



## 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。

### ブラジルサンプルレポート

Sample

調査先商号

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

※ 「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。

※ 詳しくはこちらをご参照ください。  
<http://www.tdb.co.jp/contact/faq15.html#Q9>

#### 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。

- 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。)
- 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。
- 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。
- 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。
- 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。

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## International Report

Supplied on	xx April 2013
Client Reference	
Graydon Order Number	Sample

## Identification Details

**SAMPLE S/A.**

## ADDRESSES :

<b><u>MAIN ADDRESS :</u></b>	ESTRADA DOS CASA,XXXX - BAIRRO DOS CASA
ZIP CODE/CITY:	XXXX-000 - SÃO BERNADO DO CAMPO/SP
PHONE:	11 4XXX-3XXX
FAX:	11 4XXX-5XXX
E-MAIL:	xxx.xxxxx@xxxx.com.br
WEB SITE:	www.xxxxx.com.br

## **BRANCHES :**

DOES NOT HAVE.

## Credit Recommendations

Graydon Credit Rating	4
Graydon Risk	MODERATE RISK
Maximum Monthly Credit Guide	USD 200,000

### *Rating Explanation*

The rating system ranges from 1, indicating a high risk to 5, the lowest risk. A rating of 8 indicates an unclassified risk (risk unknown), used on brand new companies as an example. A rating of 9 is used for companies, which are either in Receivership, Liquidation, and Dissolution or have ceased trading for some other reason.

## Official Company Details

### **LEGAL FORM:**

### **LIMITED LIABILITY COMPANY**

INCORPORATION DATE:	19/11/19yy
REGISTER DATE:	19/11/19yy
BALANCE SHEET FILING DATE:	31/12
TAX CONTRIBUTOR NUMBER (CNPJ) :	XX.XXX.XXX/XXXX-XX
STATE REGISTER:	XXX.XXX.XXX.XXX

## History

THE SUBJECT WAS ESTABLISHED ON NOVEMBER 19, 19yy TO BE ENGAGED IN THE SAID LINE OF BUSINESS.

TRADE NAME: "XXXX"

## Share Capital Structure

SHARE CAPITAL: R\$ 850.000,00  
LAST REGISTER OF CAPITAL: 30/10/20yy

### SHAREHOLDERS / PARTNERS:

XXXXXX XXXXXX	99%
XXXXXX XXXXXXXX XXXXXX	1%

PARTNERS:

XXXXXX XXXXXX : BRAZILIAN, HOLDER OF DOCUMENTS CPF XXX.XXX.76X-XX, RESIDENTIAL ADDRESS AT AV. JURUCE, XXX, APTO. X, MOEMA, SÃO PAULO-SP, CEP 04XXX-XXX;

XXXXXX XXXXXXXX XXXXXX : BRAZILIAN, HOLDER OF DOCUMENTS CPF XXX.XXX.XXX-XX, RESIDENTIAL ADDRESS AT ALAMEDA DOS XXXXXX, XXX, APTO XX, MOEMA, SÃO PAULO-SP, CEP 04XXX-XXX.

FURTHER DETAILS ARE SO FAR NOT KNOWN.

## Directors / Principals

### BOARD OF DIRECTORS:

EDUARDO PERALTA XXXXXX XXXXXXXX MANAGING PARTNER

### AUTHORIZED USE OF SIGNATURE:

THE MANAGING PARTNER IS AUTHORIZED TO SIGN ON BEHALF OF THE COMPANY.

## Public Record Information

### PUBLIC RECORDS INFORMATION:

NO DETRIMENTAL FILES WERE FOUND.  
(RESEARCH DATE: 18/04/2013)

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## Operations Details

SUBJECT IS ENGAGED IN THE WHOLESALE OF CHEMICAL PRODUCTS.

NATIONAL INDUSTRY CLASSIFICATION CODE(S) (CNAE):  
46.84-2-99 - WHOLESALE OF CHEMICAL PRODUCTS N.E.C.

### IMPORT AND EXPORT:

#### **IMPORTS FROM:**

THE COMPANY IMPORTS FROM: MEXICO, UNITED STATES, INDIA, CHINA AND BELGIUM.

#### **EXPORTS TO:**

DOES NOT EXPORT.

### MAIN CLIENTS:

#### **DOMESTIC CLIENTS:**

XXXX S/A  
PPG XXXXXXXX XXXXX DO BRASIL LTDA  
XXXXX XXXXXXXX DO BRASIL IND. COM. LTDA

#### **PHONE:**

11 XXXX-XXXX  
19 XXXX-XXXX  
11 XXXX-XXXX

### STAFF:

THE COMPANY HAS: XX EMPLOYEE(S)

### AFFILIATES / SUBSIDIARIES

A SCAN THROUGH OUTSIDE SOURCES SHOWED THE SUBJECT AND/OR DIRECTORS HAS THE FOLLOWING UNCONFIRMED HOLDINGS:

XXXXXXXXX S/A XXXXXX XX XXXXMERCIO  
DOXXX INDUSTRIA E COMERCIO LTDA

### REAL ESTATE:

NOT AVAILABLE

### VEHICLES:

NOT AVAILABLE

### MACHINES:

NOT AVAILABLE

### **INSURANCE:**

NOT AVAILABLE.

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**BANKING REFERENCES:****BRANCH/PHONE:**

BANCO ITAU S/A 0017 / 3003-4828  
BANCO BRADESCO S/A 3398-7 / 11 4126-7000

REMARKS: IN BRAZIL THE BANKS ARE PROHIBITED BY LAW TO PROVIDE INFORMATION OR ANY KIND OF COMMENTS ABOUT THEIR CLIENTS. DUE TO THIS LAW PROHIBITION WE ARE UNABLE TO PROVIDE ANY BANKING DETAILS.

ACCORDING TO THE CENTRAL BANK OF BRAZIL OFFICIAL REPORT, THE COMPANY HAS NO RETURNED CHECKS UP TO DATE. (IN THE TERMS OF "CIRCULAR 1682 BRAZILIAN CENTRAL BANK"). DATE RESEARCHED APRIL 18, 2013.

**MAIN SUPPLIERS:****DOMESTIC SUPPLIERS:**

COPEsul CIA XXXXXXXXXXXXXXXX  
COREMAL COM XXXXX  
XXXXXXXXXXXXXXXXX LTDA  
XXXXXXXXX IND COM LTDA  
XXXXXX XXXXX LTDA  
XXXXXX XXXXX S/A-BR  
XXXXXXXXXXXXXXXXXXXXX S/A  
PROT-CAP CCCCCCCCCC INDL LTDA

**PHONE:**

51 XXX-XXXX

11 XXXX-XXXX

11 XXXX-XXXX

**FOREIGN SUPPLIERS:**

XXXXXXXXXX INC  
XXXXXXXXXXXXXXXXX INC.  
XXXXXX S/A DE CV PRODUTOS QUIMICOS  
INDUSTRIALES

**COUNTRY:**

UNITED STATES  
UNITED STATES  
MEXICO

**PHONE:**

(609) XXX-XXXX  
(914) XXX-XXXX  
(5281) XXXX-XXXX

**PAYMENT HISTORY:**

1 SUPPLIER REPORTED PAYMENTS:  
TOTAL AMOUNT: R\$ 9.999,99

AMOUNT OF INVOICES PAID: 2  
TOTAL OF PROMPT PAYMENTS: 100%  
HIGHEST INVOICE: R\$ 999,99  
HIGHEST CREDIT: R\$ 999,99

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## Financial Data

GENERAL BALANCE SHEETS AS OF 31/12/20yy, 31/12/20yy AND 31/12/20yy.  
( FIGURES ARE IN REAIS ).

### **ASSETS**

<b>CURRENT:</b>	31/12/20yy	31/12/20yy	31/12/20yy
CASH AND BANKS	399.260,44	227.615,44	890.467,18
CLIENTS	10.852.474,92	8.119.184,41	6.521.469,69
RECOVERABLE TAXES	919.405,47	1.299.254,96	988.003,39
INVENTORY	10.172.480,11	5.175.230,87	5.231.339,51
PRE PAID EXPENSES	2.287,68	1.058,14	85.715,48
ACCOUNTS RECEIVABLE	889.665,65		
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TOTAL CURRENT ASSETS	23.235.574,27	14.822.343,82	13.716.995,25
<b>LONG-TERM RECEIVABLES:</b>			
ESCROW DEPOSITS	10.000,00	10.000,00	10.000,00
MARKETABLE SECURITIES	291,36	2.063,88	2.063,88
	-----	-----	-----
TOTAL LONG-TERM RECEIVABLES	10.291,36	12.063,88	12.063,88
<b>FIXED ASSETS:</b>			
FIXED ASSETS	1.146.399,47	946.637,46	854.224,42
INTANGIBLE	8.763,64	9.066,77	7.806,57
	-----	-----	-----
TOTAL FIXED ASSETS	1.155.163,11	955.704,23	862.030,99
	=====	=====	=====
TOTAL ASSETS	24.401.028,74	15.790.111,93	14.591.090,12

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**LIABILITIES:**

<b>CURRENT:</b>	31/12/20yy	31/12/20yy	31/12/20yy
LOANS AND FINANCING	8.562.755,05	951.234,62	2.043.127,85
SUPPLIERS	5.284.827,18	7.871.944,78	5.710.904,01
TAX LIABILITIES	671.190,95	245.026,06	68.557,49
ADVANCES	75.414,13		954.407,43
LABOR OBLIGATIONS	645.523,56	465.532,13	241.917,29
OTHER DEBTS	59.645,07		
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TOTAL CURRENT LIABILITIES	15.299.355,94	9.533.737,59	9.018.914,07
<b>LONG TERM LIABILITIES:</b>			
LOANS AND FINANCING	123.818,06		
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TOTAL LONG TERM LIABILITIES	123.818,06		
<b>NET EQUITY:</b>			
SHARE CAPITAL	850.000,00	850.000,00	850.000,00
CAPITAL RESERVES	291,36	2.063,88	2.063,88
ACCRUED PROFIT (LOSS)	5.404.310,46	4.720.112,17	4.215.886,84
PROFIT (LOSS) OF PERIOD	2.723.252,92	684.198,29	504.225,33
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TOTAL NET EQUITY	8.977.854,74	6.256.374,34	5.572.176,05
	=====	=====	=====
TOTAL LIABILITIES	24.401.028,74	15.790.111,93	14.591.090,12

PROFIT AND LOSS ACCOUNTS AS OF 31/12/20yy, 31/12/20yy AND 31/12/20yy.  
( FIGURES ARE IN REAIS ).

	31/12/20yy	31/12/20yy	31/12/20yy
GROSS SALES	70.688.655,75	53.958.330,57	44.602.115,06
(-) TAXES ON SALES	21.760.498,46	15.820.925,72	12.122.401,25
NET SALES	48.928.157,29	38.137.404,85	32.479.713,81
(-) COST OF SOLD GOODS	38.359.699,76	33.091.407,05	29.073.028,21
GROSS PROFIT	10.568.457,53	5.045.997,80	3.406.685,60
OPERATING REVENUE (EXPENSE)	-4.561.814,13	-3.541.283,75	-3.122.704,04
FINANCIAL REVENUE (EXPENSE)	-1.874.550,35	-492.551,83	477.319,43
OPERATIONAL PROFIT (LOSS)	4.132.093,05	1.012.162,22	761.300,99
NON-OPERATING RESULT	-29.830,52	-3.047,41	-22.296,49
CONTRIBUTION/INCOME TAX	-1.379.009,61	-324.916,52	-234.779,17
NET PROFIT (LOSS)	2.723.252,92	684.198,29	504.225,33

**RATIOS:**

	31/12/2011	31/12/2010	31/12/2009
QUICK RATIO	,85	1,01	,94
CURRENT RATIO	1,52	1,55	1,52
ACCOUNTS RECEIVABLE TURNOVER	4,51 TIMES	4,70 TIMES	4,98 TIMES
DAYS' SALES IN RECEIVABLES	79,85 DAYS	76,64 DAYS	72,28 DAYS
INVENTORY TURNOVER	3,77 TIMES	6,39 TIMES	5,56 TIMES
ACCOUNTS PAYABLE PERIOD	49,60 DAYS	85,64 DAYS	70,72 DAYS
RETURN ON ASSETS	2,01 TIMES	2,42 TIMES	2,23 TIMES
SALES TURNOVER ON NET EQUITY	5,45 TIMES	6,10 TIMES	5,83 TIMES
NET WORTH TIE-UP	,13	,15	,15
INDEBTEDNESS	1,72	1,52	1,62
EQUITY RATIO	36,79 %	39,62 %	38,19 %
WORKING CAPITAL RATIO	51,87 %	55,47 %	52,09 %
GENERAL SOLVENCY	1,58	1,66	1,62
RETURN ON NET EQUITY	30,33 %	10,94 %	9,05 %
RETURN ON SALES (PROFIT MARGIN)	5,57 %	1,79 %	1,55 %
GROSS PROFIT MARGIN	21,60 %	13,23 %	10,49 %
OPERATIONAL RESULT	8,45 %	2,65 %	2,34 %
SALES TURNOVER ON LIABILITIES	3,20 TIMES	4,00 TIMES	3,60 TIMES
FOREIGN CURRENCY ON ASSETS			
FOREIGN CURRENCY ON LIABILITIES			

**EXCHANGE RATE:**

US\$ 1,00 = R\$ 2,04	- OFFICIAL RATE ON 27/12/2012
US\$ 1,00 = R\$ 1,87	- OFFICIAL RATE ON 31/12/2011
US\$ 1,00 = R\$ 1,66	- OFFICIAL RATE ON 31/12/2010
US\$ 1,00 = R\$ 1,74	- OFFICIAL RATE ON 31/12/2009



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**COMMENTS ON THE FINANCIAL INFORMATION:**

FOLLOWS ATTACHED WORKSHEET WITH MAIN FINANCIAL RATIOS

THE FIGURES AVAILABLE SHOW A FAIR FINANCIAL STANDING. THE LEVEL OF INDEBTEDNESS IS HIGH BUT IT HAS GOOD CURRENT RATIO AND POSITIVE WORKING CAPITAL, CONSIDERED SUFFICIENT TO COVER THE SHORT TERM DEBTS. IT ALSO SHOWS GROWING SALES AND POSITIVE RESULT.

### **Local Agent Further Information**

THE SUBJECT IS A WELL-ESTABLISHED COMPANY, OPERATING SINCE 19yy. SO FAR IT HAS A CLEAR TRADE HISTORY AND MODEST PAYMENT BEHAVIOR.

THE COMPANY HAS TRADE RELATIONS WITH SOME LOCAL SUPPLIERS BUT UP TO DATE ONLY SMALL PAYMENTS WERE REPORTED AND THE SUBJECT IS NOT SAID TO BE USER OF TRADE CREDIT FACILITIES.

**\*\*\* End of Report \*\*\***