



Credit Report

Your Reference: XXXXXXXXXX
Total number of pages: 14

Subscriber no.: XXXX
Our reference no.: XXXX AS
Type of report: Standard

Enquiry on: XXXXX
XXXXX
XXXXX
Singapore

Report Date: January 01, 20XX

REPORT ON: XXXXX
XXXXX
XXXXX

SAMPLE REPORT – SINGAPORE

SG Sample Report_01
Revision Date: 24-JUN-2013



Rating score explanation:

CREDIT SCORE: 6

0	1	2	3	4	5	6	7	8	9	10
			insufficient			fair	normal		good/strong	

0 : Insufficient financial strength as a business entity Limited or irregular business activity to run basic operations properly. Absolute credit risk exists. No Credit is recommended

1 : Insufficient financial strength as an on going and stable concern. Subject is doing minimum business to keep the company running. Capacity of meeting commercial commitment is doubtful. Secure term is recommended.
2 :
3 :
4 :

5 : Enough financial strength to meet ends. Subject is doing regular business to maintain stable operations. Capacity of meeting commercial commitment is fair. Limited Credit is recommended.

6 : Adequate financial strength for operations and some new expansion. Subject is doing active business or starting to expand. Capacity of meeting commercial commitment is satisfactory. Short-term Credit is recommended.

7 : Good financial strength for operations and steady expansion. Subject is doing good business and expanding steadily. Capacity of meeting commercial commitment is good. Normal Credit is recommended.

8 : Excellent financial strength for operations and rapid expansion. Subject is doing excellent and is expanding rapidly. Capacity of meeting commercial commitment is strong. Extended credit is recommended.
9 :
10 :

IDENTIFICATION

Company name: XXXXX
 XXXXX
 XXXXX

Telephone : XXXXX
 Fax : XXXXX
 Email : XXXXX
 Website : XXXXX

Registered Address: XXXXX

LEGAL FORM

Subject was established as Limited Private Company on XXXXX under the Registration No. XXXXX.

NATURE OF BUSINESS

1. Business and management consultancy services, marketing support, management & administration system, technical, scientific, operational advice
2. Other transportation support activities nec; Logistics, procurement & supply system

CAPITAL

Issued Ordinary Capital*	:	\$6,000,000.00 SINGAPORE, DOLLARS ,NO. OF SHARE : 6,000,000
Issued Preference Capital	:	NA
Paid-Up Ordinary Capital	:	\$6,000,000.00 SINGAPORE, DOLLARS
Paid-Up Preference Capital	:	NA
* Number of Shares includes number of Issued Treasury Shares		
Issued Treasury Capital	:	NA
Paid-Up Treasury Capital	:	NA

SHAREHOLDER

NAME	:	XXXXX
SHAREHOLDER ID	:	XXXXX
NATIONALITY	:	NA
ADDRESS	:	XXXXX
NO. OF ORD SHARES	:	XXXXX
% OF SHAREHOLDING	:	XXXXX
CURRENCY	:	XXXXX

DIRECTORS

NAME	:	XXXXX
ADDRESS	:	XXXXX
POSITION	:	XXXXX
DATE OF APPT	:	XXXXX
NATIONALITY	:	XXXXX
I/C PASSPORT	:	XXXXX

KEY PERSONNEL PROFILE

Name:	XXXXX
NRIC Number:	XXXXX
Available Address:	XXXXX

Current Business Interest

No.	Name	Position	Appt Date	#of Share	%
No Trace					

Previous Business

No.	Name	Status	Position	Appt Date	Last Known Inactive Date
No Trace					

Bankruptcy Record:
No trace

Litigation Search – Writ of Summons:
No trace

MANAGEMENT

NAME	:	XXXXX
ADDRESS	:	XXXXX
POSITION	:	XXXXX
DATE OF APPT	:	XXXXX
NATIONALITY	:	XXXXX
I/C PASSPORT	:	XXXXX

HISTORY

Subject was established as Limited Private Company on XXXXX under the Registration No. XXXXX.

Former Name

Former Name : XXXXX Eff. date : XXXXX Eff. date : XXXXX
Date of Change of Name : XXXXX

Date of change of address

XXXXX

S1000 / SME 500 / FG50 Ranking

431 POSITION IN Singapore 1000 Companies Ranked by Net Profit (XXXXX)

390 POSITION IN Singapore 1000 Companies Ranked by Sales/Turnover (XXXXX)

435 POSITION IN Singapore 1000 Companies Ranked by Sales/Turnover (XXXXX)

579 POSITION IN Singapore 1000 Companies Ranked by Net Profit (XXXXX)

530 POSITION IN Singapore 1000 Companies Ranked by Sales/Turnover (XXXXX)

ACTIVITY

1. BUSINESS AND MANAGEMENT CONSULTANCY SERVICES

MKTING SUPPORT, MGT & ADMIN SVS, TECHNICAL, SCIENTIFIC, OPERATIONAL ADVICE

2. OTHER TRANSPORTATION SUPPORT ACTIVITIES NEC

LOGISTICS, PROCUREMENT & SUPPLY SVS

Premises

Registered Address:
XXXXX

Staff

Total number of staff is given to be XXXXX

Auditor:
XXXXX

AFFILIATION
None reported

FINANCE

Compliance Records:

Date of Last AGM	:	06/11/xxxx
Date of Last AR	:	21/11/xxxx
Date of A/C Laid At Last AGM	:	30/06/xxxx

Compliance rating for annual filing:
Annual general meeting, annual return and accounts up-to-date

Note:

Provided by ACRA (Accounting and Corporate Regulatory Authority), the Compliance Rating for Annual Filing measures a company's compliance with the provisions under S175, S197 or S201 of the Companies Act, Cap. 50.

Applicable to all "Live" locally incorporated companies except for the Limited Partnerships, Limited Liability Partnerships, Business Entities, Foreign Companies and Public Accounting Firms, the rating provide information on whether a company is up-to-date with the holding of its Annual General Meeting (AGM) with up-to-date financial statements and filing of its Annual Return (AR).

Turnover : SGD - SIN 1,158,313,121.00 (FYXXXX)
Net Worth : SGD - SIN 209,281,624.00 (FYXXXX)

FINANCIAL HIGHLIGHTS

Financial Figures	Company					
	JUN XXXX	% Change	JUN XXXX	JUN XXXX	JUN XXXX	JUN XXXX
Currency	SGD - SIN		SGD - SIN	SGD - SIN	SGD - SIN	SGD - SIN
Profit and Loss Key Figures						
Turnover	1,158,313,121	24.27	932,122,325	660,229,165	446,123,787	212,360,067
Profit/(Loss) Before Tax	55,949,352	-36.35	87,896,020	58,552,735	41,074,285	18,587,843
Profit After Tax attributable to Shareholders	25,540,481	-65.34	73,679,440	48,155,902	34,346,449	15,269,508
Balance Sheet Key Figures						
Total Assets	552,969,604	0.76	548,811,755	350,117,262	234,900,538	142,047,934
Current Assets	475,208,804	2.00	465,876,984	338,723,954	223,189,554	134,539,557
Non Current Assets	77,760,800	-6.24	82,934,771	11,393,308	11,710,984	7,508,377
Total Liabilities	343,687,980	-4.75	360,836,834	225,218,742	154,891,375	97,555,934
Current Liabilities	338,934,155	-4.74	355,804,747	222,447,473	152,256,000	95,018,708
Non Current Liabilities	4,753,825	-5.53	5,032,087	2,771,269	2,635,375	2,537,226
Shareholders' Funds	209,281,624	11.33	187,974,920	124,898,520	80,009,162	44,492,001
Share Capital	4,279,198	-2.25	4,377,800	4,783,923	4,987,550	4,859,393
Total Reserves	205,002,426	11.66	183,597,120	120,114,597	75,021,612	39,632,608

FINANCIAL RATIOS

	Company				
	JUN XXXX	JUN XXXX	JUN XXXX	JUN XXXX	JUN XXXX
Growth %					
Year-on-Year Growth	24.27	41.18	47.99	110.08	NA
Profitability					
Profit Margin (%)	2.20	7.90	7.29	7.70	7.19
Return on Equity (%)	12.20	39.20	38.56	42.93	34.32
Return on Assets (%)	4.62	13.43	13.75	14.62	10.75
Leverage					
Total Debt/Equity (Times)	1.64	1.92	1.80	1.94	2.19
Current Debt/Equity (Times)	1.62	1.89	1.78	1.90	2.14
Long Term Debt To Equity (Times)	0.02	0.03	0.02	0.03	0.06
Total Asset To Total Equity (Times)	2.64	2.92	2.80	2.94	3.19
Asset Management					
Total Assets Turnover (Times)	2.09	1.70	1.89	1.90	1.49
Fixed Assets Turnover (Times)	14.90	11.24	57.95	38.09	28.28
Liquidity					
Current Ratio (Times)	1.40	1.31	1.52	1.47	1.42

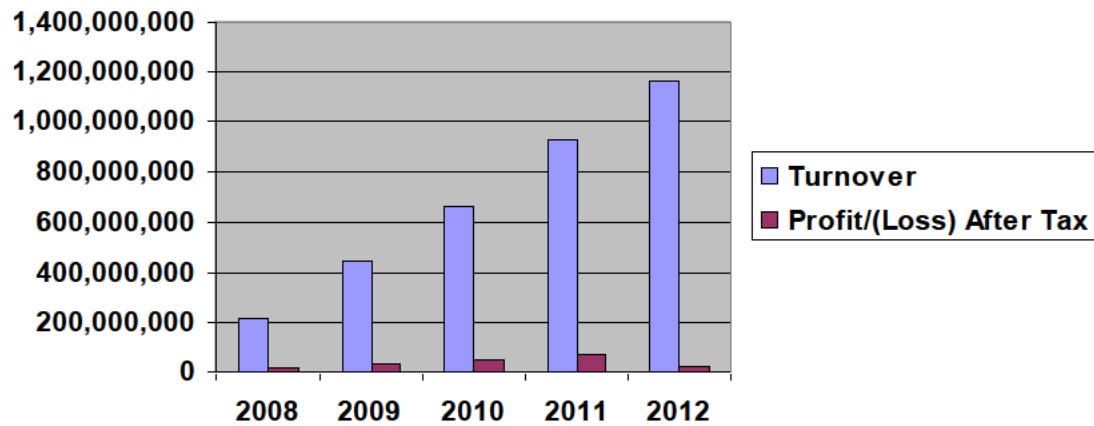
FINANCIAL COMMENTARY

Compound Annual Growth Rate

The company's CAGR is 52.82% (4 years).

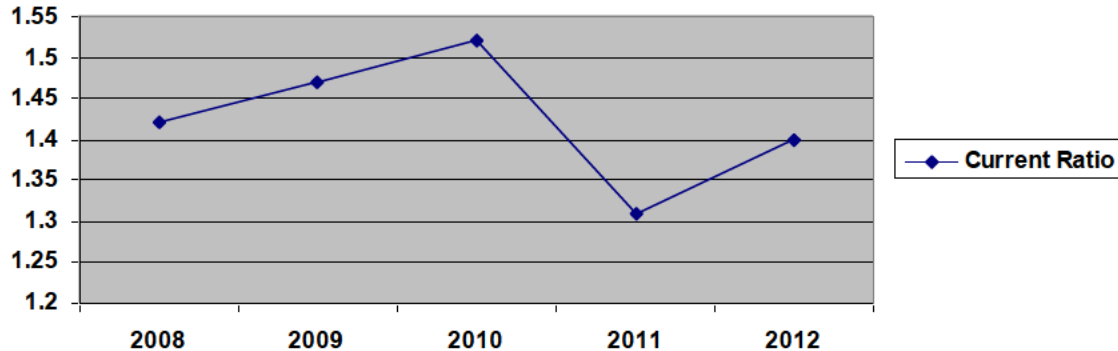
CAGR is the year-over-year growth rate of a company over a specified period. Instead of looking at the average growth rate, CAGR allow users to look at the annualized growth rate of a company over a given period, a more indicative measure of growth of a company's performance over a given period.

Profitability



The company yielded a rate of net profit on sales of 2.20 per cent in FYXX (FYXX: 7.90 per cent). The company is now able to book in SGD - SIN 0.02 of profit for every SGD - SIN of sales in FYXX, as compared with SGD - SIN 0.08 a year ago.

Liquidity

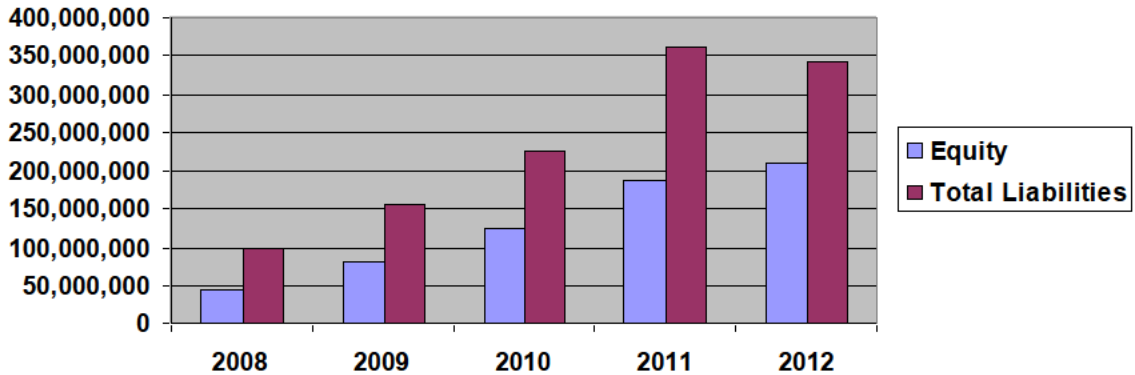


Current ratio stood at 1.40 times in FYXX (FYXX: 1.31 times). This means that the company has SGD - SIN 1.40 of current assets for every SGD - SIN of current liability incurred.

A minimum figure of 1.0 would be considered the lowest limit that this figure should reach. Any business that has a current ratio near 1.0 may be heading for liquidity problems, and would need to be closely monitored. A figure greater than 2.0 would be more desirable, to act as a buffer against any short-term liquidity problems, and give creditors/bank managers a degree of comfort when granting credit/finance.

FINANCIAL COMMENTARY

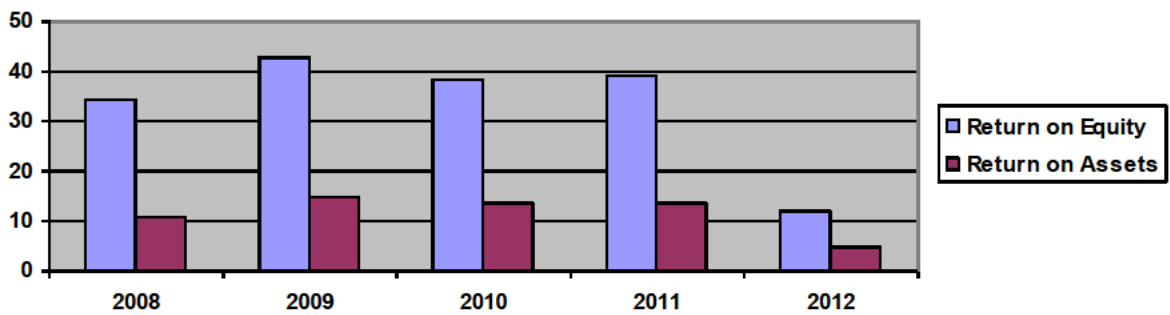
Leverage



Total debt-to-equity ratio notched 1.64 times in FYXX, as compared with 1.92 times in FYXX. This means that the company requires additional external financing of SGD - SIN 1.64 for every SGD - SIN injected into its operations.

Generally, a total debt-to-equity ratio of less than 0.5 times is preferred. The ratio measures the proportion of the company's reliance on external debt for financing, relative to the shareholder's fund. A lower ratio would imply a greater financial safety and operating freedom for the company.

Efficiency Ratio



Return on equity was 12.20 per cent for Subject in the current financial period, as compared to 39.20 per cent a year ago. The return on equity measures the return earned on the owner's investment. Generally, the higher this return, the better off the owner.

Return on assets stood at 4.62 per cent (FYXX: 13.43 per cent). The return on asset measures the overall effectiveness of management in generating profit with its available assets.

Total assets turnover ratio logged at 2.09 times in FYXX (FYXX: 1.70 times). This ratio measures the company's ability to make productive use of its total assets to generate sales which reflects the efficiency of the management in utilising its resources.

CHARGES

Subject enjoys a normal banking routine with its bankers. To date, there are no bank charges registered against Subject by its bankers.

BANKER

None reported

PAYMENT

None reported

LITIGATION

To date, there have been 1 litigation suit filed against Subject.

	Current Year On/After 01 Jan 2013	Past Years Bef 01 Jan 2013
<i><u>Court (Claim under normal circumstances)</u></i>		
Magistrate (< \$80,000)	0	0
District (\$80,000 - \$250,000)	1	1
High (>\$250,000)	0	1
<hr/>		
Winding Up Trace		No
In litigation/Dissolved/Struck Off/In receivership		No

The details are as follows:

LITIGATION

1)	Court	:	XXXXXX
	Case No.	:	XXXXXX
	Transfer	:	XXXXXX
	Date of Filing	:	XXXXXX
	Amount	:	XXXXXX
	Cause	:	XXXXXX
	Case Status	:	XXXXXX
	Plaintiff	:	XXXXXX
	Last Update Date in DP Info Database	:	XXXXXX

CREDIT OPINION WITHOUT OBLIGATION

Acceptable risk. Subject is considered good for short-term credit. Normal business is carried out with sufficient resources. Financial conditions are generally healthy and capable of meeting obligations satisfactorily. General unfavorable conditions are unlikely to cause fatal effects. Unsecured credit can be granted in medium amount under the usual trade terms.

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