



# 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。

## クウェートサンプルレポート

Sample

調査先商号

海外信用区分	A	B	◎ C	D	E	NR
	厚い ←————→ 薄い					評価不可

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: 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。

## Business Information & Credit Report

Requested By: CLIENT  
Date Of Order: 10/10/20XX

XXXXXX XXXXXXXX XXXXXXXXXXXX

### Registration Briefing

Registration Number:	XXXXXX
Registration Date:	23/01/20XX
Legal Form:	LIMITED LIABILITY COMPANY
Latest Financials:	N/A

### Financial Briefing

Nominal Capital:	XXX,000 Kuwaiti Dinar
Issued Capital:	XXX,000 Kuwaiti Dinar
Turnover:	X,XXX,000 Kuwaiti Dinar
Net Profit:	XXX,000 Kuwaiti Dinar
Net Worth:	N/A

### Rating Briefing

Current Rating:	A
Former Rating:	N/A
Current Recommended Credit:	XXX,000 Euros
Former Recommended Credit:	N/A
Rating Trend:	POSITIVE
Payment Record:	NO COMPLAINTS

Rating	Definition
A	GOOD CREDIT QUALITY

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

### Company Details

Rime Reference: XXXXXXXX  
Company Name: XXXXX XXXXX XXXXXXXXXXXXX  
Headquarter Address: Al Shawafat Bldg No. X,  
Omer Bin Khattab Street,  
Behind Dar Al Shifa Hospital,  
Sharq,  
Kuwait

Postal Address: PO Box XXXXX,  
Safat - XXXXX,  
Kuwait

Telephone: +965 XXXX XXX  
+965 XXXX XXX  
+965 XXXX XXX  
+965 XXXX XXX  
+965 XXXX XXX

Fax: +965 XXXX XXX

E-Mail: XXXXXXXXXXXXXXXX  
Web Site: XXXXXXXXXXXXXXXXXXXX

### Company History

Previous Names	Date of Change
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XXXXXXXXXXXXXXXXXXXX 20XX

Company was originally started by XXXXXXXXXXXXXXXXXXXXXXXXXXXX as a **LIMITED LIABILITY COMPANY** on XXXXXXXX

### Registration & Legal Details

Current Legal Form: LIMITED LIABILITY COMPANY  
Registration Address: Al Shawafat Bldg No. X,  
Omer Bin Khattab Street,  
Sharq

Registration Number: 38731  
Registration Date: 23/01/20XX  
Year/Date Company Established: 01/09/19XX  
Registration Town: Kuwait City  
Chamber of Commerce Number: XXXXX  
Government Gazette Number: XX/XX

### Capital

Currency: Kuwaiti Dinar  
Nominal Capital: XXX,000  
Issued Capital: XXX,000  
Paid Up Capital: XXX,000

## Shareholders

### Parent Company:

Al Radwan General Trading & Contracting Company  
Safat, Kuwait

% Shares Held: 100.00%

## Principals

Name: **XXXXXXXXXXXXXXXXXXXXX XXXXXXXXX**  
Position within the company: Managing Director  
Country of Birth: Kuwait  
Nationality: Kuwaiti  
Can fluently speak: English, Arabic  
Education: Degree in B Tech (industrial electronics)

Name: **XXXXXXXXXX XXXXXXXXXXXXX**  
Position within the company: General Manager  
Date of Birth: 12/05/19XX  
Country of Birth: India  
Nationality: Indian  
Can fluently speak: English, Hindi  
Education: Graduate Degree in B Tech - Industrial Electronics

Name: **XXXXXXX XXXXXXXXXXXXXXX**  
Position within the company: Technical Manager  
Country of Birth: India  
Nationality: Indian  
Can fluently speak: English, Hindi

Name: **XXXXXXXXXX XXXXXXXXXXXXX**  
Additional Information: IT Manager  
Country of Birth: India  
Nationality: Indian  
Can fluently speak: English, Hindi

## Company Activities

Sic Codes: 5021 Wholesaler of furniture  
5045 Wholesaler of computers and peripheral equipment and software  
7379 Computer related services

Subject is involved in wholesaling of business machines such as computers & peripherals, networking equipment & components spare parts and office furniture. Subject also provides the services of networking, graphics/image transfer technology on different media such as cloth, acrylic, metal etc.

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

## Operations

### Employees

Company Employs: XX

### HQ Premises

Operates from: Leased Office, Workshop, Showroom  
Premises Size: 1000 square meters  
Location: Central Business Area, Side Road

**Branches**

Kuwait Free Trade Zone,  
Shuwaikh,  
Kuwait

Computer Systems Division,  
Kuwait

Consumables & Accessories Division,  
Kuwait

Service Centre Division,  
Kuwait

**Imports**

Import % and type of product:

Imports From:

Importing Terms:

90% Finished Goods

Germany, U S A, Austria, Netherlands, China

45 days credit, letters of credit

Agencies:

Davis Imea		Multi Media
Unipaq		Computers
APC Symmetra		
Unipaq		Computers
Micropaq		Computers
DAHLE		Shredders
COSTAR		Label Printers
CABLE		Label Printers
MICROSOFT		Mouse
GENIUS		Mouse
ELITE		Computer Lamp
HEWLETT PACKARD		Printers
LEXMARK		Printers
CANNON		Printers
KYOCERA		Printers
BROTHER		Printers
HP INVENT		Scanner
NOC		
AMTRON		
OPTIQUEST		
MAGICARD		Printers
TANGO		Printers
LOGITECH		Track Ball
TRUEDOX		Track Ball
IMATION		Diskettes
TRODAT		Stmaps
ALPHO		STamps
3COM		Network Products
RARITAN		Network Products
NEXANS		Network Products
CISCO		Network Products
LINKSYS		Network Products
K SERIES		Cabinets
MERCURY		Cabinets
APW		Equipment Racks & Accessories
MODRAC		Equipment Racks & Accessories
VERO ELECTRONICS		Equipment Racks & Accessories
APC		Equipment Racks & Accessories
ELIS		Equipment Racks & Accessories
FENDER		Audio Equipment
POSIFLEX		
KODAK		Visual Equipment
NKION		Visual Equipment
ORITE		Visual Equipment
LOGITECH		Visual Equipment
OLYMPUS		Visual Equipment
SONY		Visual Equipment
INFOCUS		Visual Equipment
BENQ		Visual Equipment
NEC		Visual Equipment
SANYO		Visual Equipment
PROJECTA		Visual Equipment
STEWART		Visual Equipment
SMART BOARD		Visual Equipment
MIMIO		Visual Equipment
SMEAD		Stationery
AVERY		Stationery
STAEDTLER		Stationery
BANTEX		Stationery

UNIBALL		Stationery
PENTEL		Stationery
SANFORD		Stationery
FALCON		Cleaning Products
DUST OFF		Cleaning Products
PELICAN		Dust Covers
UNOMAT INTERNATIONAL		Dust Covers
DBM		Currency Machine
JCM		Currency Machine

### Exports

Export % and type of product: 10%  
Exports To: Middle East, Gulf countries, Iraq  
Exporting Terms: 45 days credit, letters of credit

### Trading & Selling

Territory: 90% Nationally, 10% International  
Terms of Sales: 45 days credit, letters of credit  
Type of Customer: General Public, Group Companies, Government Bodies, US Army, Australian & French Army  
Number of accounts: 600  
Vehicles: Total number of vehicles: 12  
6 vans  
6 cars

### Related Companies

Information on Related Companies is not available / applicable

### Bankers

XXXXI Bank of Kuwait,  
Branch: Sharq  
P O Box XX,  
Safat XXXXX,  
Kuwait

Account Number: XXX XXXX XXXX  
Additional Information: Tel. +965 XXX XXXX

XXXXXX Bank of Kuwait,  
Branch: Sharq  
P O Box XXXX,  
Safat XXXXX,  
Kuwait

Account Number: XXXX XXX XXX  
Additional Information: Tel. +965 XXX XXXX

## Financial Information

Financial Interview Date: 21/08/20XX  
Source: XXXXXX XXXXXXXXX General Manager  
Figures are: Estimates  
Currency: Kuwaiti Dinar

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

## Payments

Subject's payments reported to be: NO COMPLAINTS

## Representation

Auditors: XX XXXXX XXXXX XXXXXX  
P O Box XXXXX, Safat - Kuwait

Solicitors: XXX XX XXXXXX  
Salhiya Complex, Mez Floor, Gate X - Kuwait

## Interview & Reporter Comments

Date: 21/08/20XX  
Name/Title: XXXXXX XXXXXXXXX General Manager  
Comment: Subject has confirmed the general details shown in the report.  
Subject has offered brief financial data only and refused to provide full financial information.

Reporter Comment Date: 21/08/20XX  
Reporter Comment: Subject decline to provide full financial information stating that it is confidential information.

As per Kuwaiti Commercial Law, Limited Liability Companies are not required to file their financials and are under no obligation to provide such details. Since the Company's Legal Status is Limited Liability Company, the only source to get full financials of the company is the Company itself.



## Conclusions

Accounts Comments:	Full Financial Statements were unavailable to local analysts so a complete and accurate picture of the financial strength of the company could not be ascertained. Our assessment and ratings are therefore based on non-financial data.
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:	All or most 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 suggest 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.