

# Sample Credit Report

Date Printed: 00/00/0000 | Date Updated: 00/00/0000

Order ID: 0000 | Order Status: 00/00/0000

ICC Reference: 0000

## Basic Details

Registered Name	Sample Company LLC		
English Name	Sample Company LLC		
Trade Name	Sample Company LLC		
Registered Address	Sample street, First Gulf Properties building, Sample office, PoBox 0000 Sample City, SAMPLE COUNTRY		
Headquarter Address	Sample Street, Sample Building Sample City, SAMPLE COUNTRY		
Activities	Catering, Camping sites and other provision of short-stay accommodation, Services to dwellings and other building, Building cleaning and maintenance services, not elsewhere classified		
Company Status	Registered and operational		
Company Reg. No	0000		
Company Reg. Date	08/11/1982		
Start Date	08/11/1982		
Telephone	971/ 0000000, 971-2-0000000	Fax	971/0000000, 971-2-00000
E-mail	antony@sample.com, sample@sample.com	Websites	www.sample.com

## Credit Rating Analysis

### Overall Risk Category



### Financial Risk Category



### Operational Risk Category



**Current Scoring** 4 Indicates average credit risk and is assigned to companies of moderate credit quality.  
**Risk Category** Average Risk  
**Suggested Maximum Credit** 150,000 €  
**Suggested Credit Days** 90-120

## Payment Behaviors

Payment habits

No complaints

## Financial Summary

Basic Financial Figures	2015 (EUR) (Thousands)	2014 (EUR) (Thousands)
Revenue	8,536,067	3,740,034
Gross Profit	5,067,061	2,229,307
Operating Profit	4,543,780	3,957,226
Profit Before Tax	4,514,830	3,948,321
Net Profit	4,514,830	3,948,321
Working Capital	476,268	-3,363,641
Total Equity - Net Worth	9,830,913	4,516,074
Long-term Debt	0	0
Accounts Payable	0	0
Accounts Receivable	0	0
Days Sales Outstanding	0	0
Revenue Per Employee	0	0
Trend	EVEN	EVEN
<b>Key Ratios</b>	<b>2015</b>	<b>2014</b>
Gross Profit margin on sales	59.36	59.61
Current Ratio	1.03	0.75
Solvency Ratio	0.33	0.29
Debtor Days	162.63	266.33
Creditor Days	450.91	857.38
Probability of Default	Safe zones	Safe zones

## Legal Status

<b>Membership Number</b>	0000	<b>Membership Number Expiry date</b>	12/10/2016
<b>License Number</b>	CN-00000000	<b>License Expiry Date</b>	12/10/2016
<b>Legal Type</b>	Limited Liability Company (L.L.C.) The LLC requires a minimum of two and a maximum of 50 members. The minimum share capital required is 300.000 EUR. Shareholders are only liable up to the extent of the value of their shares. The company is not obliged to publish its accounts.		
<b>Auditors</b>	Deloitte & Touche P O Box: 0000		

Tel: 971 4 0000000  
SAMPLE COUNTRY

## Capital

Authorized Capital	1,000,000 EUR	Nominal No Of Shares	1,000,000
Paid Up Capital	1,000,000 EUR	Issued Capital	1,000,000 EUR

## Corporate Structure

### Directors

Name	Position	ID	Occupation	Age	Nationality	Other Rel.	Appointment date
Mr Sample.	Director	-	Chairman of the Board	-	UAE	Yes	-

### Other Directorship of: Sajwani, Hussain

Name	Registration Date	Reg. No.	Status	Position	Country	Update Date
Sample Company	31/10/2013	0000	Registered and operational	Director	SAMPLE COUNTRY	11/02/2016

### Other Key Personnel

Name	Reg. No. / ID	Occupation	Country	Relation	Date Registered
Mr Sample	-	Business Development Manager	Unknown	Manager	
Mr Sample	-		Unknown	Area Manager	
Mr Sample	-		India	Finance Manager	
Mr Sample	-		India	Senior Accountant	
Mr Sample	-		Jordan	Manager	
Comment: Regional Manager					
Mr Sample	-		Jordan	Human Resource Manager	
Mr Sample	-		Unknown	Manager	

### Shareholders

Name	ID/Reg. No	Nationality	Number of Shares	Percentage of Shares	Other Rel
Sample Company		SAMPLE COUNTRY		100	No

### Other Directorship of: Sample Company

No information available

### Other Shareholding of: Sample Company

No information available

## Other Related Companies

Name	Country	Relation	Date Registered	Comment
Sample Company	SAMPLE COUNTRY	Shareholding Company	-	P.O.Box 00000 Tel: 971-4-300000 Fax 971-4-3700000 Mobile Nr 971-000000 License Nr.00000 Expiry Date 05/02/2017
Sample Company	SAMPLE COUNTRY	Subsidiary	-	PO Box:0000, Sample City, Sample Country TEL:+971 4 00000 Fax: +971 4 00000

## Operation and Activities

Activity Code	Description
NACE Code	NACE Description
5552	Catering
55.2	Camping sites and other provision of short-stay accommodation
734	Services to dwellings and other building
7349	Building cleaning and maintenance services, not elsewhere classified

### Line of business

The subject is engaged into Catering and camp services. They are also engaged in building general maintenance and cleaning services.

Export to	Payment terms	Percentage
Local sales only		

Import from	Payment terms	Percentage
Local Purchase only		

Agencies, Suppliers & Brands	Country	Relation	Date of Establishment of Relationship
Sample Company	UAE	Trade Supplier	
Sample Company	Oman	Trade Supplier	
Sample Company	UAE	Trade Supplier	

Banks	Swift code	Comments
United Arab Bank SAMPLE COUNTRY		P O Box: 0000 Tel: 971 2 0000000

Premises	Comprise of	Address	Square Meters	Type	Comment
The subject operates office as mentioned above whereas other details were not disclosed	Office	Sample street, First Gulf Properties building, Sample office, PoBox 0000 Sample City, SAMPLE COUNTRY	-	-	-

Employees	May 2015
Full Time Employees of Company	30
Part Time Employees of Company	12
Employees of Group	42

## Negative Incidents

According to our records against the subject no negatives have been registered.

## Financial information

Currency	EUR
Group Consolidated Accounts	Yes
Type	Trading & Manufacturing
Accounts obtained from	Company

Corporate financial statement	December 2015 (Thousands)	December 2014 (Thousands)
-------------------------------	---------------------------	---------------------------

STATEMENT OF FINANCIAL POSITION

**ASSETS****Non current Assets**

Property, Plant & Equipment	63,875 EUR	59,941 EUR
Investment properties	9,143,770 EUR	8,553,738 EUR
Investment in subsidiaries	147,000 EUR	18,372 EUR
Total Non current Assets	9,354,645 EUR	8,632,051 EUR

**Current Assets**

Receivables	3,803,432 EUR	2,729,027 EUR
Other Assets	788,655 EUR	852,750 EUR
Cash at bank and in hand	9,500,765 EUR	6,612,368 EUR
Total current Assets	14,092,852 EUR	10,194,145 EUR
Total Assets	23,447,497 EUR	18,826,196 EUR

**EQUITY AND LIABILITIES****Equity**

Share capital	6,050,000 EUR	5,000,000 EUR
Share Premium	533,643 EUR	356,367 EUR
Non Refundable advances	-4,912,810 EUR	-4,912,810 EUR
Retained Earnings	8,160,080 EUR	4,072,517 EUR
Total Equity	9,830,913 EUR	4,516,074 EUR
Amount due to customers under contract work	5,533,221 EUR	7,295,131 EUR
Balances due to brokers		40,345 EUR
Payables under repurchase agreement	2,739,716 EUR	2,367,946 EUR
Trade and other payables	4,285,472 EUR	3,548,672 EUR
Short term borrowings	649,955 EUR	203,285 EUR
Borrowings LT	374,950 EUR	73,450 EUR
Provisions for other liabilities and charges	33,270 EUR	28,957 EUR
Total Liabilities	13,616,584 EUR	13,557,786 EUR
Total Equity and liabilities	23,447,497 EUR	18,073,860 EUR

**STATEMENT OF COMPREHENSIVE INCOME**

Revenue	8,536,067 EUR	3,740,034 EUR
Cost of Sales	-3,469,006 EUR	-1,510,727 EUR
Gross Profit	5,067,061 EUR	2,229,307 EUR
Other income	503,935 EUR	2,401,970 EUR
Depreciation and amortisation expense	-12,630 EUR	-7,640 EUR
Selling and distribution expenses	-873,848 EUR	-532,798 EUR
Other expenses	-140,738 EUR	-133,613 EUR
Operating Loss/Profit	4,543,780 EUR	3,957,226 EUR
Finance income	90,181 EUR	37,995 EUR
Finance costs	-152,639 EUR	-67,878 EUR
Net finance costs	-62,458 EUR	-29,883 EUR
Dividend income	33,508 EUR	20,978 EUR
Profit before tax	4,514,830 EUR	3,948,321 EUR
Net profit/loss for the year*	4,514,830 EUR	3,948,321 EUR

<b>Key Ratios</b>	<b>December 2015 (Thousands)</b>	<b>December 2014 (Thousands)</b>
-------------------	----------------------------------	----------------------------------

**Profitability Ratios**

Gross Profit margin on sales	0.59	0.6
Return on assets (ROA)	0.19	0.21
Return on Equity	45.92	87.43
Operating Income margin	53.23	105.81

**Liquidity Ratios**

Current Ratio	1.03	0.75
Quick Ratio	1.03	0.75

**Turnover Ratios**

Sales to Net Working Capital Ratio	17.92	-1.11
Total assets turnover (times)	0.36	0.2
Debtor Days	162.63	266.33

Creditor Days	450.91	857.38
<b>Leverage Ratios</b>		
Debt to Equity	1.39	3
Interest Coverage Ratio	-27.9	-56.5

## Additional Information

### Conclusion

Sample LLC is registered in the Sample City of Sample Country and operates under Sample Company

They are engaged in providing catering services and camp services.

The subject is a Leaders in Hospitality Business, Catering , Facilities Management and Support Services , to prestigious Clients in the Middle East.

The subject is incorporate quality Sample Systems, HACCP, and HSE MS, currently processing the integration of ISO 22000, ISO 9001,ISO14001 & OHSAS 18001.

We contacted the subject company and spoke to Mr. Sample Senior Accountant of the company, who provided us with the above information regarding the subject.

He requested an official email from our company on sample@sample.com

If we receive any further information, we shall immediately update the report.

Please note that the information provided in this report was obtained from official, publicly available sources and confirmed by the person interviewed

Please note that the consolidated finances stated in the report belong to subject and its subsidiaries.

### Contact Information

**Interview Date:** 30/03/2016

**Name:** Mr. Sample

**Title:** Accountant

**Confirm general details**

**Unable to provide figures**

**Comment**

Senior Accountant

## References

### Risk Rating Definition

#### Overall Risk Category

<b>Nil Rating</b>	Lack of sufficient data to provide accurate rating (Financial Statements outdated or entity is dormant).
<b>N Rating</b>	Recently established company. Unable to provide credit risk rating due to lack of historical data.
<b>X Rating</b>	Entity that has ceased operations (Bankrupted, dissolved, under liquidation, under management control).
<b>Low Risk</b>	Indicates low credit risk and is assigned to companies of exceptional credit quality.
<b>Average Risk</b>	Indicates average credit risk and is assigned to companies of moderate credit quality.
<b>Above Average Risk</b>	Indicates increased credit risk and is assigned to companies of low credit quality.
<b>High Risk</b>	Indicates possibility of very high credit risk and is assigned to companies of very low credit quality.

#### Financial Risk

By analyzing the latest available Financial Statements that include the Balance Sheet, the Statement of Income (Profit and Loss Account) and the Cash Flow Statement and by comparing various key ratios, we can determine the Financial Risk Indicator of a company at a given point in time.

By acquiring the current, previous and average industry Financial Risk indicators you are able to evaluate the company's position compared to its previous rating as well as to the industry average.

#### Operational Risk

By taking into account the following factors, we are able to determine the Operational Risk Indicator of a company:

1. The related entities of the company, (i.e. whether it is part of a Group, its subsidiaries, parent or affiliated companies)
2. The operational environment in which the company is trading (i.e. political and socioeconomic risk of the country)
3. The negative trading history of the company and its related entities

Having also the company's previous Operational risk and the average industry Operational risk you are able to evaluate the company's position compared to its previous rating as well as to the industry average

## Industry Developments

## Country Developments

Below information is taken from World Bank Report of 2015

Ease of Doing Business rank (1-189)	22
Overall Distance to frontier (DTF) Score (0-100)	78.81
GNI per Capita (US\$)	38,620
Getting Credit(rank)	
Protecting minority investors (rank)	43
Trading across borders (rank)	8
Population	9.3
Resolving insolvency (0-100)	92

## Press and Media Information

### Media 1

Sample

### Media 2

## END OF REPORT

This information is to be held in confidence by the client. Every effort is made to ensure that the information given herein is accurate, but no legal responsibility is accepted by us for any error or omission in the report. Furthermore, as the data is not provided in real time basis, there may be changes that are not reflected in this report.

With regards to the detrimental information, liability lies with our providers of information and we accept no liability for the data provided.

Data relating to the relationship between the subject and the shareholders and directors is derived from our system. It may not be complete and as the data is not provided in real time, there may be changes that are not reflected in this report. Additionally, as the information concerning related entities is only available from our database it might not depict 100% coverage of all of the relationships of the subject entity.

The client undertakes to use any report or item of information supplied by us only to assist in making a business decision and not as the sole basis for any such decisions.