

KreditInform Standard Report



Report Date 26/08/2008
Date Downloaded 10/02/2009

SAAD@ STANDARD REPORT (SOUTH AFRICA) - SILVER TEST REPORT

Kim # 480760

Address 123 Fairway Ave
Randpark Ridge
2156
Gauteng

Postal Address P O Box 7777
Randpark Ridge
SA
2156

Telephone 011 222 2222

Fax 011 222 2222

Cellular 0822222222

Registration # 1994/099998/07

VAT #

Auditors JOHNSON SMYTHE & TURNER & JONES

Registered Address 123 Fairway Ave
Randpark Ridge
2156
Gauteng
South Africa

Court Record to date There were no court records on file as at Report Date:
26/08/2008. Please refer to the Company Search Results
screen for updated Judgement information.

Assessment

The subject is well established.

No judgements taken against the subject on the KI database.

The account is paid on due date.

The subject's bankers consider them good for your enquiry figure.

No reason why subject should not be reliable for your amount and terms.

Assessment Enquiry Amount R 200,000

Assessment Enquiry Terms 30 Days

Branches

Number of Branches 1

Branch Name Cape Town Branch
Province WC
Country SA

History

Incorporated on 24/09/19YY

Trading Commenced 01/08/19YY

Previous name changes

SAWGRASS PROJECTS C C on 24/09/19YY

HISTORY OF THE BUSINESS:

The subject was started as Sawgrass Projects C C in August 1990. In September 1994 the subject converted to a private company, styled Sawgrass Projects (Pty) Ltd.

Company Structure

Holding Company

Company Name CB 17 (PTY) LTD
Country
Activity
JSE Name
Share Percentage 98.08

Subsidiary Company

Company Name ARL PROJECTS (PTY) LTD
Country
Activity Supplier of building materials
JSE Name
Share Percentage 76

Principals

Position	Name	Date Appointed	Date of Birth	Share %
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Managing Director ID #	MR CJ CONWAY 420420000000	25/08/19YY	20/04/19YY	0
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August 2008:

Other business interests scanned on the Kreditinform data base for Mr CW Jonway indicated the following:

Fickle Investments C C

Director ID #	MR JC CONWAY 5005055000000	24/09/19YY	05/05/19YY	1.92
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August 2008:

Other business interests scanned on the Kreditinform data base for Mr JC Conway indicated the following:

Sawgrass Projects (International) (Pty) Ltd
Sawgrass Building (Pty) Ltd
Valies Resort C C
Canteen Ops (Pty) Ltd

A consumer scan revealed no personal judgements.

Operations

SICC Code 50490
Other building completion n.e.c.

OPERATIONS OF THE BUSINESS:

THIS IS A TEST REPORT FOR DEMONSTRATION PURPOSES ONLY!!!!

The subject is involved in construction work. Projects include the construction of factories, shops and warehouses, as well as private dwellings.

The subject operates locally and has no branches.

Additional Comment:

This report represents a live interview conducted by us which indicates the extent of research undertaken. The information contained herein is for demonstration purposes only and any resemblance to actual company information is purely coincidental.

Import/Export

The subject imports

Staff

18	Staff in Total
11	Salaried
7	Waged
0	Permanent
0	Casual
0	Contracted

Fleet

6	Vehicles in Total
3	Cars
2	LDV
0	Trailers
0	Rigid
0	Busses
1	Trucks

Company Premises

Company	Office & Warehouse
Location	Commercial Area
Status	Rented
Floor Area	
Lease/Rental Details - Owner/Landlord	H.U.T Properties

The warehouse is owned by the subject.

Financial Information

FINANCIAL INFORMATION As at 14/01/2008

Sales terms are progress payments at 30 days.

Bankers Details and Comments

Banker	Nedbank
Branch	Randburg
Account #	000000000
Opened On	05/05/1995
Enquiry Amount	R 200,000
Terms	30 Days
Number of RD's	0
Most Recent Enquiry Date	26/08/2008
Bank Code	C - Good for normal business engagements.

Historical Bankers

Bank Branch	Date Obtained	Amount Terms	Number of RD's
Nedbank Randburg C	14/01/2008	R 200,000 30 Days	0
Nedbank Randburg C	07/03/2007	R 500,000 30 Days	0
Nedbank Randburg C	05/03/2007	R 50,000 30 Days	0
Nedbank Randburg C	07/07/2005	R 50,000 30 Days	0
Nedbank Randburg C	25/01/2005	R 50,000 30 Days	0
Nedbank Randburg B	11/01/20YY	R 5,000 30 Days	0
Nedbank Randburg B	02/02/20YY	R 80,000 30 Days	0

Nedbank
 Randburg
 C

13/01/20YY

R 1,000
 30 Days

0

Enquiry History

	Number	Amount	Average	Online Enquiries
This Month	0	R 0		
Last 3 Months	0	R 0		
Year to Date	0	R 0		
Total	24	R 0	R 0	24

Payment Analysis Report

Trade References

Note: Ref # - all references obtained from the same company will have the same referee number

Ref #	Lnk	Date Checked	Years Trading	Amount Overdue	Avg Monthly Purchases	Terms Given	Terms Taken
1	5	08/2008	4	0	R 150,000	30	30

The account is paid on due date.

The Referee has insured this account.

Supplier Comment:

The supplier stated that the subject's credit limit is R210 000.

2	8	08/2008	3	0	R 20,000	14	14
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The account is paid on due date.

The Referee has not secured this account.

The Referee has not insured this account.

Supplier Comment:

The supplier stated that the subject's credit limit is R30 000.

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3	7	08/2008	2	0	R 60,000	30	30
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The account is paid on due date.

The Referee has not secured this account.

The Referee has not insured this account.

Supplier Comment:

The supplier stated that the subject's credit limit is R100 000.

4	6	08/2008	4	0	R 60,000	60	60
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The account is paid on due date.

The Referee has secured this account.

Supplier Comment:

The supplier stated that the subject's credit limit is R150 000.

5	5	01/2008	3	0	R 70,000	30	30
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The account is paid on due date.

Supplier Comment:

The supplier stated that the subject's credit limit is R100 000.

6	1	01/2008	1	0	R 25,000	15	15
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The account is paid on due date.

7	4	03/2007	2	0	R 90,000	30	30
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The account is paid on due date.

Supplier Comment:

The supplier stated that the subject's credit limit is R100 000.

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8	2	03/2007	6	0	R 40,000	30	30
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The account is paid on due date.

The Referee has not secured this account.

The Referee has not insured this account.

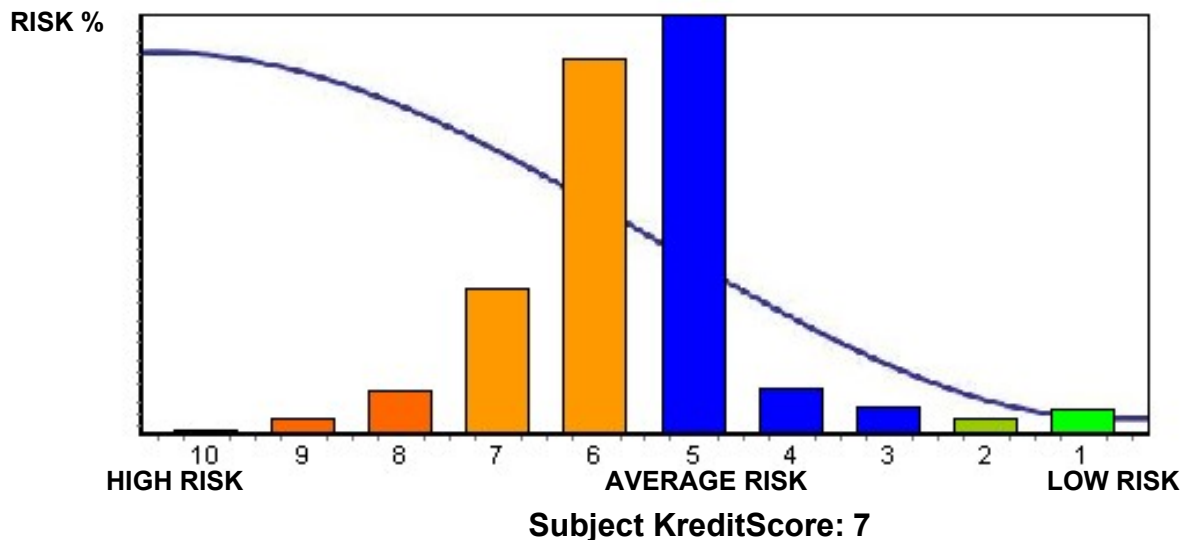
Supplier Comment:

The supplier stated that the subject's credit limit is R80 000.

9	3	03/2007	2	0	R 22,000	30	30
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The account is paid on due date.

Subject KreditScore Analysis



A high probability of negative change or default in the next 6 to 12 months.

The above KreditScore awarded to the subject is generic and measures the subject against the KreditInform database. There are many measured elements within each business entity which have proven to provide a sound predictive capacity and, where applicable to this subject, such elements have been identified within the body of this report. All KreditScores are influenced by the trading history, the activities of, and research in the subject and will change accordingly.

As this score is generic, KreditInform clients are advised to apply their own Risk Policy to their interpretation of this score.

RISK %

The Risk % curve shown above has been calculated using the KreditInform KreditScore product, a Knowledge-Based Multiple Score Card that dynamically measures the probability of negative change and potential for default in the next 6 to 12 months.

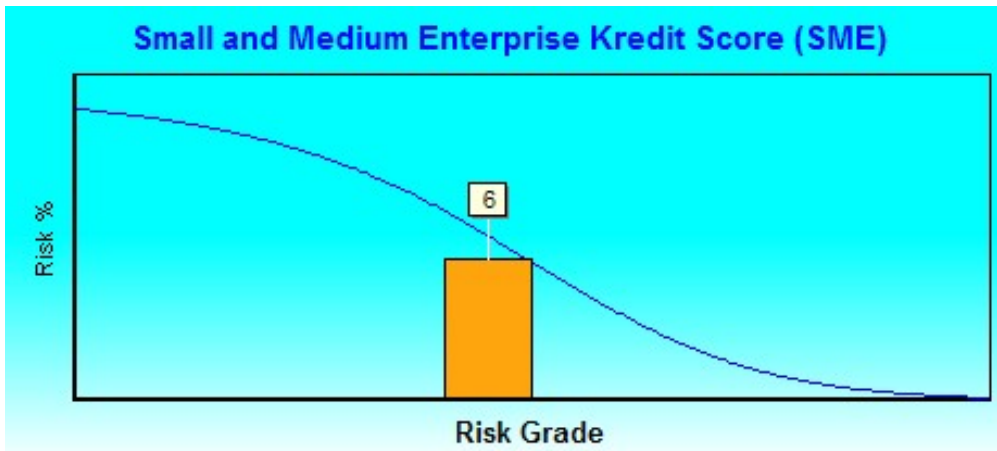
DISTRIBUTION COLUMNS

These columns reflect the current distribution of all scored business entities on the KreditInform corporate database at the time of the completion of this report on the subject. As the KreditScore system is dynamic and entity risk levels change constantly, so the distribution across the KreditInform database also changes. The column numbers show the relevant Risk, where 1 indicates a very low risk and 10 indicates a very high risk.

Entities with a KreditScore of 7 comprise 13.04% of the total KreditInform scored database.

SME Score Risk Grade Graph

Risk Grade	6
Delphi II Index	5
SME Score	6



Small and Medium Enterprise Kredit Score

Welcome to the KreditInform initial Small, Medium and Micro, SME Score, product. There has been considerable public debate during 2002 regarding the responsibility of all businesses in South Africa to assist Small Medium & Micro enterprises and help them become part of the greater economic business sector. Guidelines have been published by government as to what constitutes an SMME and credit grantors across the spectrum from banking and financial institutions to trade financing houses etc. are starting to develop services to support these small business entities.

We at KreditInform are attempting to play our part to help in this business area by developing a new Score Card for SME entities. In association with Experian Scorex, our scorecard development partners, we have created a separate tool to assist our subscribers in assessing the risk of these small businesses. This initial Card is based on the following criteria:

All businesses with less than 20 full time employees including all sole proprietorship enterprises.

All legal entities, including Sole Proprietor, Partnerships, Close Corporations and Proprietary Ltd companies are incorporated. We have excluded all Listed and Non-listed public companies from this Scorecard.

The Score is attained using the leading consumer Experian Delphi Score awarded to the owner/s, members and directors of these small entities from which we create a combined score value. This combined score will only apply when the entity has more than one owner/member/director. This group (combined) Delphi Score is then calibrated into the normal KreditInform KreditScore product to produce the KreditInform SME Score.

The grading of the SME Score reflected in the display carries the same influence as the normal established KreditScore - Using a scale 1 to 10.

1 to 3 = Low probability of Negative change in the next 6 to 12 months

4 to 5 = Average probability of Negative change in the next 6 to 12 months

6 to 7 = High probability of Negative change in the next 6 to 12 months

8 to 10 = Very high probability of Negative change in the next 6 to 12 months

AS OUR KNOWLEDGE GROWS IN TERMS OF THIS BUSINESS SECTOR, SO WILL OUR ABILITY TO DEVELOP MORE SOPHISTICATED RISK ASSESSMENT TOOLS REFLECTING OUR COMMITMENT TO ASSISTING SMALL BUSINESS DEVELOPMENT IN OUR COUNTRY.