



# 海外企業信用調査報告書

ご依頼の海外企業信用調査報告書ができあがりましたのでご査収ください。

COMPANY NAMEXXXXXXXXXXXXXXXXXXXX

調査先商号

海外信用区分	A	B	◎ C	D	E	NR
	厚い ←————→ 薄い					信用程度

- ※ 「海外信用区分」は、各国の調査機関が採用している調査対象企業の信用状態に関する固有の評価について、各調査機関と協議のうえ、弊社独自の基準により5段階のTDB信用程度に推計した参考情報です。基礎となる企業情報はあくまで各調査機関の調査結果であり、弊社における検証作業を経たものではありません。与信判断の際には、各種情報と照らし合わせ、総合的に判断していただきますようお願いいたします。
- ※ 「海外信用区分」は、異なる国の企業間の単純な比較に用いることを想定したものではありません。
- ※ 対象地域/国(2010年11月時点):  
アメリカ合衆国、アラブ首長国連邦、イギリス、イタリア、インド、カナダ、韓国、スペイン、タイ、台湾、中国、ドイツ、トルコ、フランス、香港、マレーシア、ロシア (50音順)

## TDB報告書取扱い規定

海外企業信用調査報告書(以下、海外報告書)の取扱いについては、当取扱規定の内容を承認・遵守のうえ、ご利用いただきますようお願い申し上げます。なお、海外報告書内に記載されている取扱いに関する規定と当取扱規定の内容が抵触する場合には、当取扱規定の内容が優先するものとします。

1. 海外報告書は、貴社の内部資料としてのみご利用いただき、外部への資料持出しその他の手段により、海外報告書の内容を第三者に漏らすことは禁止します。(訴訟、調停、仲裁、その他司法手続き等の資料として用いることも同様です。)
2. 理由の如何にかかわらず、海外報告書の複製、転載、貸与、その他これと同様の行為は一切禁止します。
3. 海外報告書は、弊社が選択した各国の調査機関が、自ら定めた仕様に従って調査を実施、報告したものです。したがって海外報告書の見解は、当該調査機関のもので、弊社の見解ではありません。また内容の正確性・完全性・または特定の目的についての適合性を保証するものではありませんので、海外報告書の記事内容および海外報告書の使用により発生した損害についても弊社は責任を負いません。
4. 貴社が海外報告書を第三者に開示したことにより、弊社に何らかの紛議が生じ、弊社が損害を被った場合、または貴社と第三者との間で紛議が生じた場合、貴社は自己の費用負担と責任においてかかる損害を賠償し、または紛議を解決するものとします。
5. 海外報告書の入手元が弊社および当該調査機関であることを、貴社は第三者に開示しないものとします。

Requested By: CLIENT  
 Date of Order: 20/09/20XX

**XXXXXXXXXXXXXXXXXXXXXXXXXX**

**Registration Briefing**

<b>Registration Number:</b>	XXXXXX
<b>Registration Date:</b>	23/02/19XX
<b>Legal Form:</b>	LIMITED LIABILITY COMPANY
<b>Latest Financials:</b>	December 31, 20XX

**Financial Briefing**

<b>Nominal Capital:</b>	XX,XXX US Dollars
<b>Issued Capital:</b>	All
<b>Turnover:</b>	XX,XXX,000 US Dollars
<b>Net Profit:</b>	XXX,000 US Dollars
<b>Net Worth:</b>	X,XXX,000 US Dollars

**Rating Briefing**

<b>Current Rating:</b>	A
<b>Former Rating:</b>	N/A
<b>Current Recommended Credit:</b>	428,947 Euros
<b>Former Recommended Credit:</b>	N/A
<b>Rating Trend:</b>	POSITIVE
<b>Payment Record:</b>	NO COMPLAINTS

Rating	Definition
<b>A</b>	<b>GOOD CREDIT QUALITY</b>

This rating is based on available data. In the event of additional information a possibility for a different rating applies.

**Company Details**

Reference: XXXXXXXX  
 Company Name: **XXXXXXXXXXXXXXXXXX**  
 Headquarter Address: XXXXXXXXXXXX  
 Office # XXX, Khalid Bin Walid Street,  
 Bank Street,  
 Bur Dubai,  
 Dubai, U A E

Postal Address: P.O.Box XXXX,  
 P.O. Box XXXXX,  
 Dubai

Telephone: +971 4 XXX XXXX  
 +97150 XXX XXXX

Fax: +9714 XXX XXXX

E-Mail:  
 Web Site:

**Company was originally started by XXXX and XXXXX as a LIMITED LIABILITY COMPANY on 23/02/19XX**

**Registration & Legal Details**

Current Legal Form: LIMITED LIABILITY COMPANY  
 Registration Address: XXXXXXXXXXXX  
 Office # XXX, Khalid Bin Walid Street,  
 Bur Dubai

Registration Number: XXXXXXXX  
 Registration Date: 23/02/19XX  
 Registration Period ends: 22/02/20XX  
 Year/Date Company Established: 23/02/19XX  
 Registration Town: Dubai  
 Chamber of Commerce Number: XXXXXX

**Capital**

Currency: US Dollars  
 Nominal Capital: XX,000  
 Issued Capital: All  
 Paid Up Capital: All

**Shareholders**

**Shareholders:**

Name/Address	Shares Held	% of Voting/Non-Voting capital
<b>XXXXXXXXXXXXXXXXXX U A E</b>		51.00% (VOTING)
<b>XXXXXXXXXXXXXXXXXXXXXXXXXX Jordan</b>		24.50% (VOTING)
<b>XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX Palestine</b>		24.50% (VOTING)

## Principals

Name: **XXXXXXXXXXXXXXXXXX**  
Position within the company: Chief Executive Officer  
Additional Information: He is also the Joint Managing Director of the company  
Country of Birth: Jordan  
Nationality: Jordanian  
Can fluently speak: English and Arabic

Name: **XXXXXXXXXXXXXXXXXX**  
Position within the company: Joint Managing Director  
Additional Information: Palestine National  
Can fluently speak: English and Arabic

Name: **XXXXXXXXXXXXXXXXXXXXXX**  
Position within the company: Regional Manager  
Country of Birth: India  
Nationality: Indian  
Can fluently speak: English and Hindi

Name: **XXXXXXXXXXXXXXXXXX**  
Additional Information: Product Manager  
Country of Birth: India  
Nationality: Indian  
Can fluently speak: English and Hindi

Name: **XXXXXXXXXXXXXXXXXXXXXX**  
Position within the company: Local Sponsor  
Country of Birth: U A E  
Nationality: UAE National  
Can fluently speak: English and Arabic

Under the provisions of Federal Law No.8 of 19XX (as amended by Law No.13 of 19XX), all forms of business in the UAE must have one or more members who are UAE nationals and whose total share is not less than 51% of its capital. In view of this Ibrahim Saif has been appointed the local sponsor of this concern and may not have any active involvement in the running of the business. Reportedly a separate legal agreement exists; assigning control of the business to Noor Alif and Salah Kuhail.

## Company Activities

Sic Codes: 5045 Wholesaler of computers and peripheral equipment and software

The company is a wholesale and retail of computer hardware and software. The company provide software networking solutions and computer accessories.

Local Reporters consider the investigated company to be LARGE in their field of concern.

## Operations

### Employees

Company Employs: XX  
Group employs: 205 staff

### HQ Premises

Operates from: Rented Office, Shop  
Premises Size: 300 square metres site  
Location: Central Business Area

**Branches**

Al Fardan Building,  
Khalid Bin Walid Street,  
Showroom XX,  
P.O. BOX XXXX,  
Dubai, U A E

Branch is: Rented  
Description of branch: Showroom

Industrial area,  
Al Quoz  
Branch is: Rented  
Description of branch: Warehouse

Sharjah, U A E  
Branch is: Rented  
Description of branch: Warehouse

Iran  
Branch is: Rented  
Description of branch: Office

Saudi Arabia  
Branch is: Rented  
Description of branch: Office

Taiwan  
Branch is: Rented  
Description of branch: Office

**Imports**

Import % and type of product: 100% Finished Goods  
Imports From: Far East, Singapore  
Importing Terms: Letters of credit  
Additional Information: The company deals Bank Transfers

Agencies:	Asus	Taiwan	Mother Board
	Asrock	Taiwan	Mother Board
	Orange	Taiwan	Monitors and Add on cards
	Sanwhich	Taiwan	Accessories

**Exports**

Export % and type of product: 65%  
Exports To: Gulf countries, Iran, CIS, Middle East, Africa  
Exporting Terms: Cash

**Trading & Selling**

Territory: 35% Nationally, 65% International  
Terms of Sales: Letters of credit  
Additional Information: The company also deals Bank Transfers  
Type of Customer: General Public, Group Companies, Government Bodies, Local Authorities

## Related Companies

### Affiliates

XXXXXXX

Dubai, U A E

Start Date: 20XX

Operates as: Providers of Hardware solutions

Related through: A common principal and shareholder

XXXXXXX

Dubai, U A E

Operates as: Service Providers

Related through: A common principal and shareholder

XXXXXXX

Dubai, U A E

Operates as: Dealers of Computer

Related through: A common principal and shareholder

## Bankers

XXXXXX Bank

P.O.Box 1250,

Dubai, U A E

Account Number:

XXXXXXXXXX

Additional Information:

Tel No: +9714 XXXXXXXX

XXXX XXXX Bank

P.O.Box 4579,

Dubai, U A E

Account Number:

XXXXXXXXXX

Additional Information:

Tel No: +9714 XXXXXXXX

XXXX XXXX Bank

P.O.Box XXXX,

Dubai, U A E

Account Number:

XXXXXXXXXX

Additional Information:

Tel No: +9714 XXXXXXXX

## Financial Information

Financial Interview Date:

26/07/20XX

Source:

XXXXXXXXXXXXXXXXXX (Chief Executive Officer & Joint Managing Director)

Figures are:

Official Figures

Currency:

US Dollars

Months	Sales Figures	Sales	Gross Profit/Loss	Net Profit/Loss
12	31/12/20XX	XX,XXX,000.00	X,XXX,000	XXX,000
12	31/12/20XX	XX,XXX,000.00	X,XXX,000	XXX,000

## Balance Sheet & Profit & Loss

### BALANCE SHEET

Individual Accounts  
Fiscal Year

Individual Accounts  
Fiscal Year

20XX

20XX

	20XX	20XX
<b>Fixed Assets</b>		
Land & Buildings		
Plant & Machinery		
Furniture & Equipment		
Motor Vehicles		
Misc. Fixed Assets	42,924	37,365
<b>Total Fixed Assets</b>	<b>42,924</b>	<b>37,365</b>
<b>Financial Assets</b>		
Shares in Related Companies		
Loans to related companies		
Investments	3,668,442	2,374,677
Deposits		
Misc. Financial Assets		
<b>Total Financial Assets</b>	<b>3,668,442</b>	<b>2,374,677</b>
<b>Intangibles</b>		
Goodwill		
Organisational Expenses		
Patents		
Misc. Intangible Assets		
<b>Total Intangible Assets</b>	<b>0</b>	<b>0</b>
<b>Current Assets</b>		
Stock	1,088,020	1,225,463
Stock & Work in Progress		
Trade Debtors & receivables	1,594,654	1,844,178
Provision for bad debts		
Other receivables		
Due from related companies		
Owed by shareholders		
Prepaid expenses	86,769	31,173
Cash	977,728	484,746
Tax recoverable		
Marketable Securities		
Misc. Current Assets		
<b>Total Current Assets</b>	<b>3,747,171</b>	<b>3,585,560</b>
<b>Total Assets</b>	<b>7,458,537</b>	<b>5,997,602</b>
<b>Owner's Equity &amp; Liabilities</b>		
Issued and paid up capital	81,744	81,744
Share premium account	1,114,566	731,648
Retained earnings		
Net profit/Loss for the year	963,617	896,846
Revaluation reserves		
Legal Reserves	40,872	40,872
Other reserves		
<b>Net Worth</b>	<b>2,200,799</b>	<b>1,751,110</b>

Deferred Taxation		
Provisions/allowances		
Mortgages/Loans	2,799,727	2,795,918
Hire purchase		
Due to group of companies		
Minority interest		
Misc. deferred liabilities		
<b>Total Long Term Liabilities</b>	<b>2,799,727</b>	<b>2,795,918</b>
<b>Current Liabilities</b>		
Creditors	1,005,226	51,711
Other creditors	1,265,422	1,261,767
Accruals	187,363	137,096
Bank overdrafts/Loans		
Misc. Loans		
Director's accounts		
Owing to shareholders		
Owing to related companies		
Proposed dividend		
Long Term-due 1 year		
Hire Purchase-under 1 year		
Taxation		
Advance receipts		
Misc. Current Liabilities		
<b>Total Current Liabilities</b>	<b>2,458,011</b>	<b>1,450,574</b>
<b>Owner's Equity &amp; Liabilities</b>	<b>7,458,537</b>	<b>5,997,602</b>

### PROFIT & LOSS

Individual Accounts

Individual Accounts

Figures are:

Figures are:

01/01/20XX to 31/12/20XX

01/01/20XX to 31/12/20XX

Total Income/Turnover	28,208,592	26,275,679
Cost of sales	26,241,963	24,428,938
Gross Profit/(Loss)	1,966,629	1,846,741
Admin/selling expenses	910,622	818,048
Services	23,083	23,974
Salaries		
Auditors Fee		
Stock Depreciation	50,435	65,065
Depreciation	37,458	53,054
Misc. Operating Expenses		
Misc. Operating Income	18,586	10,246
<b>Net Operating Profit/(Loss)</b>	<b>963,617</b>	<b>896,846</b>
Interest Receivable/Finance Income		
Group related income		
Misc. Financial Income		
<b>Total Financial Income</b>	<b>0</b>	<b>0</b>
Interest Payable/Finance costs		
Misc. financial expenses		
<b>Total Financial Expenses</b>	<b>0</b>	<b>0</b>
<b>Profit/(Loss) before taxes</b>	<b>963,617</b>	<b>896,846</b>
Income Tax		
Other Tax		
<b>Profit/(Loss) after taxes</b>	<b>963,617</b>	<b>896,846</b>
Extraordinary items		
Exceptional items		
Misc. Items		
<b>Net Profit/(Loss)</b>	<b>963,617</b>	<b>896,846</b>

Previous years related earnings		
Current year's net income	963,617	896,846
Misc. additions in current year		
Current year's net loss		
Dividends in current year		
Withdrawals in current year		
Misc. deductions in current year		
<b>Retained earnings at end of financial period</b>	<b>963,617</b>	<b>896,846</b>
Average employees		
Director's fee		
Earnings per share		
Earnings per share-previous year		

### FINANCIAL RATIOS

<b>Liquidity Ratios</b>		
Current Ratio	1.52	2.47
Acid Test Ratio	1.08	1.63
<b>Profitability Ratios</b>		
Gross Profit Ratio (%)	6.97	7.03
Return on Capital Employed	0.19	0.20
Asset Turnover (%)	12.82	15.01
Solvency OR Gearing Ratio	1.27	1.60
<b>Miscellaneous Ratios</b>		
Sales/Working Capital	21.88	12.31
Assets/Sales (%)	26.44	22.83
Shareholders Return (%)	43.78	51.22
Return on Assets (%)	12.92	14.95
Sales/Employees		
Profit/Employees		
Debt Ratio	0.70	0.71
Interest Coverage Ratio		

**Date accounts obtained:** 20/09/20XX

**Accountants Opinion:** The audited financial statement gives a true and fair view of the state of affairs of the subject  
Financial Statements have been prepared on an on-going basis.

### Payments

Subject's payments reported to be: NO COMPLAINTS

### Representation

Auditors: XXXXXXXXXXXXXXXXXXXX  
PO BOX 1669 Dubai UAE

Solicitors: XXXXXXXXXXXXXXXXXXXX  
PO Box 113443 Dubai UAE

### Interview & Reporter Comments

Date: 20/09/20XX  
Name/Title: XXXXXXXXX (Chief Executive Officer & Joint Managing Director)  
Comment: Subject has confirmed the general details shown in the report.

Reporter Comment Date:  
Reporter Comment:

20/09/20XX  
Please note "XXXXXXXXXXXXXXXX" mentioned in the enquiry does not belong to the Company.

## Conclusions

Local Reputation: The company being investigated is considered by local reporters to be a Fair / Normal Trade Risk.

General Conclusion: Local informants consider granting of credit to be a fair trade risk.

Owner/Shareholders Comments: Some of the owners / shareholders have an active participation in the running of the business.

Financial Results Trend: Financial Information indicates that the business activities of the company are showing an upward turn.

Age of Business: The company is long established in the local market.

**END OF REPORT**

Rating	Definition
AA	<b>HIGH CREDIT QUALITY</b>
A	<b>GOOD CREDIT QUALITY</b>
BB	<b>FAIR CREDIT QUALITY</b>
B	<b>LOW CREDIT QUALITY</b>
C	<b>VERY LOW CREDIT QUALITY</b> It is recommended that any credit facilities should be secured.
NB	<b>NEW BUSINESS</b> Subject is under 18 months old. Monitoring its future progress is recommended.
NN	<b>INSUFFICIENT DATA</b> There is insufficient information for an adequate credit assessment.

<b>Rating Trend</b> Rating trends present the expected trend of credit rating development with four grades.
<b>POSITIVE</b> We suggests subject's credit is going to be improved.
<b>STABLE</b> We are expecting a stable development of the company without big fluctuations.
<b>NEGATIVE</b> There are some indications the credit rating is going to be downgraded.
<b>RATING TRENDS CANNOT BE CONFIRMED</b> Essential information is missing or out of date.