

## SAMPLE REPORT HOLDINGS LIMITED

ACTIVE

HEADQUARTERS

Trade Style: SAMPLE REPORT HK HOLDINGS

Chinese Trade Style: 樣本報告香港集團

### Chinese Company

Name: 樣本報告集團有限公司

Previous Name: T22

Address: RM 1308-15,13/F, MILLENNIUM CITY 5 BEA TWR, 418 KWUN TONG RD, KWUN TONG, KOWLOON, HONG KONG SAR

Tel: 852 - 25161111

DUNS: 66-444-9493

### IDENTIFICATION & SUMMARY



#### IDENTIFICATION

**DUNS:**

66-444-9493

**Legal Status:**

Private Limited Company

**Fax:**

852 - 22353785

**BRC No:**

98999998-000

**Registered:**

1993

**E-Mail:**

[info@sample.com](mailto:info@sample.com)

**Incorporation No:**

9999998

**Started:**

1993

#### SUMMARY

**Line of Business:**

WHOL OF GENERAL  
MERCHANDISE

**Chief Executive(s):**

CHAN, TAI MAN  
DIRECTOR

**Parent:**

SAMPLE REPORT PARENT CO LTD  
HONG KONG SAR

**SIC:**

5136-0000  
6719-9901  
5137-0000  
5065-0000  
5199-9914  
5099-0000

**Import:**

YES

**Export:**

YES

**History:**

CLEAR

**Currency**

All monetary amounts shown in HONG KONG DOLLARS unless otherwise stated.

**Street Address**

MILLENNIUM CITY 5  
BEA TWR  
418 KWUN TONG RD  
KWUN TONG  
KOWLOON, HONG

**RISK EVALUATION**

<b>D&amp;B Rating:</b>	HH1
<b>Previous Rating:</b>	N/A
<b>D&amp;B Risk Predictor:</b>	8.5

**SUMMARY**

<b>Court:</b>	YES
<b>Reg Charge:</b>	YES
<b>Paid Up Capital:</b>	200,000
<b>Sales:</b>	19,275,700
<b>Tangible Net Worth:</b>	HKD 16,495,700
<b>Employs:</b>	100

**RISK ASSESSMENT****Risk Assessment as of DEC 27, 2022****Risk Indicator**

Low Risk (1)

High Risk (4)

Risk Level of the Company is : **STRONG**

## D&B Rating

Financial Strength	Risk Indicator
HH	1
Based on capital	Strong (Minimal Risk)

## Previous Rating

Financial Strength	Risk Indicator
N/A	N/A

The Dun & Bradstreet Rating of HH1 indicates:

- Financial Strength of HK\$ 0 to HK\$ 199,999 (Based on capital).
- A Risk Indicator which is Strong (Minimal Risk).

## EXECUTIVE SUMMARY

- The Risk Predictor for the company is 8.50 which indicates far below average risk. The likelihood of a company having financial distress over the next 12 months is 0.18%.
- Company has been established for 29 year(s).
- Evidence of 1 court suit or Gazette filings in D&B database dated Jan 01, 2020.
- Within the past five years, 1 hearing case was found in D&B Small Claim Tribunal files on Jan 30, 2020.
- Subject company has 6 payment experience(s).
- Registered charges are reported for this business.
- The captioned premises are owned by Director(s) of subject, ABC Company Limited for \$6,700,000.
- The property was mortgaged to BANK OF CHINA (HONG KONG) LIMITED for securing banking facilities.
- Sample Report Parent Co Ltd based in Hong Kong SAR is the parent company of subject.
- Operation are profitable operations based on its 2021 financial statement.

## FINANCIAL HIGHLIGHT

YEAR:	2019 HKD (Single Units)	2020 HKD (Single Units)	2021 HKD (Single Units)
Sales	27,116,800	23,275,700	19,275,700
Profit After Tax	18,485,800	14,670,700	13,125,700
Tangible Net Worth	20,985,700	17,365,700	16,495,700

## D&B RISK PREDICTOR

### D&B Risk Predictor as of DEC 27, 2022

Risk Predictor uses a statistically valid model derived from D&B database to predict the likelihood of a company having financial distress over the next 12 months period.

### D&B Risk Predictor for the Company



- The Risk Predictor for this Company is 8.5.
- It is indicating Far Below Average.

Likelihood of financial distress over the next 12 months based on Financial Stress Score <b>Far Below Average</b>	Risk Predictor <b>8.5</b> (Highest Risk: 0.1; Lowest Risk: 10.0)	Financial Stress Score Equivalent <b>1496</b> (Highest Risk: 1001; Lowest Risk: 1890)
--	--	---

#### Industry Median for the Industry



- The Industry Median for this Industry is 5.3.
- It is indicating Average.
- Industry: Men's and boy's clothing.

Relative Risk <b>Average</b>	Industry Median <b>5.3</b> (Highest Risk: 0.1; Lowest Risk: 10.0)	Based on <b>2,635 firms</b>
---------------------------------	---	--------------------------------

#### KEY INFLUENCING FACTORS

- Evidence of High Court litigation(s) suggests slightly lower risk of financial stress.
- The subject's total Employee Size suggests slightly lower risk of financial stress.
- No record of District Court litigation is found against the subject in D&B database.
- Lower percentage of total payments 90 days or above suggests lower risk of financial stress.

#### Disclaimer:-

The public record items reported may have been paid, terminated, vacated, or released prior to the date this data is transmitted.

Indications of slowness can be the result of disputes over merchandise, skipped invoices etc.

#### Notes:-

1. The Risk Predictor indicates that this company shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial distress.
2. Risk Predictors are updated the day new information enters the company's file.
3. Both Risk Predictors and Financial Stress Scores are derived from D&B's new Failure Scoring System. Each of them cater different needs in risk assessment.

Monitor this business for changes in Risk Predictor. If you have registered for D&B Monitoring Services click here to email- [cssales.hk@dnb.com \(mailto:cssales.hk@dnb.com\)](mailto:cssales.hk@dnb.com) to add this business to your monitoring list by sending us an email. If you would like to find out more information click here- [cssales.hk@dnb.com \(mailto:cssales.hk@dnb.com\)](mailto:cssales.hk@dnb.com) to send an email to our Customer Service team or call us on 2561-6333.



## Media as of DEC 27, 2022

### GARMENT MANUFACTURER EYES ON MAIN BOARD LISTING

Category: General Media Category

Local garment manufacturer, Sample Report Holdings, plans to list its shares on Main Board next year. Director, Mr. Chan Tai Man, hopes to increase the production capacity by twice in the coming year. 'We also plan to open retail shops in Greater China region.' he added. No further details is available. (SOUTH CHINA MORNING POST Mar 29, 2018)

## TRADE PAYMENTS

### Trade Payments as of DEC 27, 2022

#### PAYDEX

Paydex is not computable with the current payment information of the company.

#### PAYMENT EXPERIENCES

Subject company has 6 payment experince(s)

DATE	PAYING RECORD	HIGH CREDIT	NOW OWES	PAST DUE	TERM	LAST SALE DATE
Feb 28, 2021	Prompt	100,000	100,000	0	Net 30	Feb 28, 2021
Jan 31, 2021	Slow 30	10,000	10,000	10,000	Net 30	Jan 31, 2021
Dec 31, 2020	Prompt	10,000	5,000	0	COD	Dec 31, 2020
Dec 31, 2020	Prompt/Slow 30	2,000,000	2,000,000	200,000	Net 60	Dec 31, 2020
Dec 31, 2020	Slow 30	30,000	2,500	2,500	Net 30	Dec 31, 2020
Dec 31, 2020	Slow 30	2,000,000	300,000	300,000	Net 30	Dec 31, 2020

In some instances, payment beyond terms can be the result of disputes over merchandise, lost invoices, etc.

All slow paying records are recorded as "slow 30, 60, 90, 120, 150, 180 or 181" (for slow 1-30, 31-60, 61-90, 91-120, 121-150, 151-180, 181 or above). All dollar amounts in this section are rounded by the system.

## PUBLIC RECORD INFORMATION

### Public Record Information as of DEC 27, 2022

A search of the Court Files shows the following record(s) of civil suit against the company:

#### HIGH COURT, DISTRICT COURT & GOVERNMENT GAZETTE

Defendant : SAMPLE REPORT HOLDINGS LIMITED

Action :	HIGH COURT
Plaintiff :	INDIVIDUAL
Amount :	USD 100,000.00
File Date :	Jan 01, 2020
File No :	SAMPLE01/2018
Cause :	OTHERS
Status :	Unknown

#### SMALL CLAIM TRIBUNAL

Defendant :	Sample Report Company Limited
Claimant :	ABC Sample (HK) CO LTD
Hearing Date :	Jan 30, 2020
Claim No :	SCTC000000/18
Claim Nature :	MANAGEMENT FEE
Status :	Unknown

#### LABOUR TRIBUNAL

Defendant :	Sample Report Limited, INDIVIDUAL
Claimant :	INDIVIDUAL
Hearing Date :	Mar 04, 2021
Claim No :	LBTC0001/2014
Claim Nature :	OTHER
Status :	Unknown

This corporate information is provided based on the information we have collected from public sources and kept in our record within the last 5 years; and is for general information purpose only. In relation to such information, we would like to remind you that we do not warrant its accuracy, completeness, correctness or whether it is updated at any given time; and we shall disclaim all liabilities on any claims in relation to such information or any part thereof.

#### CURRENT INVESTIGATION

- On Oct 01, 2022, Mr. Chan, John, Finance Manager, submitted financial statement and confirmed operational and historical information.
- The financial statement(s) of subject was obtained by email.
- The accounts are audited by Sample Audit CPA.
- Fiscal year end date of subject is 31 Dec.
- Tthe status of High Court Case no. SAMPLE01/2018 could not be confirmed during investigation.
- Audited financial statements as of FY2021 and FY2020 were obtained during current investigation via email.
- Audited financial statement as of FY2018 was audited by Sample Audit CPA and obtained from the past investigation via email.

## BANKS



Banking relations are maintained principally with :

### Bank Name

CITIBANK, N.A.

HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED (THE)

HANG SENG BANK, LIMITED

Banking Facilities Granted from the Bank(s):

### Particulars

Long-Term Loan

Secured Letter of Credit

Total Credit Limit HKD 34,500,000

Est. Credit Limit HKD Low 8 Figures

Deposit Level HKD Low 7 Figures

## HISTORY



This section was compiled after a company search from the Companies Registry on Mar 28, 2022 and includes capital structure, shareholdings, registered charges and director details. As of the date of the search, the latest annual return filed by the company was dated Oct 05, 2021.

Legal Status: Private Limited Company

Date of Registration: Oct 05, 1993

Year Started: 1993

Incorporation No: 9999998

Business Registration No.: 98999998-000

### Type of Shares

### No. of Shares

Ordinary Shares 200,000

Fully Paid Up Capital: 200,000 (as of Oct 05, 2020)

Shares are shown to be held by:

### Ordinary Shares

Name of Shareholder	Location	Shares Held	Percent (%)
Chan Tai Man	Hong Kong SAR	1	<0.01
Sample Report Parent Co Ltd	Hong Kong SAR	199,999	>99.99
		<b>200,000</b>	<b>100.00</b>

## CHANGE IN CAPITAL

- Paid Up capital has been changed from \$6,000 to \$20,000 on Jan 13, 2006.

## SHARE ALLOTMENT

Name	No. of Shares
Sample Report Parent Co Ltd	3,000
Chan Tai Man	1,000

## CHANGE IN SHAREHOLDING

From	To	Shares	Date
Chan Tai Man	Sample Report Parent Co Ltd	1,000	Jan 14, 2013

## REGISTERED CHARGE

Charge:	A Charge of Deposit
Date:	Jan 01, 2005
Secured Party:	BANK OF CHINA (HONG KONG) LIMITED
Description:	HK\$300,000.-
Particular:	Deposit A/C No. 110-021-8335444 for securing general banking facilities.

Total Indebtedness: Nil

The above charges do not represent the full history of all transactions relating to the registered charges of the company. Some of the charges may have been released or there could be mortgages charges not reflected in this report. For complete mortgage details, please subscribe to our Full Mortgage Search Copy.

## Registered Address

Address	RM 1308-1315 13/F Millennium City 5 BEA Twr
	418 Kwun Tong Rd
	Kwun Tong, Kowloon
	Hong Kong SAR

## Company Secretary

Name	Com Secretary Limited
Address	RM A 2/F ABC Bldg
	1 ABC St
	Central District, Hong Kong Island
	Hong Kong SAR



## PRINCIPALS



### Details of director(s) are listed as follows:

Name: CHAN, Tai Man

Chinese Name: 陳大文

Title: Director

Name: SAMPLE REPORT PARENT CO LTD

Title: Corporate Director

Address: Hong Kong SAR

Activity Status: Not active in subject's day-to-day operation.

On Aug 26, 2021 legal check from D&B Hong Kong database revealed that no exact court cases against the above stated principal.

## COLLECTIONS



Overdue days before Collection Start Date	Collection Start Date	Amt Owning Range as of Collection Start Date	Outstanding Status
180 days or above	Oct 01, 2021	HK\$100,000.00 - 200,000.00	Partially Settled
270 days or above	Oct 15, 2021	HK\$1,000,000.00 - 1,500,000.00	No Settlement

This section of the report is powered by Receivable Management Services (HK), Limited.

The collections items contained may have been paid, terminated, vacated, settled or released prior to the data this report was printed.

## OPERATIONS



### Subject operates as a holding company and through its affiliates are engaged in:

Wholesaling of Garments

Wholesaling of Electronic Products 100.00%

**Total 100.00%**

### Major Brands

DnB

- Production process subcontracted to affiliated factory in Mainland China.
- Operations are seasonal.
- Season peaks during Christmas & New Year.

### Major Customer(s)

WWW Department Store

Lucky Boutique Ltd

### Major Supplier(s)

MMM Buttons Ltd

Well-Good Threats Ltd

Products/Services	Percent (%)
-------------------	-------------

Men's wear	40.00
------------	-------

Ladies' wear	30.00
--------------	-------

Children's wear	20.00
-----------------	-------

Other accessories	10.00
-------------------	-------

<b>Total</b>	<b>100.00</b>
--------------	---------------

- In June 2001, subject has launched its official website, [www.sample.com.hk](http://www.sample.com.hk), to enable B2B business. In the same year, its new affiliated factory in Panyu, PR China, has also commenced its operation.
- Production is subcontracted to affiliated factory located in Panyu, PR China. There are approximately 1,000 workers working there.
- Production is on OEM and ODM basis.
- Reportedly, subject's factory is ISO 9001:2000 certified.
- Subject maintains around 20 active suppliers at present.
- Reportedly, subject has no plan to change its employee size this year.
- Subject maintains no warehouse at the captioned address.
- General price range is from USD 10 to USD 70 depending on the types of products.
- According to subject's website, subject maintains two offices in Toronto, Canada.

### Sales Territory

<b>Local</b>	<b>15%</b>
--------------	------------

<b>Other Markets (Country/Region)</b>	<b>85%</b>
---------------------------------------	------------

Germany	50%
---------	-----

USA	25%
-----	-----

UK	10%
----	-----

### Selling Terms

Net Terms	60-90 days
-----------	------------

L/C (Letter of Credit)

T/T (Telegraph Transfer)

### Types of Customers

Wholesalers

Retailers

Number of Customer Accounts:	20
------------------------------	----

### Purchase Territory - Merchandise

<b>Other Markets (Country/Region)</b>	<b>100%</b>
---------------------------------------	-------------

Mainland China	100%
----------------	------

### Purchasing Terms

Inter-Company A/C

### Purchase Territory - Raw Materials

**Other Markets (Country/Region)** **100%**

Mainland China

South-East Asia

### Purchasing Terms

Net Terms 60-90 days

T/T (Telegraph Transfer)

L/C (Letter of Credit)

Advance

### Employees

Total 100

Staff in PRC 1000

Staff shared with its affiliated company(ies).

### Location

Previous Address 18/F, Caroline Ctr, Lee Gardens Two, 28 Yun Ping Road, Causeway Bay, Hong Kong

Date of relocation Dec, 2009

- Premises are located in a commercial area.
- Subject owns premises on the 13/F of a multi-storey building.
- Office is shared with its affiliated company(ies) named Sample Report Co Ltd.

### Land Search

Date of Search Aug 26, 2021

Owner of Premises ABC Company Limited.

Relationship with Subject Director(s) of subject

Date of Purchase Mar 18, 1999

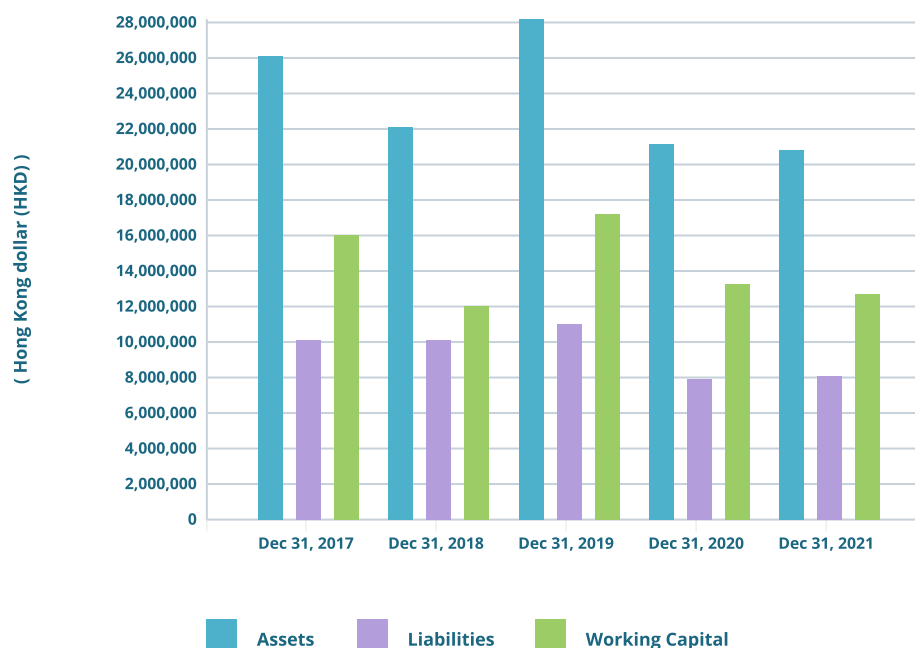
Purchase Price \$6,700,000

Mortgaged Bank: BANK OF CHINA (HONG KONG) LIMITED

## FINANCIAL INFORMATION



### FINANCIAL SUMMARY GRAPH



Data for is not presented in the above graph due to a difference in reporting currency and/or scaling of reported figures

## FINANCIAL SUMMARY

YEAR:	2017	2018	2019	2020	2021
	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)
<b>Current:</b>					
Assets	26,110,000	22,110,000	28,190,000	21,170,000	20,800,000
Liabilities	10,100,000	10,100,000	11,000,000	7,900,000	8,100,000
<b>Working Capital</b>	<b>16,010,000</b>	<b>12,010,000</b>	<b>17,190,000</b>	<b>13,270,000</b>	<b>12,700,000</b>
<b>Other:</b>					
Tangible Assets	10,035,700	11,035,700	10,035,700	10,595,700	10,595,700
Non-Current Liabilities	9,800,000	6,800,000	6,240,000	6,500,000	6,800,000
<b>Tangible Net Worth</b>	<b>16,245,700</b>	<b>16,245,700</b>	<b>20,985,700</b>	<b>17,365,700</b>	<b>16,495,700</b>
Annual Sales	21,248,700	24,225,800	27,116,800	23,275,700	19,275,700
Profit After Tax	10,698,700	16,184,800	18,485,800	14,670,700	13,125,700
Profit Before Tax	10,748,700	16,234,800	18,535,800	14,725,700	13,175,700
Cash & Bank	11,000,000	8,500,000	13,000,000	5,760,000	12,000,000
A/Cs Receivable	12,050,000	12,610,000	13,400,000	14,000,000	7,000,000
Inventory	2,050,000	890,000	1,680,000	1,300,000	1,690,000
Fixed Asset	10,010,000	11,010,000	10,010,000	10,570,000	10,570,000
Trade Creditors	6,500,000	6,500,000	6,840,000	5,800,000	6,000,000

## BALANCE SHEET

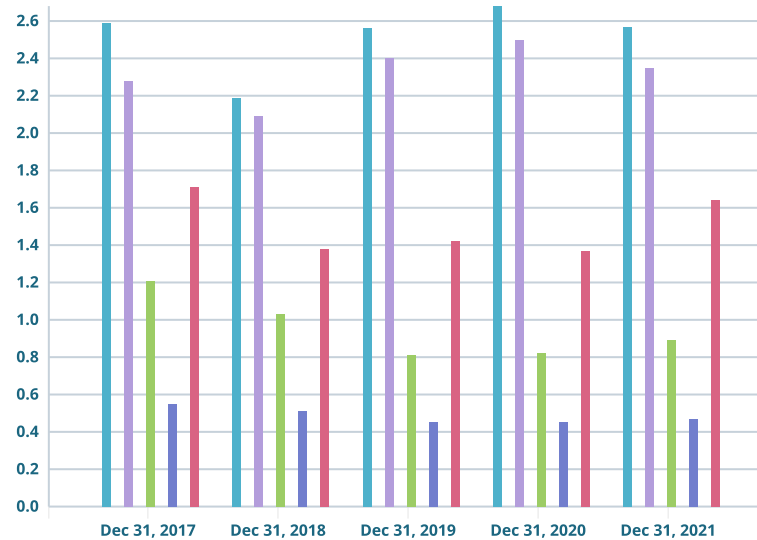
YEAR:	Consolidated statement as of Dec 31, 2017	Consolidated statement as of Dec 31, 2018	Consolidated statement as of Dec 31, 2019	Consolidated statement as of Dec 31, 2020	Consolidated statement as of Dec 31, 2021
	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)
Cash and Bank	11,000,000	8,500,000	13,000,000	5,760,000	12,000,000
Receivables	12,050,000	12,610,000	13,400,000	14,000,000	7,000,000
Inventories/Stocks	2,050,000	890,000	1,680,000	1,300,000	1,690,000
Short Term Deposit	900,000				
Due from Subsidiaries	10,000	10,000	10,000	10,000	10,000
Other Current Assets	100,000	100,000	100,000	100,000	100,000
<b>TOTAL CURRENT ASSET</b>	<b>26,110,000</b>	<b>22,110,000</b>	<b>28,190,000</b>	<b>21,170,000</b>	<b>20,800,000</b>
Trade Creditors	6,500,000	6,500,000	6,840,000	5,800,000	6,000,000
Creditors and Borrowings	1,500,000	1,500,000	4,060,000	2,000,000	2,000,000
Bank Loans	2,000,000	2,000,000			
Prov. for Income Tax	50,000	50,000	50,000	50,000	50,000
Due to Related Co	50,000	50,000	50,000	50,000	50,000
<b>TOTAL CURRENT LIAB</b>	<b>10,100,000</b>	<b>10,100,000</b>	<b>11,000,000</b>	<b>7,900,000</b>	<b>8,100,000</b>
Prpty, Plant and Equip	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Office Furniture		1,000,000			
Other Fixed Assets	10,000	10,000	10,000	570,000	570,000
<b>TOTAL FIXED ASSET</b>	<b>10,010,000</b>	<b>11,010,000</b>	<b>10,010,000</b>	<b>10,570,000</b>	<b>10,570,000</b>
Creditors and Borrowings	3,000,000				
Loans Secured	6,800,000	6,800,000	6,240,000	6,500,000	6,800,000
<b>TOTAL NON-CURRENT LIAB</b>	<b>9,800,000</b>	<b>6,800,000</b>	<b>6,240,000</b>	<b>6,500,000</b>	<b>6,800,000</b>
Investments	25,700	25,700	25,700	25,700	25,700
<b>TOTAL INVESTMENT</b>	<b>25,700</b>	<b>25,700</b>	<b>25,700</b>	<b>25,700</b>	<b>25,700</b>
Goodwill	200,000	200,000	200,000	200,000	200,000
Paid Capital	20,000	20,000	20,000	20,000	20,000
Reserves	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000

Accum./Retained Profit	13,125,700	13,125,700	13,125,700	13,125,700	13,125,700
Shareholders' Equity			4,740,000	1,120,000	250,000
Other Equity	300,000	300,000	300,000	300,000	300,000
<b>TOTAL INTANGIBLES</b>	<b>200,000</b>	<b>200,000</b>	<b>200,000</b>	<b>200,000</b>	<b>200,000</b>
<b>TOTAL EQUITY</b>	<b>16,445,700</b>	<b>16,445,700</b>	<b>21,185,700</b>	<b>17,565,700</b>	<b>16,695,700</b>
<b>TOTAL ASSETS</b>	<b>36,345,700</b>	<b>33,345,700</b>	<b>38,425,700</b>	<b>31,965,700</b>	<b>31,595,700</b>
<b>TOTAL LIAB AND EQUITY</b>	<b>36,345,700</b>	<b>33,345,700</b>	<b>38,425,700</b>	<b>31,965,700</b>	<b>31,595,700</b>

## PROFIT & LOSS

PERIOD:	Jan 01, 2017 to Dec 31, 2017	Jan 01, 2018 to Dec 31, 2018	Jan 01, 2019 to Dec 31, 2019	Jan 01, 2020 to Dec 31, 2020	Jan 01, 2021 to Dec 31, 2021
	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)	HKD (Single Units)
Sales	21,248,700	24,225,800	27,116,800	23,275,700	19,275,700
Cost of Good Sold	5,430,000	6,841,000	7,320,000	4,500,000	5,000,000
Gross Profit	15,848,700	17,384,800	19,796,800	18,775,700	18,275,700
Operating Expenses	5,000,000	750,000	861,000	3,800,000	5,000,000
Operating Profit	10,848,700	16,634,800	18,935,800	14,975,700	13,275,700
Finance Cost	100,000	400,000	400,000	250,000	100,000
Profit before Tax	10,748,700	16,234,800	18,535,800	14,725,700	13,175,700
Taxation	50,000	50,000	50,000	55,000	50,000
Profit After Tax	10,698,700	16,184,800	18,485,800	14,670,700	13,125,700

## FINANCIAL RATIO GRAPH



## FINANCIAL RATIOS

YEAR:	2017	2018	2019	2020	2021
Current Ratio	2.59	2.19	2.56	2.68	2.57
Quick Ratio	2.28	2.09	2.40	2.50	2.35
Total Debt to Equity Ratio	1.21	1.03	0.81	0.82	0.89
Debt Ratio	0.55	0.51	0.45	0.45	0.47
Asset to Sales Ratio	1.71	1.38	1.42	1.37	1.64
Collection Period (Day)	206.99	189.99	180.37	219.54	132.55
Inventory Turnover	137.80	47.49	83.77	105.44	123.37
Net Profit Margin (%)	50.35	66.81	68.17	63.03	68.09
Return on Assets (%)	29.44	48.54	48.11	45.90	41.54
Return on Equity (%)	65.86	99.63	88.09	84.48	79.57

## CORPORATE STRUCTURE



### PARENT

D-U-N-S:	66-917-6208
Name:	SAMPLE REPORT PARENT CO LTD
Chinese Name:	樣本報告集團有限公司
Location:	Hong Kong SAR

% Shares Held: 99.99%

## SUBSIDIARY

Name: SAMPLE CO

Location: Hong Kong SAR

## AFFILIATED COMPANY

Name: SAMPLE REPORT CO LTD

Address: Rm 1308-15 13/F Millennium City 5 BEA Twr  
418 Kwun Tong Rd  
Kwun Tong, Kowloon  
Hong Kong SAR

## BRANCH

Trading Style: Sample2 Co

Location: Hong Kong SAR

## APPENDICES



The information in this report was last updated on **Oct 01, 2022**.

## HEADER INDICATOR

Status	Description
Active	Registration is valid from official source.
Inactive	Either deregistered, dissolved or in voluntary/compulsory liquidation process.
Caution	No registration is found from official source.
Single Location	Individual Entity with no upper linkage.
Branch	Branch Location.
Headquarters	Headquarters or Entity with upper linkage.

## D&B RATING GLOSSARY

D&B Rating allows you to quickly assess a company's financial strength and credit appraisal to help determine its credit-worthiness. The Dun & Bradstreet Rating is made up of two components: the Financial Strength and the Composite Credit Appraisal.

## FINANCIAL STRENGTH INDICATOR

Net Worth	Capital	From - (HK\$)	To - (HK\$)
5A	5AA	300,000,000	And Above
4A	4AA	70,000,000	299,999,999
3A	3AA	10,000,000	69,999,999



<b>2A</b>	<b>2AA</b>	7,000,000	9,999,999
<b>1A</b>	<b>1AA</b>	6,000,000	6,999,999
<b>A</b>	<b>AA</b>	5,000,000	5,999,999
<b>B</b>	<b>BB</b>	4,000,000	4,999,999
<b>C</b>	<b>CC</b>	3,000,000	3,999,999
<b>D</b>	<b>DD</b>	2,000,000	2,999,999
<b>E</b>	<b>EE</b>	1,000,000	1,999,999
<b>F</b>	<b>FF</b>	500,000	999,999
<b>G</b>	<b>GG</b>	200,000	499,999
<b>H</b>	<b>HH</b>	0	199,999

<b>Other</b>	<b>Interpretation</b>
<b>N</b>	Financial Strength is negative
<b>O</b>	Financial Strength is undisclosed
<b>NB</b>	New Business: Less than 24 months
<b>FB</b>	Foreign Branch
<b>NQ</b>	Out of Business

<b>Composite Credit Appraisal</b>	<b>Condition</b>
1	Strong
2	Good
3	Fair
4	Poor
-	Undetermined

## RISK PREDICTOR SCORE METHODOLOGY

- The Risk Predictor Score predicts the probability of business failure (i.e. going out of business) within the next 12 months.
- The Score is based on a scale of 0.1 to 10, where 0.1 represents the highest risk and 10 lower risk. It is developed using advanced statistical techniques and available data from D&B's vast database.

Key Drivers in the Risk Predictor Score include the following:

<b>Business Demographics</b>	<b>Payment Information</b>
Employee Size	Trade Experience
Industry	Slow Payment
Legal Structure	Maximum High Credit
Business Age	Paydex
	Collection Amount
<b>Financial Information</b>	<b>Court Information</b>
Net Worth	High Court Records
Turnover	District Court Records

Current Ratio

Debt Ratio

Profit Margin

## INTERPRETATION OF PAYMENT EXPERIENCE

Terminology	Definition
Date	The date of the paying record as of.
Paying Record	To indicate how promptness is the payment made.
High Credit	The highest outstanding amount in D&B Payment Database that is due to the same suppliers in the past 12 months.
Now Owes	The total outstanding amount due to a specific supplier as of the payment record date.
Past Due	The total outstanding payment not made as of the scheduled credit period and indicates slow payment.
Term	The credit term and days agreed by specific supplier.
Last Sale Day	The date at which the latest sales recorded.

## EXPLANATION OF PAYDEX

A score of 80 denotes that payments reported to D&B have generally been made within terms. Scores over 80 indicate that payments reported to D&B have been made earlier than terms. The chart below outlines the specific 0-100 score and what it means.

D&B PAYDEX	Payment Habit
100	Anticipate
90	Discount
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms
0-19	Over 120 days beyond terms
UN	Unavailable

## INTERPRETATION OF COLLECTIONS

Terminology	Definition
Overdue days before Collection Start Date	Invoice overdue period before the starting date of collection
Collection Start Date	Starting Date of this collection
Amt Owing Range as of Collection Start Date	The invoice amount range of the collection as of collection start date
Outstanding Status	The outstanding status of this collection

## VALUE ADDED SERVICES

---

More of our customers are enhancing their processes so they can identify and take action on their risky accounts before they go bad. And they are leveraging predictive risk insight to improve the productivity of their collections efforts. These actions are working in their efforts to overcome the challenges of the current economic environment.

**D&B Risk Portfolio Manager** benchmarks your entire customer base and provides a risk ranking to help you more accurately understand the risk profile of your accounts. Being our valued customer, you can **try out a risk breakdown analysis on your portfolio and get a detailed view on the good and bad accounts**. We will show you step-by-step the best practices for protecting your company's bottom line in current economic environment. For more information, contact Customer Service at (852) 2561-6333 or email [cssales.hk@dnb.com](mailto:cssales.hk@dnb.com) (<mailto:cssales.hk@dnb.com>).

## CONFIDENTIALITY

---

CONFIDENTIAL: THIS INFORMATION IS PROVIDED BY DUN & BRADSTREET SUBJECT TO THE TERMS AND CONDITIONS OF YOUR SUBSCRIPTION CONTRACT AND IS NOT TO BE DISCLOSED.



This report, furnished pursuant to contract for the exclusive use of the subscriber as one factor to consider in connection with business decisions, contains information compiled from sources which Dun & Bradstreet (HK) Ltd does not control and whole information, unless otherwise indicated in the report, has not been verified. In furnishing this report, Dun & Bradstreet (HK) Ltd in no way assumes any part of the user's business risk, does not guarantee the accuracy, completeness, or timeliness of the information provided, and shall not be liable for any loss or injury whatsoever resulting from contingencies beyond its control or from negligence. The preceding information (data) is for information purposes only and is not the official record of this business (company). Information in this report is based upon existing records in D&B database as of today and may not include information (data) which relates to this company (business) due to possible changes in ownership, control, name or legal status.

COPYRIGHT 2022 DUN & BRADSTREET (HK) LTD. THIS REPORT MAY NOT BE REPRODUCED IN WHOLE OR IN PART IN ANY FORM OR MANNER WHATSOEVER WITHOUT THE WRITTEN CONSENT OF D&B.

If you have any questions or suggestions about this report, please call the D&B Customer Service Centre on 2561-6333.

(HS/AM/PS6)

**END OF REPORT**