

Comprehensive Report (South Africa)



ATTENTION: MS XXXXXXXXXXXX
KI-JHB - CONSULTANT

Kim Number: 422nnn
Your Reference:

Updated on: 09/07/20YY
Enquiry No: 11639XXX/

We have pleasure in providing you with our **COMPREHENSIVE** report on:

SAMPLE REPORT (SOUTH AFRICA) (PTY) LTD - GOLD TEST REPORT!!!

Trading As: S.P.I

Name change: SP INTERNATIONAL (PTY) LTD
on: 5/05/1995

Registration Number: 1994/0999999/07

Address: 123 Fairway Ave
Randpark Ridge
2156
Gauteng
South Africa

Postal address: P O Box 555
Randpark Ridge
2156

ASSESSMENT:

Your enquiry of: 2 000 000 **Terms:** 30 Days **Date:** 2008/08/27

The subject is well established.
There are judgments in the name of the principal(s).
No judgements are recorded in the name of the subject on the Experian database.
Difficulties have been experienced in obtaining payment.
The subject is on "stop supply" due to a poor payment trend.
Outside financial sources consider the amount too high.
We cannot recommend unsecured credit dealings.

SUMMARY

Adverse Summary

0 Judgements recorded

Principal Summary

6 Active Principals recorded

3 Principals with Judgements

Bank Codes Summary

Latest Bank Code: E - Figure too high.

Bank Code Date: 26/08/2008 **0 RD's reported**

Trade Reference Summary

Total References over Last 24 Months: 8

	Avg Monthly Purchases	Terms Given	Terms Taken
Highest:	235 000	30	45
Lowest:	10 000	60	120

CONTACT DETAILS

Telephone: ((011)) 222 2222

Fax: ((011)) 222 2222

Cell Phone: 0822222222

E-Mail Address: conway@spi.co.za

info@spi.co.za

Internet Address: www.spi.co.za

Registered address: 123 Fairway Ave
Randpark Ridge
2156
Gauteng
South Africa

VAT Registration Number: 4999999999

Auditors: JOHNSON SMYTHE & TURNER

COMPANY ADDRESSES

Cape Town Branch:

Street Address: 987 Long Street
Newlands
Cape Town
7700

Postal address: As per street address

Telephone: (021) 333 3333
Fax: (021) 444 4444

HISTORY

Incorporated on: 28/09/1994
Trading Commenced: 1994

The subject was started as new in 1994 styled SP International (Pty) Ltd. In 1995 the subject had a name change to Sawgrass Projects (International)(Pty) Ltd.

HOLDING COMPANY

Name: BC 17 (PTY) LTD
Share %: 80.00

ASSOCIATE COMPANIES

Name: SAMPLE REPORT (PTY) LTD

SUBSIDIARY COMPANIES

Name: ARL PROJECTS (PTY) LTD
Activity: Supplier of building materials

BUSINESSES ASSOCIATED THROUGH COMMON PRINCIPALS

Name: SAWGRASS BUILDING (PTY) LTD

ACTIVE PRINCIPALS

Name:	CONWAY, MR		
Initials:	JC		
ID Number:	5005055000000	Date of Birth:	05/05/1950
ID Verified:	No		
Status:	ACTIVE		
Appointment Date:	28/09/1994		
Director Indicator:	Director		
Share%:	20.00		

August 2008:

A consumer scan revealed no personal judgements against Mr JC Conway.

Other business interests scanned on the Kreditinform data base for Mr JC Conway indicated the following:

Sample Projects (Pty) Ltd
Sample Building (Pty) Ltd
Foxtrot 49 C C

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed seven registered in the name of Mr JC Conway, two of which are detailed below. Further details can however be made available on request.

Court Records

A consumer scan revealed no personal judgements.

Current Business Interests

No other business interests were identified.

Name:	CONWAY, MR		
Initials:	CJ		
ID Number:	5006065000000	Date of Birth:	06/06/19yy
ID Verified:	No		
Status:	ACTIVE		
Appointment Date:	30/05/20YY		
Director Indicator:	Director		

August 20YY

A consumer scan revealed no personal judgements against Mr CJ Conway.

A scan for other business interests on the Kreditinform data base for Mr CJ Conway indicated numerous business interests, five of which are detailed below. Further details can however be made available on request.

SAMPLE Projects (Pty) Ltd
SAMPLE Building (Pty) Ltd
SAMPLE C C
Sample Paint Contractors C C
Sample Industrial C C

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed no properties or bonds registered in the name of Mr CJ Conway.

Court Records

A consumer scan revealed no personal judgements.

Current Business Interests

No other business interests were identified.

Name:	AFGANISTAN, MR		
Initials:	K		
ID Number:	2702022002983	Date of Birth:	02/02/1927
Status:	ACTIVE		
Appointment Date:	05/05/2007		
Director Indicator:	Director		

August 2008

A consumer scan revealed the following judgements against Mr K Afganistan.

Other business interests scanned on the Kreditinform data base for Mr K Afganistan indicated the following:

Sawgrass Painters C C
Sawgrass Industrial C C

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed no properties or bonds registered in the name of Mr K Afganistan.

Court Records

A consumer scan revealed no personal judgements.

Current Business Interests

Name	Kim No.	Registration	Status	Judgements	Liquidation
J BLOGGS - SOLE PROPRIETOR - 2702022002983 - TEST REPORT!!!!!!!!!!	3450886		Active	No	
SAMPLE PROJECTS (PTY) LTD - BRONZE TEST REPORT !!!!	3532707		Active	No	

Name:	ALBANIA, MR		
Initials:	T		
ID Number:	2703033003986	Date of Birth:	03/03/1927
Status:	ACTIVE		
Appointment Date:	05/05/2007		
Director Indicator:	Director		

August 2008

A consumer scan revealed the following judgements against Mr T Albania.

Other business interests scanned on the Kreditinform data base for Mr T Albania indicated the following:

Sawgrass Industrial C C

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed no properties or bonds registered in the name of Mr T Albania.

Court Records

A consumer scan revealed the following judgements:

Plaintiff:	EXPERIAN TEST CASES
Court Date:	01/11/2006
Court Name:	CT/SUP
Case Number:	0006/2011
Amount:	1 200
Reason:	MONIES

Plaintiff:	EXPERIAN TEST CASES
Court Date:	01/11/2006
Court Name:	CT/SUP
Case Number:	0005/2010

Amount: 1 200
Reason: MONIES

Current Business Interests

Name	Kim No.	Registration	Status	Judgements	Liquidation
SAWGRASS PROJECTS (PTY) LTD - BRONZE TEST REPORT !!!!	3532707		Active	No	

Name: ALGERIA, MR
Initials: A
ID Number: 2704044004989
Status: ACTIVE
Appointment Date: 05/05/2007
Director Indicator: Director

Date of Birth: 04/04/1927

August 2008

A consumer scan revealed the following judgements against Mr A Algeria.

Other business interests scanned on the Kreditinform data base for Mr A Algeria indicated the following:

Sawgrass Industrial C C

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed no properties or bonds registered in the name of Mr A Algeria

Court Records

A consumer scan revealed the following judgements:

Plaintiff: EXPERIAN TEST CASES
Court Date: 01/11/2006
Court Name: CT/SUP
Case Number: 0010/2015
Amount: 1 200
Reason: MONIES

Plaintiff: EXPERIAN TEST CASES
Court Date: 01/11/2006
Court Name: CT/SUP
Case Number: 0009/2014
Amount: 1 200
Reason: MONIES

Current Business Interests

Name	Kim No.	Registration	Status	Judgements	Liquidation
SAWGRASS PROJECTS (PTY) LTD - BRONZE TEST REPORT !!!!	3532707		Active	No	

Name: ANDORRA, MR
Initials: A
ID Number: 2705055005989
Status: ACTIVE
Appointment Date: 05/05/2007
Director Indicator: Director

Date of Birth: 05/05/1927

August 2008

A consumer scan revealed the following judgements against Mr A Andorra.

No other business interests were identified on the Kreditinform data base for Mr A Andorra.

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed no properties or bonds registered in the name of Mr A Andorra.

Court Records

A consumer scan revealed the following judgements:

Plaintiff: EXPERIAN TEST CASES
Court Date: 01/11/2006
Court Name: CT/SUP
Case Number: 0014/2019
Amount: 1 200
Reason: MONIES

Plaintiff: EXPERIAN TEST CASES
Court Date: 01/11/2006
Court Name: CT/SUP
Case Number: 0013/2018
Amount: 1 200
Reason: MONIES

Current Business Interests

No other business interests were identified.

NON-ACTIVE PRINCIPALS

PROPERTIES AND BONDS IN THE NAME OF THE PRINCIPALS

Bond(s) in the name of MR JC CONWAY:

Bond Type	Mortgage / Property Bond
Bond Number	SB55555/1999
Bond Holder	STANDARD BANK
Bond Amount(s)	(1) R100 000
Asset	Unit 48, SS Athena

The above property, measuring 28 square metres was purchased on 22 March 1999 for a purchase price of R60 000 and is held under Title Deed number ST45455/1999.

Bond Type	Mortgage / Property Bond
Bond Number	SB55556/1999
Bond Holder	STANDARD BANK
Bond Amount(s)	(1) R100 000
Asset	Unit 49, SS Athena

The above property, measuring 28 square metres was purchased on 22 March 1999 for a purchase price of R60 000 and is held under Title Deed number ST45456/1999.

MANAGEMENT OF THE BUSINESS

Name	Responsibility
MR J WATSON	Financial
MR R SMITH	General

OPERATIONS

THIS IS A TEST REPORT FOR DEMONSTRATION PURPOSES ONLY!!!!

The subject is involved in construction work. Projects include the construction of factories, shops and warehouses, as well as private dwellings.

The subject has one branch.

Additional Comment:

This report represents a live interview conducted by us which indicates the extent of research undertaken. The information contained herein is for demonstration purposes only and any resemblance to actual company information is purely coincidental.

Major SIC Code: 50490

Construction and building completion or finishing: Other activities n.e.c. related to the completion and finishing of buildings

CONTRACTS

Description:	Construction of Upmarket Townhouses
Value:	2 000 000 Rand
Start Date:	1/07/2008
End Date:	29/11/2008
Retention %:	10.00%
Retention Value:	200 000
Payment Terms:	Progress payments
Obtained By:	Tender

Description:	Building of Warehouse
Value:	1 000 000 Rand
Start Date:	1/11/2007
End Date:	15/03/2008
Retention %:	5.00%
Retention Value:	50 000
Payment Terms:	Progress payments
Obtained By:	Tender

(Major Division 5)

INTRODUCTION

Construction is the process of building or assembling infrastructure. It includes the design of the project, the drawing of detailed plans and the establishment of a detailed budget. The legal requirements to be met cover zoning, environmental impact assessments and safety criteria amongst others, and these can hold up the process. It must adhere to building codes in terms of existing electrical, water, sewage, phone and cable layouts. The inputs comprise building materials such as cement, stone, steel, sand, electrical and plumbing equipment etc.

The quantity surveyor or cost engineer is a key person who prepares the bill of quantities and often acts as the project manager. The timeline for the undertaking is an important aspect of the work as over-runs can be costly. Safety precautions are essential as construction can be dangerous.

SWOT

S	<ul style="list-style-type: none"> Construction, which is part of the secondary sector, comprises 3,8% of GDP and has been the fastest growing sector of the economy over the past five years. The infrastructure spend increased 61% from R230bn to R372bn.
W	<ul style="list-style-type: none"> The current status of the sector is assessed by the FNB Civil Construction Confidence Index, compiled by the Bureau For Economic Research (BER), which dropped from 76 in the first quarter of 2008 to 71 in the second quarter. A key risk to the sector is the skills shortage which has arisen due to the prior stagnation of the Industry and its subsequent strong growth. There is a shortage of high level skills that require long periods of time to develop the requisite competence levels, but can be sourced on the international market at a price.
O	<ul style="list-style-type: none"> Customers of building comprise all sectors of the economy, whether they be residential, business or government. All sectors need shelter and infrastructure and this is provided by construction. The big contract eagerly awaited in Installation and Maintenance of Elevators sector is that of the Gautrain where 60 escalators and 40 lifts are to be installed. The strong growth in emerging economies has brought with it a need for investment in infrastructure: roads, ports, airports, pipelines require upgrades and new facilities in these areas.
T	<ul style="list-style-type: none"> Sharp slowdown in residential township development. Cash flow problems with contractors. The prices of inputs into the Construction Industry have been escalating at a rapid rate as global demand for commodities increases and our domestic reserves diminish. New levels of consumption are being achieved and they are here to stay. Supply will need to expand or prices will simply keep going up.

For more detail see Who Owns Whom's reports on:

Description	=<3 Digit Level	4 Digit Level	5>= Digit Level	Report Date	Historical Reports
Construction of Other Buildings and Civil Engineering Structures			50219 50220	01 Mar 2007	<ul style="list-style-type: none"> August 2005 Report
Construction of Other Structures - a: Erection and Dismantling of Scaffolding and Cranes			50230a	30 Nov 2007	

used in Construction					
Other Building Installation nec. a: Installation and Maintenance of Elevators			50390a	11 May 2007	

IMPORT / EXPORT

The subject imports

Country: USA
Product: Building materials
Value: R100 000

STAFF

The following staff are employed at the Company Address:

55 Employees in total

5 Salaried staff

50 Wages staff

35 Contract staff

A number of contract workers are employed when necessary.

FLEET

The following fleet is operated from the Company Address:

8 Vehicle(s) in total

2 Car(s)

6 Light Delivery Vehicle(s)

COMPANY PREMISES

Company Address:

The premises comprise an office :-

Location: An Office Complex.
Status: Leased

Lease/Rental Details -

Owner/Landlord: H.U.T Properties

August 2008:

Property and bond searches conducted at the Johannesburg and Pretoria deeds offices revealed no properties registered in the name of the subject.

Further property and bond searches for the principals and the subject can be carried out at other deeds offices if specifically required.

FINANCIAL INFORMATION

Date Obtained: 26/08/2008

Sales terms are by way of progress payments at 30 days.

The subject has an overdraft facility which is occasionally utilised and which is unsecured.

The principals have not signed personal sureties.

The debtors have not been ceded nor has the debtors book been factored.

The subject does not insure its debtors ledger.

There are no mortgage or notarial bonds registered over the fixed or moveable assets of this business.

Financial Estimates in R' 000s:

Assets		Liabilities	
Cash	900	Creditors	800
Debtors	1 500		
Stock	850		

Annual Turnover:

The following figures were given for the Company Address

Type: Previous Annual Turnover

Dated: 2008/08/26

The subject's range of turnover for the last financial year was between R2 000 000 and R5 000 000.

Type: Projected Annual Turnover

Dated: 2008/08/26

The subject's anticipated range of turnover for the current financial year is between R5 000 000 and R8 000 000.

BANKERS DETAILS AND COMMENTS:

Bankers: Nedbank
Branch: Randburg
Account Number: 000000000
Opened on: 05/05/1995

Date Obtained: 26/08/2008
Enquiry Amount: R 2 000 000
Bank Code:

E

Terms: 30 Days

Outside sources consider your figure as being too high.

HISTORICAL BANKERS

Bank Branch	Date Code Obtained	Amount Terms	No. of R/D's
Nedbank Randburg B	14/01/2008	R 40 000 30 Days	
Outside sources consider the subject good for the amount of your enquiry.			
Nedbank Randburg E	07/03/2007	R 2 500 000 30 Days	
Outside sources consider your figure as being too high.			

PREVIOUS ENQUIRIES

Year	Highest Enquiry Amount	Lowest Enquiry Amount	Total Enquiries
2007			7
2008			19
2009			8

PAYMENT ANALYSIS REPORT

Trade References

Ref No.	Date Checked	Years Trading	Amount Outstanding	Amount Overdue	Ave Monthly Purchases	Terms Given	Terms Taken
14	08/2008	4			235 000	30	45
Extensions are regularly taken. The supplier stated that the subject's credit limit is R300 000.							
The Referee has insured this account.							
3	08/2008	2			15 000	30	30
The account is paid on due date. The supplier stated that the subject's credit limit is R25 000.							
The Referee has not secured this account.							
4	08/2008	2			10 000	30	60
Supplier Comment: The supplier stated that there is an outstanding amount of R27 500 on the account. The account is on hold, no further information was made available. The Referee has not secured this account. The Referee has not insured this account.							
16	08/2008	3			10 000	60	120
Supplier Comment: The supplier stated that payments are always late. The account is on hold, arrangements are being made to recover an outstanding amount							

of R175 000.

The Referee has not secured this account.

The Referee has not insured this account.

10	08/2008	6		30	30
	The account is paid on due date.				
	Supplier Comment:				
	The supplier declined to state purchases amount, but commented that they are not as high as the enquiry amount.				
	The Referee has not secured this account.				
	The Referee has not insured this account.				
15	08/2008	2	100 000	60	60
	The account is paid on due date.				
	The Referee has secured this account.				
14	01/2008	4	50 000	30	30
	The account is paid on due date.				
4	01/2008	3	26 000	30	38
	The subject pays slightly over terms.				
	Supplier Comment:				
	The supplier stated that the subject's credit limit is R40 000.				
13	03/2007	3	23 000	30	30
	The account is paid on due date.				
	The Referee has not secured this account.				
	The Referee has not insured this account.				
4	03/2007	2	15 000	30	45
	The subject pays slightly over terms.				
	Supplier Comment:				
	The supplier stated that the subject's payment trend has improved and that all outstanding monies have been paid.				
3	03/2007	2	10 000	30	60
	Terms 30 days, pays at 60 days.				
2	03/2007	2	10 000	30	30
	The account is paid on due date.				
	Supplier Comment:				
	The Referee has secured this account.				
12	03/2007	4	5 000	30	36
	The subject pays slightly over terms.				
11	03/2007	2	70 000	60	60
	The account is paid on due date.				
	Supplier Comment:				
	The supplier stated that the subject's credit limit is R80 000.				
	The Referee has secured this account.				
10	03/2007	5		30	30
	The account is paid on due date.				
	Supplier Comment:				
	The supplier declined the subject's monthly purchases.				
	The supplier stated that the subject's credit limit is R15 000.				
	The Referee has insured this account.				

Note : Ref No. - all references obtained from the same company will have the same referee number.

TRADE REFERENCE SUMMARY

Size	Range Start	Range End	No. of References	Average Years Known	Average Terms Given	Average Terms Taken
Minor	R 0	R 100,000	6	2 - 4	40	56
Small	R 100,001	R 250,000	1	4 - 4	30	45
Medium	R 250,001	R 500,000				
Large	R 500,001	R 1,000,000				
Strategic	R 1,000,001	above				

The table above represents a consolidation of trade references on file for this company. Averages are calculated on bands depending on account size. This establishes an overview of how accounts are handled dependant on size of account and terms offered. These factors should be taken into consideration when deciding on a Credit Limit and / or terms.

The majority of this company's references are within the 0 to 100000 size, and are handled above the agreed upon terms.

However it is also important to note that long standing accounts valued at 0 to 100000 exist and are handled above the agreed upon terms.

KISS - KREDITINFORM INFORMATION SHARING SYSTEM

Period	Nbr Sup	Nbr Over	Outstanding Amount	Overdue Amount	%	Current Amount	30 days	60 days	90 days	120 & over
2008 07	4		R 117,000	R 67,000	57	R 30,000	R 20,000	R 12,000	R 30,000	R 25,000
2008 06	3		R 102,000	R 70,000	69	R 20,000	R 12,000	R 30,000	R 25,000	R 15,000
2008 05	2		R 82,000	R 40,000	49	R 12,000	R 30,000	R 25,000	R 15,000	
2008 04	4		R 75,000	R 20,000	27	R 30,000	R 25,000	R 15,000	R 5,000	
2008 03	3		R 65,000	R 20,000	31	R 25,000	R 20,000	R 5,000	R 15,000	
2008 02	2		R 65,000	R 40,000	62	R 20,000	R 5,000	R 15,000	R 10,000	R 15,000

DEBT DISTRIBUTION % FOR CURRENT PERIOD

Current:	25.64%	90 days:	25.64%
30 days:	17.09%	120 days:	21.37%
60 days:	10.26%		

TERMINOLOGY

Period:	Year and Month - maximum displayed is 6 months.
Nbr Sup / Over:	Number of Suppliers in the Period with the subject as an active debtor.
Outstanding:	Total value the Suppliers were exposed to at the Period end.
Overdue:	Amount reported or calculated as Overdue.
Current:	Current month outstanding amount.
Aged Amounts:	Aged balances of all amounts "30" "60" "90" and "120 & over" days.

TOP INDUSTRIES BOUGHT FROM

	Sicc	%
Wholesale trade on a fee or contract basis	61109	90.4
Manufacture of plastic products	33800	9.11
Sale of motor vehicle tyres	63311	0.19
Manufacture of basic chemicals	33410	0.16
Wholesale trade in other intermediate products	61490	0.12

Table 1

TOP INDUSTRIES BOUGHT FROM

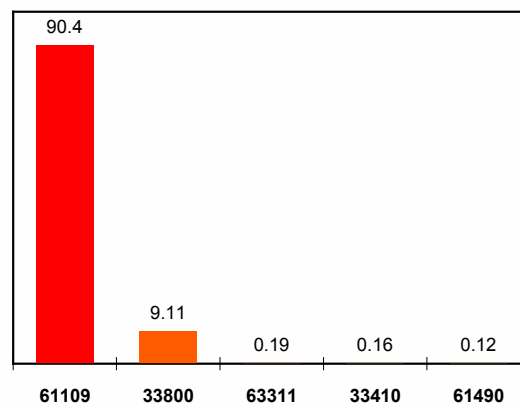


Table 1 above represents the Top 5 Industries that the subject buys from, at the full five digit Standard Industrial Classification (SIC) Code. The percentage is calculated based on Total rand value outstanding over a period of 24 months.

SUBJECT INDUSTRY OVERVIEW		Sicc	Amount
Companies within Sic Code		50490	4152
With Kiss			154
Total No. of accounts on file			3
Largest month on file (min. of 3 Suppliers)			R 59,929
Smallest month on file (min of 3 Suppliers)			R 9,019
Table 2			

SUBJECT EXPOSURE LEVELS	
Highest Credit Limit	R 235,000 @ 45 days
Lowest Credit Limit	R 10,000 @ 120 days
Average Credit Limit	R 63,714 @ 55 days
Subject's total outstanding represents a total of	12.13%
Total purchases for industry for current period	R 10,440,247
Table 3	

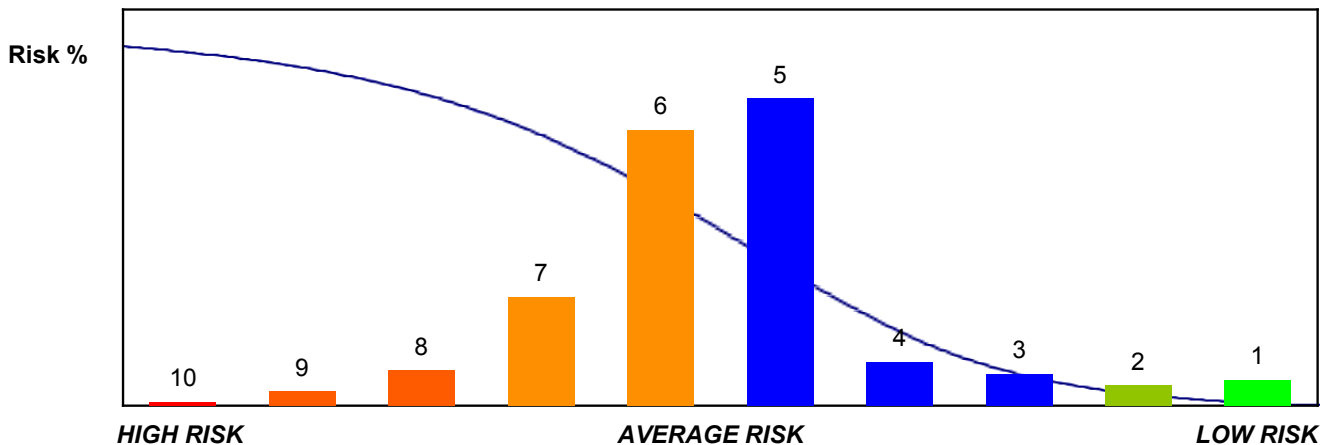
Table 2 Above provides an indication as to the size of the Subject's Industry. All companies operating in the same industry as the subject (based on the 5 digit SIC Code) will be reflected here. The number with KISS information will highlight those for which a payment trend has been established. In addition the subject's highest and lowest months on file (based on total rand value outstanding) is shown.

Table 3 above will compare enquiry limits/ subject payment survey's with KISS, providing an overview of existing credit limits granted to the Subject, along with corresponding overdue percentages. This information can be used to assist with forecasting/setting credit limits. In addition the subject's purchasing power is benchmarked against that of the industry (based on total rand value outstanding).

COMPANY BENCHMARK	
All companies operating in the same industry as the Subject according to KreditInform database (as per Table 2), have been used to create the following information. Key stability and predictive credit risk elements have been analysed, benchmarking the subject against the average for all other companies operating in this industry.	
BENCHMARK	Sic Code : 50490
Terms Taken	32
Best Bank Code	A @ R 30 000
Highest Bank Code	C @ R 35 000 000
Worst Bank Code	H @ R 1 000 000
BEE Status	9% Yes
Principals	2
Employee / s	29
Fleet Size (Vehicles)	6
Import and / or Export	13% Yes
Has Judgements	18% Yes
Has RD Cheques	0% Yes
Has other Adverse	1% Yes
Low Risk	1%
Average Risk	33%
High - Very High Risk	66%
Rent or Lease	80%
Own	20%
Top 3 Provinces	
Gauteng	46%
Western Cape	19%
KwaZulu-Natal	14%
Subject : 422533	
	51
	B @ R 40 000
	E @ R 2 000 000
	E @ R 2 000 000
	No
	4
	55
	8
	Yes
	No
	No
	No
	No
	Yes
	Yes
	No
	Yes
	No

Subject KreditScore Analysis

v7(5)



Subject KreditScore: 8

A high probability of negative change or default in the next 6 to 12 months.

The above KreditScore awarded to the subject is generic and measures the subject against the KreditInform database. There are many measured elements within each business entity which have proven to provide a sound predictive capacity and, where applicable to this subject, such elements have been identified within the body of this report. All KreditScores are influenced by the **trading** history, **activities** of, and **research** into the subject and will change accordingly.

As this score is generic, KreditInform clients are advised to apply their own Risk Policy to their interpretation of this score.

RISK %

The Risk % curve shown above has been calculated using the KreditInform KreditScore product, a Knowledge-Based Multiple Score Card that dynamically measures the probability of negative change and potential for default in the next 6 to 12 months.

DISTRIBUTION COLUMNS

These columns reflect the current distribution of all scored business entities on the KreditInform corporate database at the time of completion of this report on the subject. As the KreditScore system is dynamic and entity risk levels change constantly, so the distribution across the KreditInform database also changes. The column numbers show the relevant Risk, where 1 indicates a very low risk and 10 indicates a very high risk.

Entities with a KreditScore of 8 comprise 4.1% of the total KreditInform scored database.

SUMMARY

PAYMENT TREND

This company takes longer than other companies within this industry to pay their debt. This may be as a result of slower cash flow. However, it can be noted from the payments trend analysis for the last 24 months that the company can be expected to stay within the offered terms of 60 days.

COMPANY STRUCTURE

This company is outside of the 9% of BEE for companies within this industry. Consideration should be given to this based on your company policies as BEE companies may be given preference to orders and / or tenders. It is also important to note that this company has more principals than other companies within this industry. However, pay particular attention to the percentages held by each principal, where applicable.

CAPACITY

Employees, size of fleet and branches determine capacity of a company. This company has more than the norm for companies within this industry. This company operates within the same province as 46% of the companies within this industry. The average account size this company requires is lower than the norm for companies in this industry.

HISTORICAL

Counting in favour of this company is that there is no adverse, judgements or refer to drawer cheques within the last 5 years, showing that this debt can be maintained if managed correctly.

SCORE

This company's score reflects that the risk incurred would be similar to dealing with another company within this industry as 66% score within the high to very high risk category.

Should any information come to hand in the next 12 months that would change the status of the Company, you will be notified via our "Constant Update Service".



Authorised Signatory



Assessor