



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。

レバノンサンプルレポート

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					評価不可

本サービスの対象地域外です。

- ※ 「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>

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レバノン サンプルレポート

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

XXXX XXXXXXXXX

Registration Briefing

Registration Number:	XXXXX
Registration Date:	19XX
Legal Form:	GENERAL PARTNERSHIP
Latest Financials:	N/A

Financial Briefing

Nominal Capital:	XXX,000 Lebanese Pounds
Issued Capital:	All
Turnover:	XX,XXX,000 US Dollars
Net Profit:	X,XXX,000 US Dollars
Net Worth:	N/A

Rating Briefing

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

Rating	Definition
BB	FAIR 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: XXXX XXXXXXXX
 Also trades as: XXXXXXXX X XXXXXXXX XXX
 Headquarter Address: XXXX Center,
 Opposite Golf Club of Lebanon, Off Airport Road,
 Bir Hassan area, Ghobeiri,
 Baabda,
 Beirut,
 Lebanon

Postal Address: PO Box XX-XXXX,
 Beirut

Telephone: +961 XXXX XXX
 +961 XXXX XXX
 +961 XXXX XXX
 +961 XXXX XXX

Fax: +961 XXXX XXX
 +961 XXXX XXX

E-Mail: XXXXXXXXXXXXXXXX
 Web Site: XXXXXXXXXXXXXXXX

Company was originally started on 19XX

Registration & Legal Details

Current Legal Form: GENERAL PARTNERSHIP
 Registration Address: XXXX CENTRE,
 Opposite Golf Club of Lebanon, Off Airport Road,
 Bir Hassan area, Ghobeiri,

Registration Number: XXXXX
 Registration Date: 19XX
 Year/Date Company Established: 19XX
 Registration Town: Beirut

Capital

Currency: Lebanese Pounds
 Nominal Capital: XXX,000
 Issued Capital: All
 Paid Up Capital: All

Nominal Capital Breakdown

Number of Shares: 2,400	Type of Shares: None Selected	
Issued Shares: 2,400	Value per share: LEL 125.00	Value of this type: 300,000.00

Shareholders

Information on Shareholders is not available/applicable

Principals

Name: **XX XXX XXXXXXXX XXXXX**
Position within the company: Partner & General Manager
Country of Birth: Lebanon
Nationality: Lebanese
Can fluently speak: Arabic & English & French
Education: Graduate University
Family Connections with: XXXXXXXXXXXX

Name: **XX XXX XXXXXX XXXXXXXXXXXXX**
Position within the company: Partner & General Manager
Country of Birth: Lebanon
Nationality: Lebanese
Can fluently speak: Arabic & English & French
Family Connections with: XXXXXXXXXXX XXXXXXXXX

Name: **XX XXXXXXXX XXXXXXXXX**
Position within the company: Marketing Manager
Country of Birth: Lebanon
Nationality: Lebanese
Can fluently speak: Arabic & English & French
Education: Graduate University
Family Connections with: XXXXXXXX XXXXXXXXX

Name: **XX XXXXXX XX XXXXXX**
Position within the company: Manager
Country of Birth: Lebanon
Nationality: Lebanese
Can fluently speak: Arabic & English & French
Education: Graduate University
Family Connections with: XXXXXXXXXXXXXXXX XXXXXXXX

Name: **XX XXXXXX XXXXXXXXX**
Position within the company: Engineering Manager
Country of Birth: Lebanon
Nationality: Lebanese
Can fluently speak: Arabic & English & French
Education: Graduate University
Family Connections with: XXXX XXXXXX

Name: **XX XXXXXXXX XXXXXXXXX**
Position within the company: Finance Manager
Country of Birth: Lebanon
Nationality: Lebanese
Can fluently speak: Arabic & English & French
Education: Graduate University

Company Activities

Sic Codes: 1731 Electrical work contractors - 50%
5063 Wholesaler of electrical apparatus & equipment - 50%

The company is a top-notch multinational company specializing in the wholesale and distribution of electrical, mechanical and lighting equipment, as well as the sale of elegant and stylish furniture.

The company started in 19XX as a small local business in Beirut, Lebanon dedicated to the buying and selling of electrical equipment from and to local merchants.

As his business slowly flourished, XX XXXXXXXX XXXXXX, the founder of XXXX XXXXXXXXXX, was joined by his equally driven brother XX XXXX XXXX in 19XX. Three years later in 19XX and in the midst of an awful civil war in the country, the pair began to expand their business to foreign traders. In 19XX XX XXXXXXXXXX XXXXXX and XX XXXXXX XXXXXXXXXX were joined by their sons to continue building the XXXX XXXXXXXXXX group of companies. Today, over 35 years later, what started out as a one-man show is now a successful global company run by more that 200 employees worldwide.

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

Operations

Employees

Company Employs: XX

HQ Premises

Operates from: Owned Office, Warehouse
 Location: Central Business Area, Main Road

Imports

Import % and type of product: 100% Finished Goods
 Imports From: Italy, Germany, Spain, United Kingdom, Sweden, France, Austria, Saudi Arabia
 Additional Information: Cash against documents 60%
 Letters of credit 40%

Agencies:	Cal	Italy	handles, accessories & cover plates
	Carlo Bezzi	Italy	ballasts for fluorescent & discharge lamps
	CBI	South Africa	low voltage circuit breakers & leakage
	Ceam	Italy	special cables, computer cables & coaxial cables
	Cet	Italy	silicon cables
	Dielectrix	Italy	conduits & accessories
	Marlanvil	Italy	electrical materials, junction boxes & consumer units
	Solera	Spain	electrical materials
	Vimar	Italy	electrical wiring devices
	BPT	Italy	video & door phones
	Cirprotec	Spain	lightning systems
	Pirelli	Italy	fire resistant cables
	ABB Group	Germany	electrical equipment
	Circutor	Spain	electrical measuring instruments
	Eliwell	Italy	electrical measuring instruments
	Striebel & John	Germany	distribution panelboards
	Dab Pumps	Italy	electric water pumps
	Vortice	Italy	ventilation & heating equipment
	Elettromeccanica Tironi	Italy	high & very high power transformers
	Pirelli	United Kingdom	L.V., M.H. & H.V. power cables
	Marconi Automazione	Italy	automation & high voltage switchgear
	Sarel	Italy	medium voltage switchgear, cubicles & substations
	Veneta Isolatori	Italy	resin insulators
	Liban Cables	Lebanon	cables

Exports

Export % and type of product: 25%
Exports To: Syria, UAE, Jordan
Exporting Terms: Cash against documents
Additional Information: Letters of credit

Trading & Selling

Territory: 75% Nationally, 25% International
Type of Customer: General Public, Wholesaler

Related Companies

Information on Related Companies is not available / applicable

Bankers

XXXX XXXXX Bank Sal,
Branch: Al-Hamra Branch
Beirut,
Lebanon

Account Number: XXXXX
Currency: Lebanese Pounds
Additional Information: US Dollars
Tel: +961 1 XXXXXX
Fax: +961 1 XXXXXX

XXXX Sal,
Branch: Main Branch
Beirut,
Lebanon

Additional Information: Tel: +961 1 XXXXXX
Fax: +961 1 XXXXXX

XXXX XXX XXXXXX Sal,
Branch: Main Branch
Beirut,
Lebanon

Additional Information: Tel: +961 1 XXXXXX
Fax: +961 1 XXXXXX

XXXX XXXX plc
Branch: Main Branch
Beirut,
Lebanon

Additional Information: Tel: +961 1 XXXXXX
Fax: +961 1 XXXXXX

XXXXXX XXXXXX Bank Sal,
Branch: Main Branch
Beirut,
Lebanon

Additional Information: Tel: +961 1 XXXXXX
Fax: +961 1 XXXXXX

XXXXXX XXXXX Sal,
Branch: Main Branch
Beirut,
Lebanon

Additional Information: Tel: +961 1 XXXXXXX
Fax: +961 1 XXXXXXX

XXXX bank Sal,
Branch: Main Branch
Beirut,
Lebanon

Additional Information: Tel: +961 1 XXXXXXX
Fax: +961 1 XXXXXXX

Financial Information

Financial Interview Date: 03/07/20XX
Source: XX XXXXXX XXXXX - Finance Manager
Figures are: Estimates
Currency: USD

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

Payments

Subject's payments reported to be: NO COMPLAINTS

Interview & Reporter Comments

Date: 03/07/20XX
Name/Title: XX XXXXXX XXXXX - Finance 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: 03/07/20XX

Reporter Comment:

In the interview conducted with XX XXXXX XXXX, Finance Manger, he declined further financial information citing the grounds of company confidentiality.

The company is not required to file or make public any information.

The business is owned & run by a group of individual. The company is considered a family business. XXXXXX XXXXXX XXXXXXXXXXX XXXXXXXXXXX XXXXXXXXXXX share the liability of the partnership. They share the authorization to sign & administrate.

The registered company name is (XXXX XXXXXXXX), also trades as (XXXXXX X XXXXX XXXX).

The provided telephone number within the original query is not accurate; the company telephone number is (+961 1 XXXXXXX).

Conclusions

Accounts Comments:

Only Brief Financial data has been obtained by the subject, our assessment and ratings are therefore based on the reliability of the data obtained.

Local Reputation:

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

General Conclusion:

Subject not legally obliged to produce or publish accounts

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 a long established family run business.

END OF REPORT

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

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