

Sample Vietnam Company Limited

ABOUT COMPANY

| | |
|------------------------------|--|
| Crif Number | VN0001579994 |
| TradeStyle | CALLME CO., LTD |
| Tax Identification No. | 0314844893 |
| Business Registration Number | 0314844893 from 17-Jan-2018 |
| Legal Form | Limited Liability |
| Local Legal Form | Limited Liability Company |
| Company Status | Active |
| Company Type | Headquarter |
| Start Activity Date | 2018 |
| Incorporation Date | 2018 |
| Paid Up Capital | 9,000,000,000.00 VND |
| Import / Export | Yes / Yes |
| Employees | 13 (Total) |
| Principal(s) | Mr Nguyen Hong Phuong Chief Executive Officer |

Risk Evaluation

| | |
|---------------|--------------------|
| Score Tranche | E - Very High Risk |
|---------------|--------------------|

Address & Contacts

| | |
|--------------|---|
| Address | Floor Room B1-00.07,, M2 Complex Building,, 72 Nguyen Co Thach Street, An Loi Dong Ward,, District 2, Ho Chi Minh, Ho Chi Minh, Vietnam |
| Telephone(s) | +84-1800-6716 +84-28-73067898 |
| Handphone(s) | +84-907-761768 |
| Email | alo@callme.vn |
| Website | www.callme.vn |

FINANCIAL SUMMARY & RATIOS

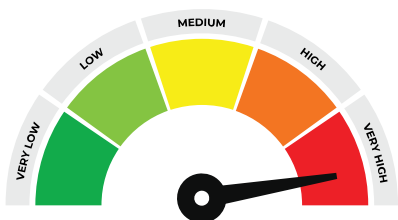
Financial Summary

| | |
|-------------------|---------------|
| Unit Of Size | Millions |
| FYE | 31-Dec-2020 |
| Total Assets | 10,663.00 VND |
| Total Liabilities | 4,487.00 VND |
| Total Equity | 6,176.00 VND |
| Revenues | 12,988.00 VND |
| Net Result | -786.00 VND |

Financial Ratios

| | |
|---|-------|
| Return On Sales (%) | -4.29 |
| Revenues Growth (%) | - |
| Total Current Asset/Total Current Liabilities (x) | 2.37 |
| (Total Current Asset - Inventories)/Total Current Liabilities (x) | 0.75 |
| Total Liabilities/Total Equity (x) | 0.73 |

RISK EVALUATION



Strengths

- No relevant detrimental records or events were found from public sources.
- The company has diverse channels for supply.

| | |
|---------------|--------------------|
| Score | 387 |
| Score Tranche | E - Very High Risk |

Weaknesses

- The managers have a relatively limited experience in business.
- Relevant information regarding company's establishment year is missing.
- The business is primarily focused on domestic market.
- The company has geographically confined export business.

CURRENT INVESTIGATION

On 03-Sep-2020, Ms. An Associate, who declined to be named, Executive Administration, declined all information.

Mode of Interview: Telephonic Interview

BANKS

| | |
|-----------|--|
| Bank Name | JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM |
| Branch | Nam Sai Gon |
| Address | Ho Chi Minh, Vietnam |

INSURANCE

| Company Name | Address | Amount | Insured Assets |
|-----------------|-------------------------------|------------|------------------|
| Insurer Company | Bac Giang, Bac Giang, Vietnam | 130.00 VND | Blanket coverage |

CAPITAL AND EQUITIES

Capital

| Capital Type | Capital Amount | Capital as at date |
|--------------------|----------------------|--------------------|
| Authorized Capital | 9,000,000,000.00 VND | - |
| Paid-up Capital | 9,000,000,000.00 VND | 16-Dec-2019 |

Equities

| Equities Type | Equities Amount | Par value |
|-----------------------|-------------------|-----------|
| "A" Preference Shares | 50,000,000.00 VND | 50.00 |

SHAREHOLDERS

Shareholders List

| | | | |
|---------------------------|-------------|--------------------------------|---------------------------------|
| Total no. of Shareholders | 1 | Information provided by | search at local registry office |
| S/holdings as at date | 16-Dec-2019 | Shareholders list completeness | Full Shareholders List |

Shares

% Owned

| Name | Country | Amount | % |
|---|---------|--------------|-------|
|  Nguyen Hong Phuong | Vietnam | 5,100.00 VND | 51.00 |

"A" Preference Shares

| Name | Country | Amount | % |
|--|---------|--------------|-------|
|  Company SHD | Vietnam | 4,900.00 VND | 49.00 |

MANAGEMENT

MR NGUYEN HONG PHUONG

| | |
|---------------------------------|---|
| Nationality | Vietnam |
| Corporate Board Director | Yes |
| Active in Day to Day Operations | Yes |
| Year of Birth | 1976 |
| Current Title | Chief Executive Officer |
| Other Current Title | Director Legal Representative |
| Previous Employment | Old company , Vietnam as CEO Chief Executive Officer |
| Education | Graduated from University |

BUSINESS EVENTS

| | |
|----------------|---|
| Date | 01-Jan-2019 |
| Event | Restructuring |
| Counterpart(s) | Counterpart registered under Business Registration Number 1237474 |

RELATED COMPANIES

Affiliates

| | | | |
|--------------|--|------------------------------|------------|
| Company Name | SAVI CORP | Country | Vietnam |
| Crif Number | VN0000767590 | Tax Code | 0302489901 |
| Address | 364 Cong Hoa, Ward 13,, Tan Binh District, Ho Chi Minh, Ho Chi Minh, Vietnam | Business Registration Number | 4103000740 |
| Telephone | +84-28-38425073 | | |

Shares held by the subject in the Affiliate

| Type | Shares number | Shares amount | % |
|-----------------------|---------------|---------------|-------|
| "A" Preference Shares | 10 | 10.00 VND | 10.00 |

Other Information

| | |
|--------------------------------|--------------------|
| Number of Employees | 10 |
| Related through | a common principal |
| The company is a joint venture | |
| Other Details | Other details |

GROUP

Subject is a member of CALLME which has 6 total member(s)*

| | |
|------------------------|---|
| Total Group Employees* | 50 |
| Total Subsidiaries* | 2 (Direct and Indirect Subsidiaries are included) |
| Total Affiliates* | 1 |
| Total Branches | 4 (globally) |
| Total Divisions | 1 (country wide) |
| *Estimated value | |

EMPLOYEES

Latest Collection Data

Total Employees of the company 13

Distribution of Employees for qualification

| Qualification | Count | Percentage |
|------------------------|-------|------------|
| Managers and Directors | 2 | 15% |

Distribution of Employees for working time

| Working Time | Count | Percentage |
|--------------|-------|------------|
| Full Time | 10 | 76% |

Other Information

Staff described above is shared with related companies

LEGAL STRUCTURES AND REGISTRATIONS

Sample Vietnam Company Limited was incorporated on 2018 as a Limited Liability Company

Registrations

| Registration Type | Registration Number | Registration Date | Registration Authority | Registration Location |
|-----------------------|---------------------|-------------------|-------------------------------------|-----------------------|
| Business Registration | 0314844893 | 17-Jan-2018 | Ministry of Planning and Investment | Ho Chi Minh, Vietnam |
| Tax code | 0314844893 | - | - | - |

A public listed company registered on the Hanoi Stock Exchange (HNX), Vietnam on 12-Dec-2021 with Stock Code 11234556

Mr Nguyen Hong Phuong, Chief Executive Officer, currently heads the company

other information

Other info

HISTORICAL - LEGAL EVENTS

Changes in Capital

| Capital Type | Date of Change | Nature of Change | From | To |
|--------------------|----------------|------------------|----------------------|----------------------|
| Authorized Capital | 16-Dec-2019 | Increased | 5,000,000,000.00 VND | 9,000,000,000.00 VND |

Changes in Company Name

Present Name Sample Vietnam Company Limited

Previous Name CALLME COMPANY Former (Until 01-Jan-2018)

*it is the original company name

Previous Name CALLME COMPANY LIMITED

Changes in Legal Structure

Current Legal Form Limited Liability
Local Current Legal Form Limited Liability Company

Previous Legal Form Partnership (Until 2019)
Local Previous Legal Form Limited Partnership (Until 2019)

Nature of Change Change of legal structure

Previous Company Name Previous Company

Start Date 2017

Changes in Company Address

Current Address Floor Room B1-00.07,, M2 Complex Building,, 72 Nguyen Co Thach Street, An Loi Dong Ward,, District 2, Ho Chi Minh, Ho Chi Minh, Vietnam

Former Address 109/10 Le Quoc Hung, Ward 12,, District 4, Ho Chi Minh, Ho Chi Minh, Vietnam (Until 17-Jul-2019)

Changes in Mailing Address

Current Address Ba Ria, Ba Ria-Vung Tau, Vietnam

Former Address 315 Nguyen Xi Street Ward 13,, Binh Thanh District, Ho Chi Minh, Ho Chi Minh, Vietnam

Changes in Registration Number

Current Registration No. 0314844893

Start Validity Date 17-Jan-2018

Former Registration No. 1111122444

End Validity Date 01-Jan-2018

ACTIVITIES

Company Status Active

Date Start Activity 2018

Code Description

| | |
|-----------|---|
| 5074-0102 | Wholesale Trade-Durable Goods - PLUMBING AND HYDRONIC HEATING SUPPLIES - WATER PURIFICATION EQUIPMENT |
| 5064-0300 | Wholesale Trade-Durable Goods - ELECTRICAL APPLIANCES, TELEVISION AND RADIO - AIR CONDITIONING APPLIANCES |
| 5075-0100 | Wholesale Trade-Durable Goods - WARM AIR HEATING AND AIR CONDITIONING - AIR CONDITIONING AND VENTILATION EQUIPMENT AND SUPPLIES |
| 1623-0000 | Heavy Construction, Except Building - WATER, SEWER, AND UTILITY LINES |
| 1731-0000 | Special Trade Contractors - ELECTRICAL WORK |
| 1522-0000 | General Building Contractors - RESIDENTIAL CONSTRUCTION, NEC |
| 5084-0000 | Wholesale Trade-Durable Goods - INDUSTRIAL MACHINERY AND EQUIPMENT |
| 7378-0000 | Business Services - COMPUTER MAINTENANCE AND REPAIR |
| 7629-0000 | Miscellaneous Repair Services - ELECTRICAL REPAIR SHOPS |
| 8712-0000 | Engineering and Management Services - ARCHITECTURAL SERVICES |
| 4789-0000 | Transportation Services - TRANSPORTATION SERVICES, NEC |
| 4119-0000 | Local and Interurban Passenger Transit - LOCAL PASSENGER TRANSPORTATION, NEC |
| 5211-0000 | Building Materials and Garden Supplies - LUMBER AND OTHER BUILDING MATERIALS |
| 5046-0000 | Wholesale Trade-Durable Goods - COMMERCIAL EQUIPMENT, NEC |
| 5074-0102 | Wholesale Trade-Durable Goods - PLUMBING AND HYDRONIC HEATING SUPPLIES - WATER PURIFICATION EQUIPMENT |
| 5065-0000 | Wholesale Trade-Durable Goods - ELECTRONIC PARTS AND EQUIPMENT, NEC |
| 4491-0000 | Water Transportation - MARINE CARGO HANDLING |
| 5078-0000 | Wholesale Trade-Durable Goods - REFRIGERATION EQUIPMENT AND SUPPLIES |
| 4731-0000 | Transportation Services - FREIGHT TRANSPORTATION ARRANGEMENT |
| 7623-9901 | Miscellaneous Repair Services - REFRIGERATION SERVICE AND REPAIR - AIR CONDITIONING REPAIR |

| Code | Description |
|-----------|--|
| 5045-0000 | Wholesale Trade-Durable Goods - COMPUTERS, PERIPHERALS, AND SOFTWARE |
| 5039-0000 | Wholesale Trade-Durable Goods - CONSTRUCTION MATERIALS, NEC |
| 5023-0000 | Wholesale Trade-Durable Goods - HOMEFURNISHINGS |
| 7514-0000 | Auto Repair, Services, and Parking - PASSENGER CAR RENTAL |
| 5722-0000 | Furniture and Homefurnishings Stores - HOUSEHOLD APPLIANCE STORES |
| 7389-0603 | Business Services - BUSINESS SERVICES, NEC - INTERIOR DECORATING |
| 7699-0000 | Miscellaneous Repair Services - REPAIR SERVICES, NEC |

PRODUCTION INFORMATION

Water treatment equipment

Air conditioning equipment for residential and commercial and industrial projects and houses.

Water purifiers

| | |
|----------------------------|---------------------|
| Actual Production Quantity | 50.00 Units Per day |
| Production Capacity | 55.00 Units Per day |

BRANDS

| | |
|------------------------------------|---|
| Brand Name | MITSUBISHI ELECTRIC, MITSUBISHI HEAVY INDUSTRIES, SODA STREAM |
| Additional Information/Description | Air Conditioning Equipment |
| Subject as | Distributor |

| | |
|------------------------------------|-------------------------------------|
| Brand Name | KITZ, OSG, TRIM ION, ENAGIC, DILEKA |
| Additional Information/Description | Water Treatment Equipment |
| Subject as | Distributor |

SALES AND PURCHASES

The company exports to: Albania (20.00%)

Sales - 2020

| | |
|-------------------------------|--------|
| Local Customers Sales | 10.00% |
| International Customers Sales | 90.00% |

The company imports from: Afghanistan (48.00%)

Purchases - 2020

| | |
|-------------------------|--------|
| Local Purchases | 51.00% |
| International Purchases | 49.00% |

Sales Terms

| Credit Type Term | Credit Terms Application | Net days from | Net days to |
|---------------------|--------------------------|---------------|-------------|
| International Sales | Advance | 30 | 60 |

Purchases Terms

| Credit Type Term | Credit Terms Application | Net days from | Net days to |
|------------------------|--------------------------|---------------|-------------|
| International Purchase | Bank transfer | 30 | 180 |

CUSTOMERS

| Type |
|------------------|
| Customer company |
| Individual(s) |
| Manufacturer(s) |

SUPPLIERS

Suppliers quantity 13

Supplier

| | | | |
|------------------------|-----|--------------|---------------------------|
| Banking License Number | 132 | Address | Bac Kan, Bac Kan, Vietnam |
| | | Telephone(s) | +212-13-1234455 |

FACILITIES AND TRANSPORTATION

| Type | Quantity | Area | Description |
|-------------------------|----------|---------------------|-------------|
| Jackpot/Slot Machine(s) | 12 | waiting labour room | Indoor |

CERTIFICATIONS

| Certificate | Awarded On | Expired On |
|---|-------------|------------|
| Best Aquaculture Practices (BAP) 44556699 | 01-Apr-2019 | - |

PROJECTS

Work Completed

DIAMOND ISLAND

| | | | |
|---------------------|--|----------------|----------------|
| Start Date | 02-Feb-2018 | Date Completed | 2019 |
| Project Description | Supply and installation of Multi Split M-RAC air conditioning system | Project Value | 200,000.00 VND |
| Location | District 2 , Ho Chi Minh, Vietnam | | |

DAPHOVINA HOTEL

| | | | |
|----------------|-------------------------------|---------------------|--|
| Date Completed | 2019 | Project Description | Supply and installation of air conditioning system |
| Location | Nha Trang, Khanh Hoa, Vietnam | | |

OTHER ADDRESS(ES)

Mailing Address

| | |
|---------|----------------------------------|
| Address | Ba Ria, Ba Ria-Vung Tau, Vietnam |
|---------|----------------------------------|

LOCATIONS

Current location

| | | | |
|--|--------|----------|--|
| Type of occupation | Rented | Location | Residential/commercial area |
| Premises used as | | | Administrative office, Operations office, Sales office |
| Premises are in proximity to A rail terminal | | | |
| Premises are shared with Affiliate(s) | | | |
| The amount of rent paid monthly by the subject is 132,456.00 VND | | | |

| | | | |
|------------------|-----------------|------------------|----------------|
| Size of Premises | 132 Acre(s)wned | Size of the site | 12 Acre(s)wned |
| Number of units | 12 | | |

Future location

Subject expects to move on 2023

| | |
|---------|-------------------------|
| Address | Phu Ly, Ha Nam, Vietnam |
|---------|-------------------------|

FINANCIAL INFORMATION

Unconsolidated

Balance Sheet

Fiscal
31-Dec-2020
12
Millions
VND

Assets

Current Assets

| | |
|---------------------------|----------|
| Cash and Equivalents | 650.00 |
| Other financial assets | 0.00 |
| Trade receivables | 273.00 |
| Other current assets | 2,461.00 |
| Inventories | 7,262.00 |

Total Current Assets

| | |
|--------------------------------|------------------|
| Total Current Asset | 10,646.00 |
|--------------------------------|------------------|

Non Current Assets

| | |
|----------------------------------|--------------|
| Intangible assets | 0.00 |
| Other Intangible Assets | 0.00 |
| Tangible assets | 17.00 |
| Property, plant and equipment | 17.00 |
| Investment Properties | 0.00 |

| | |
|-------------------------------------|------------------|
| Other Tangible Assets | 0.00 |
| Non current financial assets | 0.00 |
| Equity Investments | 0.00 |
| Other Financial Assets | 0.00 |
| Deferred Tax assets | 0.00 |
| Non current trade receivables | 0.00 |
| Other non current assets | 0.00 |
| Total Non Current Assets | |
| Total Non Current Assets | 17.00 |
| Total Assets | 10,663.00 |

Liabilities

| | |
|--------------------------------------|-----------------|
| Current Liabilities | |
| Current financial liabilities | 800.00 |
| Current trade payables | 394.00 |
| Other current liabilities | 3,293.00 |
| Provisions | 0.00 |
| Total Current Liabilities | |
| Total Current Liabilities | 4,487.00 |
| Non Current Liabilities | |
| Non current financial liabilities | 0.00 |
| Other non current liabilities | 0.00 |
| Provisions | 0.00 |
| Total Non Current Liabilities | |
| Total Non Current Liabilities | 0.00 |
| Total Liabilities | 4,487.00 |

Liabilities And Equity

Equity

| | |
|--------------|----------|
| Shareholders | 6,176.00 |
| Equity | |

Total Equity

| | |
|---------------------|-----------------|
| Total Equity | 6,176.00 |
|---------------------|-----------------|

| | |
|-------------------------------------|------------------|
| Total Liabilities And Equity | 10,663.00 |
|-------------------------------------|------------------|

Profit and Loss

Fiscal
31-Dec-2020
12
Millions
VND

| | |
|---|----------------|
| Revenues | 12,988.00 |
| Raw materials & consumables | 10,287.00 |
| Operating costs | 414.00 |
| Other costs | 2,844.00 |
| EBIT | -557.00 |
| Interest Income | 10.00 |
| Interest Charges | 240.00 |
| Net interests | -230.00 |
| Extraordinary items and other financial income / (expenses) | 1.00 |
| Profit Before Taxes | -786.00 |
| Taxes | 0.00 |
| Net Result | -786.00 |

The financial statements were obtained from Companies Registry

Ratios

Fiscal
31-Dec-2020
12

Profitability Ratios

| | |
|---------------------|-------|
| Return On Sales (%) | -4.29 |
|---------------------|-------|

| | |
|----------------------|--------|
| Return On Equity (%) | -12.73 |
|----------------------|--------|

| | |
|--------------------------|-------|
| Return On Investment (%) | -5.22 |
|--------------------------|-------|

Coveraging Ratios

| | |
|-----------------------|-------|
| EBIT/Net Interest (x) | -2.42 |
|-----------------------|-------|

| | |
|---------------------------|-------|
| EBIT/Interest Charges (x) | -2.32 |
|---------------------------|-------|

Liquidity Ratios

| | |
|-----------------------------------|-------|
| Cash/TotalCurrent Liabilities (%) | 14.49 |
|-----------------------------------|-------|

| | |
|--|-------|
| Cash/Current Financial Liabilities (%) | 81.25 |
|--|-------|

| | |
|---|------|
| Total Current Asset/Total Current Liabilities (x) | 2.37 |
|---|------|

| | |
|---|------|
| (Total Current Asset - Inventories)/Total Current Liabilities (x) | 0.75 |
|---|------|

Capital Structure Ratios

| | |
|--|------|
| Gross Financial Liabilities/Total Equity (x) | 0.13 |
|--|------|

| | |
|--|------|
| Net Financial Liabilities/Total Equity (x) | 0.02 |
|--|------|

| | |
|---|------|
| Total Non Current Asset/Total asset (%) | 0.16 |
|---|------|

| | |
|------------------------------------|------|
| Total Liabilities/Total Equity (x) | 0.73 |
|------------------------------------|------|

Efficiency Ratios

| | |
|----------------------------------|-------|
| Net working Capital/Revenues (%) | 54.98 |
|----------------------------------|-------|

| | |
|-----------------------------------|------|
| Days Sales Outstanding (DSO) (dd) | 7.67 |
|-----------------------------------|------|

| | |
|--------------------------------------|-------|
| Days Payables Outstanding (DPO) (dd) | 13.44 |
|--------------------------------------|-------|

| | |
|-------------------|--------|
| Days Inventories | 204.08 |
| Outstanding (DIO) | |
| (dd) | |

NEWS

06-Sep-2022: Newspaper news body filled with many words.

Source: Newspaper



SCORE GLOSSARY

The CRIF methodology applied to evaluate the risk of a company is a blending of statistical evidences and long standing expertise of the local analysts. The CRIF methodology aims at providing a quantitative estimate of the probability of financial stress outlook of a company in future.

The most relevant data and insights are combined by CRIF to assign a Score that can guide decision takers by providing a transparent and independent evaluation of the risk that reflects the performance and stability of a business entity.

The CRIF Score delivers the following outcomes :

- **Score Tranche:** it can vary from A - Very Low Risk to E - Very High Risk
- **Score:** it can vary from 300 to 890 (lesser the Score, higher the Risk). It precisely reflects the riskiness of the company by showing how the company is positioned compared to the average risk of the Score Tranche
- **Score Factors:** listing of the most relevant factors that have driven the risk assessment by identifying areas of strength and areas of potential improvement
- **Credit Limit:** maximum suggested exposure for commercial transactions”

| Risk Score | Risk Description | Score Tranche |
|------------|------------------|---------------|
| 771 – HIGH | Very Low Risk | A |
| 681 – 770 | Low Risk | B |
| 581 – 680 | Medium Risk | C |
| 521 – 580 | High Risk | D |
| LOW – 520 | Very High Risk | E |



APPENDIX

Customer Service

For further information or query, please contact our Customer Service.

CRIF OMESTI SDN BHD

Ho Hup Tower – Aurora Place
2-10-07 – Level 10, Plaza Bukit Jalil,
No.1, Persiaran Jalil 1, Bandar Bukit Jalil,
57000 Kuala Lumpur
Telephone number +603 273 332 45
Email Address: info@crif.com

Inquiries should always contain the below minimum details:

- Full Company Name
- Telephone Number
- Business Identification Number
- Contact Name
- Reference
- Order Date



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