

**GENERAL EXAMPLE FOR MOST COUNTRIES**  
(Length and content may vary in accordance with privacy laws,  
customs and information availability in each country.)

Subject's Name: ABC Produce Limited  
Report Compiled: January 1, 20xx  
Report #: REXAMPLE-001

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**SUBJECT'S BASIC INFORMATION**

<u>Description</u>	<u>Subject's Data</u>
Company's Name:	ABC Produce Limited

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**BUSINESS CREDIT**

**Summary: Information was found on the subject.**

Owens Reference #: EXAMPLE  
Your P.O. or Reference #: Not Indicated

Registered Name: ABC Produce Company Limited  
Search Name: ABC Produce Limited  
Other Names: None

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**ADDRESS AND TELECOMMUNICATIONS**

Address: No. 312, Chongwenmemmei  
City: Changping District, Beijing 100000  
Country: China

Phone: 86 (0) 10-123456789  
Fax: 86 (0) 10-987654321  
Email: info@abcproducelimited.com  
Web Site: www.abcproducelimited.net

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**CREDIT OPINION**

Our in-country agent's credit scoring system indicates the following credit scores.

Agent's Credit Rating: CA4

Agent's Recommended Credit Limit: USD 5,000

Please check agent's credit rating guide.

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**LEGAL**

Legal Form: Chinese-Foreign Equity Joint Venture Enterprise  
Date Incorporated: January 1, 20xx

Date Found: January 1, 20xx  
Organization Code: 12345678-0  
Registration Number: 330200400035709  
Registered Capital: USD 6,000,000  
Major Shareholder: ABC Food Limited  
CR Number: 12345678  
Date of Incorporation: May 15, 20xx  
Company Status: Private  
Active Status: Live  
Percentage of Share: 80.00%

Shareholder: XYZ Food Holdings  
Registration Number: 12345679  
Registered Capital: CNY 40,000,000  
Date of incorporation: May 16, 20xx  
Percentage of Share: 20.00%

#### Changes of Registered Information

Date of Change: January 20xx  
Item: Shareholders and percentage of shareholding

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#### MANAGEMENT

Name: Wang Shu  
Position: Chairman and Legal Representative  
Since: 20xx

Name: Long Chang  
Position: Sales Manager  
Since: 20xx

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#### RELATED COMPANIES

Shareholders: ABC Food Limited  
XYZ Food Holdings

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#### OPERATIONS

Activity: The subject is engaged in processing pears and other fruits.

Registered business scope includes manufacturing and processing washed vegetables; wholesaling prepackaged food; packing and processing fruit; import and export of various goods and technologies.

The subject sources its materials 100% from domestic market. The subject exports 100% of its products.

Employees: 50

Premises: Owned

The subject's operating office and factory is located at the above noted address in the industrial zone with an area of 321 square meters.

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## AUDITORS & INSURANCE

Auditors: ABC Auditor Limited

Insurance Brokers: Not Available

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## FINANCE

Fiscal Year End: December 31

### Financial Information

#### Balance Sheet

Unit: CNY'000

	as of Dec. 31, 20xx	as of Dec. 31, 20xx
Cash & bank	3,650	12,040
Inventory	580	1,330
Accounts receivable	850	2,340
Advances to suppliers	0	0
Other receivables	140	200
Other current assets	0	20
Current assets	5,220	15,930
Fixed assets net value	3,080	2,950
Projects under construction	0	0
Long term investment	0	0
Other assets	90	160
Total assets	8,390	19,040
Short loans	0	1,610
Accounts payable	1,560	6,250
Other payable	560	640
Taxes payable	-460	-480
Other current liabilities	10	30
Current liabilities	1,670	8,050
Long term liabilities	0	0
Total liabilities	1,670	8,050
Equities	6,720	10,990
Total liabilities & equities	8,390	19,040

Income Statement (as of Dec. 31, 20xx)

Unit: CNY'000

Turnover	5,150
Cost of goods sold	5,100
Sales expense	8,110
Management expense	6,680
Finance expense	10
Profit before tax	-14,880
Less: profit tax	0
Profits	-14,880

Important Ratios

	as of Dec. 31, 20xx	as of Dec. 31, 20xx
*Current ratio	3.13	1.98
*Quick ratio	2.78	1.81
*Liabilities to assets	0.20	0.42
*Net profit margin (%)	/	-288.93
*Return on total assets (%)	/	-78.15
*Inventory /Turnover ×365	/	95 days
*Accounts receivable/Turnover ×365	/	166 days
*Turnover/Total assets	/	0.27
* Cost of goods sold/Turnover	/	0.99

**PROFITABILITY: POOR**

The turnover of subject appears average in its line.

Subject's net profit margin is poor in 20xx.

Subject's return on total assets is poor in 20xx.

Subject's cost of goods sold is high, comparing with its turnover.

**LIQUIDITY: AVERAGE**

The current ratio of subject is maintained in a fairly good level in both years.

Subject's quick ratio is maintained in a fairly good level in both years.

The inventory conversion period of subject appears long.

The accounts receivable collection period of subject appears long.

Subject's short-term loan is in an average level in 20xx.

Subject's turnover is in a fair level, comparing with the size of its total assets.

**LEVERAGE: AVERAGE**

The debt ratio of subject is low.

The risk for subject to go bankrupt is average.

Overall financial condition of the subject: Fair.

Note: Privately held companies are not required by law to provide information, financial or otherwise. Should the requested information become available it will be forwarded immediately.

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**BANK**

Bank: Bank of China  
Account Number: 1234xxxxxxx  
Relationship: Normal

Banks in this country do not normally offer information on their depositors.

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## **TRADE REFERENCES**

Subject declined to provide trade references.

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## **PAYMENT HISTORY**

Payment: Average  
Delinquent Payment Records: None reported.

The payment rating is based on 3 factors: 1) Trade payment experience, 2) Delinquent payment records, 3) Debt Collection Record.

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## **PUBLIC RECORDS**

No adverse information found. No debt collections reported within the last 6 years.

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## **COMMENTS / ADDITIONAL INFORMATION**

The subject is considered small-sized in its line with fair financial conditions. A credit line up to USD 4,000 appears to be within subject's capacities upon a periodical review basis.

The subject was registered as a Chinese-foreign equity joint venture enterprise at local Administration for industry & commerce (AIC – the official body of issuing and renewing business license) on January 1, 20xx.

**Company Status: Chinese-Foreign Equity Joint Venture Enterprise**

This form of business in PR China is defined as a legal person. It is a limited Co. jointly invested by one or more foreign companies and one or more PR China controlled companies within the territories of PR China according to a certain proportion of capital investment. The investing parties exercise business management, share profits and bear all risks and liabilities of the Co. together. The equity joint venture law requires that foreign party contribute not less than 25% of the registered capital, with no maximum. The investing parties are free to agree on method of profit distribution and liabilities bearing according to the proportion of capital investment. Each investing parties contributes funds, tangible assets, technology & etc. The board of directors exercises the high authority. The joint venture usually has a limited duration of 10 to 50 years. Enterprise with large investment, long construction periods, low investment returns, introducing of advanced technology & advanced technology products that have good competition position in international market may extend beyond the 50 years limit.

**Rating Guide**

RATING KEY	CREDIT RISK ASSESSMENT		PROPOSED CREDIT LIMIT (in concerned business field)
CA1	Minimal	Credit can proceed with favorable terms	Large amount
CA2	Low	Credit can proceed promptly	Fairly large amount
CA3	Average	Credit can proceed normally	Moderate amount
CA4	Above average	Credit should proceed with monitor	Small amount – periodical review
CA5	Fairly High	Credit should be extended under guarantee	C.O.D. To small amount
CA6	High	Credit is not recommended	C.O.D.
NR	Assessment not conducted	Insufficient data available	No recommendation

The assessed factors and their relative weights (as indicated through %) in our agent's credit analysis are as follows:

Financial condition (40%)  
Credit history (15%)

Ownership background (10%)  
Market trend (10%)

Payment record (10%)  
Operational size (15%)

Currency Reported: Chinese Yuan Renminbi (CNY)  
Approx. Exchange Rate: 1 US Dollar (USD) = 6.37900 Chinese Yuan Renminbi (CNY)  
1 Chinese Yuan Renminbi (CNY) = 0.15676 US Dollar (USD)  
As of: January 1, 20xx

**END OF REPORT**