

Business Information Report

(Bangladesh)

Prepared For TEIKOKU DATABANK
Requested For SAMPLE INDUSTRIES LTD.
Prepared On Sample Industries Limited
Inquired Add. SAMPLE HOUSE XDD AVENUE CHITTAGONG BANGLADESH
Date June XX, 20YY
Your Order/Ref. 20YY04XX8
Report Type Standard (Level II)
Delivery Type Normal

IDENTIFICATION DETAILS

TCM ID 85XX9
Company Name **Sample Industries Limited**
Regd./Business Address Sample House, XX, Motijheel Commercial Area, Dhaka, 1000, , Bangladesh.
Phone +XX 2 XX63 XX4 / XX68 052 / XX6XX76
Fax +XX 2 XX70 473 / XX6XX75
Email Sample@spctnet.com
Status Owned
Area Reportedly 4,500 sq.ft

Note: The subject is a private limited company incorporated with the Registrar of Joint Stock Companies, Dhaka.

SUMMARY

Legal Form	Private Limited Company	Industry	Samples
Incorporated	April 6, 19XX	Registration No.	C - XX41
Net Worth	n.a.	Capital Employed	Taka 500.-('000)
Turnover / Sales	Taka XX0 000.- ('000)	Profit After Tax	n.a.
No of Employees	270	Litigation	NIL
Credit Limit	USD 91 000.-	Exchange Rate	1 US\$ = Taka 69

* Financials are as of 20YY

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CREDIT RECOMMENDATION

Comments	Business dealings are permissible on a regular monitoring basis.
Credit Rating	TCA3 - Medium Risk
Credit Limit	USD 91 000.- (Actual Score : 46)

Rating Explanation

- TCA1 - High Risk
- TCA2 - Medium High Risk
- TCA3 - Medium Risk
- TCA4 - Moderate Risk
- TCA5 - Low Risk
- TCA6 - NR (No Rating - Insufficient Information)

The credit appraisal provides an assessment of the creditworthiness of a company. It takes into account significant elements of credit including history, business performance, management, background, financial position, payment history, overall market conditions, market trends and the reputation of the company

NR is stated where there is insufficient information to facilitate rating. However, it is not to be constructed as unfavorable.

CAPITAL STRUCTURE / OWNERSHIP

Authorised Capital	Taka 100 000.-('000)
Equity Shares	1 000 000Share of Taka 100/- each
Capital Employed / Paid Up	Taka 500.-('000)
Equity Shares	5 000Share of Taka 100/- each

Major Stakeholders

Name
Mr. Salim Sample
Mr. Feroz Sample
Mr. Sayedur Sample
Mr. Ramjul Sample

Major Shareholders

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DIRECTORS / PRINCIPALS

As per available Company Records

Name	Mr. Salim Sample	Chairman & Managing Director
Name	Mr. Feroz Sample	Director
Name	Mr. Sayedur Sample	Director
Name	Mr. Ramjul Sample	Director

Key Executives

Name	Mr. Sample Sample	General Manager
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LOCATIONS

Address	Sample House, G.P.O.Box.No.3XX, XDD Avenue, Chittagong, - , , Bangladesh
Phone	+XX0 31 6XX 02XX
Fax	+XX0 31 650 157 / 6XX 5XX

Factory	92,Sample Sample Road, Sample Industrial Area, Chittagong, - , , Bangladesh
Location	Reportedly XX,000 sq.ft
Status	Owned

Warehouse	92,Sample Sample Road, Sample Industrial Area, Chittagong, - , , Bangladesh
Location	Reportedly 5,500 sq.ft.
Status	Owned

OPERATION DETAILS

Legal Form	Private Limited Company
Line of Business	Manufacturers and trader of Samples
Bankers Details	
Principal	
Name	XXDD Bank Limited
Address	Agrabad Commercial Area, Chittagong

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Name	Sample Bank Limited
Address	Laldighi, Chittagong
Banking Relations	Satisfactory
Sales	
Payment Terms	Cash Credit
Employee Details	Executives-4 Junior Executives-5 Engineers-3 Chemist-3 Quality Control-48 Supervisory Staffs-55 Support Staffs-10 General Staffs-18 Technicians-8 Workers-116
Product Description	Paints Alkyd Resin Textile Auxiliary Sample Interior & Exterior Decorate Paints Cement Paints Epoxy Paints & Varnish
Brands Represented	Sample
Raw Materials From	China Australia Switzerland Canada
Members of	Bangladesh Paints Manufacturers & Exporters Association, Chittagong Chittagong Chamber of Commerce & Industries, Chittagong
Group Details	Sample Group
Subsidiary Company Name	Sample International Limited Sample Tanneries & Sample Limited Sample Knitting Co Limited Sample Garments Industries Limited Sample Iron & Steel Mills Limited Sample Steel Mills Limited

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BUSINESS OPERATIONS

The subject is a private limited company engaged in manufacturing and selling of all types of paint and Sample to local market. The subject is one of the oldest paint manufacturers of the country and is very well reputed among their clients for their reliability.

The directors are well conversant in their line of trade and they are also experienced businessman. They are financially solvent and good at his business commitments, it is reported.

FINANCIAL SUMMARY

<u>For the Year</u> <u>Ending :</u>	Dec 20YY	Dec 20YY
	(Unit: Taka in '000)	
Net Worth	XX,993. 10	XX,626. 17
Variation	12.26%	--
Operating Income	XX1,614 .96	XX5,316 .85
Variation	-1.51%	--
Total Income	XX1,614 .96	XX5,316 .85
Variation	-1.51%	--
Profit Before Tax	XX,112. 56	XX,XX1. 06
Variation	-1.79%	--
Profit After Tax	XX,112. 56	XX,XX1. 06
Variation	-1.79%	--
Import Value	XX,046. 11	37,560.9 2
Variation	XX5%	--

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Comments on Finances

The subject have an overall healthy financial performance and are even a part of a highly reputed group of companies having widespread operations in Dhaka.

BALANCE SHEET AND PROFIT & LOSS A/C

<u>BALANCE SHEET</u>	Dec 20YY	Dec 20YY
	(Unit: Taka in '000)	
SOURCES OF FUND		
Net Worth	XX,993.	XX,626.
	10	17
Paid-up Equity	XX,993.	XX,626.
Capital	10	17
Total Borrowings	19,231.	16,178.
	75	32
Secured Loans	18,852.	15,856.
	75	32
Unsecured Loans	379.00	322.00
TOTALS	59,2XX.	51,804.
	85	49
USES OF FUND		
Gross Fixed Assets	2,291.0	XX91.4
	1	0
Less : Cumulative Dep.	17XX1	20YY0
Net Fixed Assets	2,11XX	2,291.0
	0	0
Investments	312.65	91.49
Current Assets, Loans & Adv.	70,9XX.	66,66X
	85	X8
Inventories	21,014.	20,016.
	79	75
Sundry Debtors	19,204.	18,27X
	92	X0
Advance Payment of Tax	522.36	495.32
Other Receivables	28,XX1.	26,274.
	73	99
Cash & Bank Balance	XX83.0	1,607.7

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	5	2
Less: Current Liab. & Prov.	14,193.25	17,XX6.68
Sundry Creditors	12,687.37	15,201.17
Other Current liabilities	1,505.88	2,045.51
Net Current Assets	56,793.60	49,422.00
TOTALS	59,2XX.85	51,804.49

<u>PROFIT & LOSS ACCOUNT</u>	Dec 20YY	Dec 20YY
	(Unit: Taka in '000)	
Income	XX1,614.96	XX5,316.85
Operating Income	XX1,614.96	XX5,316.85
Change in stocks	998.04	-5,3XX.99
Expenses	229,055.08	226,341.44
Raw Materials, Stores, etc.	219,859.91	217,5XX.X.70
Wages & Salaries	XX1.56	162.66
Other Operating Expenses	1,558.03	1,469.20
Advt & Marketing Expenses	455.50	455.50
Provision for Doubtful Debts	59XX7	458.80
Misc./Other Expenses	6,346.11	6,208.58
PBDIT	1XX57.92	XX,6XX.42
Less: Financial charges	445.36	284.36
PBDT	XX,112.56	XX,XX1.06
PBT	XX,112.56	XX,XX1.06

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PAT

XX,112.
56

XX,XX1.
06

KEY RATIOS

	Dec 20YY	Dec 20YY
<u>EFFICIENCY RATIOS</u>		
Average Collection Days (Sundry Debtors/Operating Income * 365 Days)	29.01	27.19
Account Receivables Turnover (Operating Income/Sundry Debtors)	12.58	XX.42
Average Payment Days (Sundry Creditors/Purchases * 365 Days)	21.06	25.50
Inventory Turnover (Operating Income/Inventories)	11.50	12.26
Asset Turnover (Operating Income/Net Fixed Assets)	114.04	107.08
<u>LEVERAGE RATIOS</u>		
Debt Ratio ((Borrowing+Current Liab.)/Total Assets)	0.46	0.48
Debt Equity Ratio (Borrowings/Net Worth)	0.48	0.45
Current Liabilities/Net Worth (Current Liabilities/Net Worth)	0.XX	0.48
Fixed Asset/ Net Worth (Net Fixed Asset/Net Worth)	0.05	0.06
Interest Coverage Ratio (PBIT/Financial Charges)	30.44	47.95
<u>PROFITABILITY RATIOS(%)</u>		
PAT/Total Income ((PAT/Total Income)*100)	XX3	XX4
Net Profit Margin	XX3	XX4

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((PBT/Operating Income)*100)

Return on Total Assets (PAT/Total Assets)*100)	17.XX	19.34
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Return on Investment (ROI) ((PAT/Net Worth)*100)	32.79	37.48
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SOLVENCY RATIOS

Current Ratio (Current Assets/Current Liabilities)	5.00	3.87
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Quick Ratio ((Current Assets-Inventories)/Current Liab.)	XX2	2.70
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FOREX RATES (APPROX.)

US\$	= Taka 69	GBP	= Taka XX6
Euro	= Taka 108		

This report is based on information from sources believed to be true. Any advise or recommendation in this report has been given without specific investment objectives and the particular needs of any specific addressee. It must be distinctly understood that though utmost care has been exercised to obtain reports of a reliable character but we accept no liability whatsoever for any direct or consequential loss arising from any use of this document.

END OF REPORT