrook Park, Folkestone, Kent, CT20 3SE	Position: Retired Duration: 15 Years, 2 Months	Open: 2 Closed: 20 Retired: 272