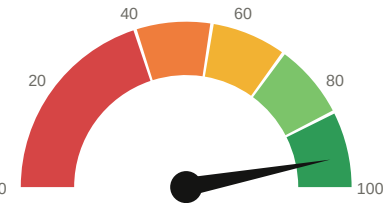


Company Score Report

CRODA EUROPE LIMITED · company 00167236

Score summary



94_{/100}
Grade A · Prime

Tracked fields present: 100%
Recommended credit limit (indicative): **£8,409,400**
Status: active

Tracked fields cover the register records and the balance-sheet and turnover lines we read; see Scope at the end for what is excluded.

Credit limit working: the smaller of 10% of net assets (£360,192,000 → £36,019,200) and 5% of current assets (£168,189,000 → £8,409,450), times the grade A factor 1.0, rounded down to the nearest £100 = £8,409,400. Indicative only.

Scored from accounts made up to 31 December 2025, filed in June 2026.

Summary

- Turnover broadly stable at £432.4m (up 0.3%)
 - Net assets down 5.3% to £360.2m
 - Cash £3.0m to £7.2m
 - Employees 960 to 926
 - £1.44 of current assets for every £1 due within a year
- From accounts made up to 31 December 2025, filed in June 2026.

At a glance

- No charges registered
- No insolvency history
- Latest accounts filed on time
- Confirmation statement up to date

Contents

Score summary	1
Contents	1
How the score adds up	2
What this means / what to check next	3
Charges	3
Insolvency	3
Owners (persons with significant control)	3
Directors and officers	4
Comparison with similar companies	4
Observations	5

Derived indicators	5
Balance sheet summary	5
Score history	6
Glossary	6
About this report	6

How the score adds up

Each part starts from fixed points; every rule adds or takes away points; the part is then kept between 0 and 100.

Filing behaviour – 100/100 · weight 25%

	Points
Starting points	100
Last accounts were full accounts	+10
Last accounts filed within the last 6 months	+5
Total	115
Capped at 100 (parts run from 0 to 100)	100
Part score	100/100

Financial strength – 85/100 · weight 30%

	Points
Starting points	50
Liquidity (current assets ÷ creditors within a year) 1.44	+5
Net assets £360,192,000	+15
Liabilities vs equity 0.46 (low)	+5
Working capital more than doubled on the year before	+10
Total	85
Part score	85/100

Risk events – 100/100 · weight 25%

	Points
Starting points	100
No insolvency history	+10
No outstanding charges	+5
Total	115
Capped at 100 (parts run from 0 to 100)	100
Part score	100/100

Governance & stability – 90/100 · weight 20%

	Points
Starting points	50
Company age 106 years	+30
5 current directors	+10
A director has served 5 years or more	+10
Directors linked to 1 company dissolved in the last 5 years	-10
Total	90
Part score	90/100

Weighted total

Part	Part score	Weight	Contribution
Filing behaviour	100	25%	25.00
Financial strength	85	30%	25.50
Risk events	100	25%	25.00
Governance & stability	90	20%	18.00
Weighted sum			93.50

93.50, shown as 94 (rounded to the nearest whole point; halves round up).

What this means / what to check next

- The next accounts are due by 30 September 2027; whether they arrive on time will show on the register.
- The company is owned by Croda Investments No 3 Limited (company 09926779); its own accounts are worth checking too.
- Current directors are linked to 1 company dissolved in the last 5 years; their appointment histories are on the register.

Facts and next places to look – not advice.

Charges

- No charges are registered against this company.

Insolvency

- No insolvency history.

Owners (persons with significant control)

Owner	Nature of control	Notified
Croda Investments No 3 Limited (company, company 09926779)	owns 75% or more of the shares; holds 75% or more of the voting rights	6 April 2016

Group structure



Directors and officers

Current

Name	Role	Appointed	Born	Nationality	Roles held	Dissolved links, 5 yrs
BROPHY, Thomas Michael	secretary	10 December 2012	–	–	1	No
BREENE, Sandra Elaine	director	1 January 2012	December 1968	British	4	Yes – 1
BROPHY, Thomas Michael	director	3 July 2017	December 1973	British	38	No
FITZPATRICK, Anthony Damien	director	3 July 2017	September 1968	British	4	No
HUMPHREYS, Adam John	director	10 August 2026	August 1991	British	1	No
THORNTON, Laura Jayne	director	20 January 2023	October 1982	British	1	No

Dates are the officer record's own appointment and resignation dates. Month and year of birth only, as the public register shows; never a full date of birth or an address. "Roles held" counts the appointments listed for that person (current and past).

Comparison with similar companies

Against the median of companies in the same industry (SIC division 20) and the same area (East Yorkshire), from the latest filed accounts we hold. Stronger = better than 60% of the industry group; Weaker = worse than 60%; otherwise Average.

Measure	This company	Industry median	Area median	Result	What it means
Liquidity (current assets ÷ creditors within a year)	1.44	1.40	1.85	Average	Can it pay what is due within a year from what it holds?
Net assets	£360,192,000	£3,179	£69,308	Stronger	What would be left if everything were sold and every debt paid.
Net assets change on the year	-5%	+0%	+0%	Weaker	Is the company's book value growing?
Cash at bank	£7,178,000	£53,304	£50,912	Stronger	Money held at the balance-sheet date.
Cash change on the year	+137%	+0%	+0%	Stronger	Is the cash pile growing or shrinking?

Measure	This company	Industry median	Area median	Result	What it means
Working capital change on the year	+299%	+0%	+2%	Stronger	Is the short-term cushion growing?
Employees	926	1	2	Stronger	Average number of staff in the year.
Employee change on the year	-4%	+0%	+0%	Weaker	Is the team growing?
Company age (years)	106	7	23	Stronger	Older companies have a longer public record.
Outstanding charges	0	0	0	Average	Loans secured on the company's assets.

Observations

- Net assets fell 5.3% in the latest year (£380,528,000 to £360,192,000).
- Cash at bank rose 137% in the latest year (£3,034,000 to £7,178,000).
- 2 director appointments or resignations filed in the last 12 months.
- The company was incorporated on 7 May 1920 (106 years ago).

Derived indicators

Derived from the filed figures; working shown. These are calculations, not filed lines.

Indicator	Year before	Latest	Movement
Current ratio $\text{£168,189,000} \div \text{£116,669,000} = 1.44$: £1.44 of current assets per £1 due within a year	1.10	1.44	up 31%
Working capital $\text{£168,189,000} - \text{£116,669,000} = \text{£51,520,000}$: the short-term cushion left after paying what is due within a year	£12,905,000	£51,520,000	up 299%
Cash ratio $\text{£7,178,000} \div \text{£116,669,000} = 0.06$: £0.06 of cash per £1 due within a year	0.02	0.06	up 169%
Turnover per employee $\text{£432,408,000} \div 926 = \text{£466,963}$: sales for each member of staff	£449,052	£466,963	up 4.0%
Creditors after one year ÷ net assets $\text{£48,635,000} \div \text{£360,192,000} = 0.14$: long-term debts measured against the company's book value	0.09	0.14	up 53%

Balance sheet summary

	Dec 2024	Dec 2025
Current assets	£145,465,000	£168,189,000
of which cash at bank	£3,034,000	£7,178,000
Creditors due within one year	£132,560,000	£116,669,000
Creditors due after one year	£33,547,000	£48,635,000
Net assets	£380,528,000	£360,192,000
Employees (average)	960	926

Lines filed in machine-readable form that we read; "-" means not disclosed in that year's filed accounts.

Score history

History starts 26 October 2026; a chart appears once three scores are recorded.

Glossary

Liquidity (current ratio)	Current assets divided by creditors due within a year: how many pounds of short-term assets there are for each pound due soon.
Working capital	Current assets minus creditors due within a year: the short-term cushion.
Liabilities vs equity	Everything owed (creditors due within and after one year) divided by net assets.
Net assets	Total assets minus total liabilities, as filed: the company's book value.
Filleted accounts	Accounts filed without the profit and loss account and directors' report, which small companies may leave out.
Micro-entity accounts	The shortest accounts format, for the smallest companies; few lines are disclosed.
Charge	A loan or other obligation secured on the company's assets and registered publicly.
Person with significant control	Someone (or a company) who owns or controls more than 25% of the company, or can appoint its directors.

About this report

This Company Score Report was generated on 26 October 2026 at 11:52 UTC from public records: the company register (profile, officers, persons with significant control, charges, insolvency and filing history, fetched at that time) and the accounts the company filed. Calculations are shown with their working; every figure comes from what the company filed.

How the Company Score works: kompanies.co.uk/company-score/ . If something here is wrong, the company can correct it with the registrar; our copy updates within a day. Questions about this report: hello@kompanies.co.uk.

This report is information, not advice. It is not financial, legal or credit advice and not a lending decision. Our liability for this report is limited to the price paid.

Scope

Figures are limited to lines filed in machine-readable form that we read: current assets, cash at bank, creditors due within and after one year, net assets, average employees and turnover. Lines outside that scope (for example fixed assets, stock, debtors, total assets and profit-and-loss lines other than turnover) are not shown. Not included because they are not on the public register: county court judgments, payment behaviour and bad debts, and staff contact details.