

**GENERAL TECHNOLOGY CO. LTD
VIETNAM CREDIT REPORT
(REPORT DATE: 10 AUGUST 2012)**





COMPANY OVERVIEW

REGISTERED ENGLISH COMPANY NAME
GENERAL TECHNOLOGY CO. LTD

FORMER REGISTERED ENGLISH COMPANY NAME
TECH CO. LTD

DATE OF CHANGE
MARCH 2008

TRADE NAME
GENERAL TECH

REGISTERED VIETNAMESE NAME
CONG TY VA GIAI PHAP CONG NGHE

TYPE OF BUSINESS
Liability Limited Company

BUSINESS REGISTRATION NO. **ISSUED ON**
0124356789 01 JAN 2007

ISSUED BY
Business Registration Office Department of Planning and Investment, Hanoi City

TAX CODE
123456789

BUSINESS ADDRESS
No. 7 Tran Nguyen Han Street, Hoan Kiem District, Hanoi City, Vietnam

TELEPHONE **FACSIMILE** **EMAIL**
(84-4) 826 1234 (84-4) 935 9999 sample@sample.com

PRINCIPAL ACTIVITIES
Trading and Servicing

AUTHORIZED CAPITAL
VND 1,000,000

PAID UP CAPITAL
VND 1,000,000

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COMPANY OVERVIEW

LISTED STATUS

NO

STOCK EXCHANGE

NA

BANKER

MIZUHO CORPORATE BANK HANOI BRANCH

NUMBER OF EMPLOYEES

60

CREDIT LIMIT GUIDE LINE

USD 750,000

CREDIT RATING	DP4
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[All figures quoted VND (Vietnam Dong) unless otherwise stated]

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BUSINESS PROFILE/ OPERATION

Historical Information

List	Changed Items	Date of changes
1	Subject has got former Investment Certificate No. 123/GP-VP Issued on: February 12th 2002 by Chairperson of Vinh Phuc Provincial People's Committee Changed to: 01234567777	01 JAN 2007
2	Subject changed their name from TECH CO. LTD to its current one.	MARCH 2008

Operations

Subject is principally involved in the trading of goods and production material.

Subject is also engaged in the following services for the **Electronics** and **Mechanical** industries:

- Consulting
- Designing
- Installation
- Maintenance

Subject is currently acting as an agent for a local company.

Import and Export Activities

IMPORT:

Types of products	Electronics components
Market	Hong Kong, China, Japan, Thailand and Singapore etc
Ratio	N/A
Mode of payment	L/C, T/T

EXPORT:

Types of products	Electronics components
Market	India, Malaysia
Ratio	N/A
Mode of payment	L/C, T/T

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BUSINESS PROFILE/ OPERATION

Payment

Trade Morality	Fair
Liquidity	Medium
Payment status	Normal
Financial Situation	Average
Development trend	Even
Litigation data	No
Bankruptcy	No
Payment Methods	L/C, T/T
Sale Methods	To contracts
Public opinion	Average

Address

Head Office

Address	No. 7 Tran Nguyen Han Street, Hoan Kiem District, Hanoi City, Vietnam
Telephone	(84-4) 826 1234
Fax	(84-4) 935 9999
Email	sample@sample.com

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SHAREHOLDERS AND MANAGEMENT

Shareholders

NAME	FICTITIOUS CORPORATION
Address	Business Registration Office Department of Planning and Investment, Hanoi City
Tel	(84-4) 826 1234
Fax	(84-4) 935 9999
Percentage	100%

Management

1 . NAME	Mr. SATO KUDAMONO
Position	Chairman
Resident	55-8, Higashigawa 4-chome Minato-ku - Tokyo 195-0333 - Minami-ku District - Tokyo - Japan
Nationality	Japanese
2 . NAME	Mr. SHUJI KAWAMOTO
Position	General Director
Nationality	Japanese
3 . NAME	Mr. QUA CUONG
Position	Vice General Director
Nationality	Vietnamese

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RELATED COMPANIES

1. PARENT COMPANY - FICTITIOUS CORPORATION	
Business Registration	0106000999
Date of Registration	1 Apr 2006
Place of Registration	Hanoi Department of Planning and Investment
Registered Capital	40,000,000,000 VND
Tax code	0100684378
Address	Business Registration Office Department of Planning and Investment, Hanoi City
Tel	(84-4) 826 1234
Fax	(84-4) 935 9999
Website	www.fccl.com.vn
2. SUBSIDIARIES - CO MAY TECHNOLOGY PRIVATE ENTERPRISE	
Business Registration	1400252807-001-1
Date of Registration	11 Jan 2010
Place of Registration	Dong Thap Department of Planning and Investment
Tax code	1400252807-001-1
Address	Lot C Sadec Industrial Zone - Sa Dec District - Dong Thap Province - Vietnam

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BANKING AND FINANCIAL DATA

Bankers

1. ABC CORPORATE BANK HANOI BRANCH

Address Suite 3-4 - 6 XZT Building - No. 3 Ly Thai To Str. -
Hoan Kiem District - Ha Noi City - Vietnam
Telephone (84-4) 5555 1234
Fax (84-4) 5555 4321

Financial Information

BALANCE SHEET

Balance sheet date	Unit: Million VND	
	31/12/2009	31/12/2008
Number of weeks	52	52
ASSETS		
A – CURRENT ASSETS	144,178	123,141
I. Cash and cash equivalents	2,997	3,530
1. Cash	2,997	3,530
2. Cash equivalents	-	-
II. Short-term investments	-	-
1. Short-term investments	-	-
2. Provisions for devaluation of short-term investments	-	-
III. Accounts receivable	111,834	88,982
1. Receivable from customers	102,406	88,806
2. Prepayments to suppliers	9,428	176
3. Inter-company receivable	-	-
4. Receivable according to the progress of construction	-	-
5. Other receivable	-	-
6. Provisions for bad debts	-	-
IV. Inventories	28,287	30,252
1. Inventories	28,287	30,252
2. Provisions for devaluation of inventories	-	-
V. Other Current Assets	1,060	377
1. Short-term prepaid expenses	107	192
2. VAT to be deducted	-	-
3. Taxes and other accounts receivable from the State	953	185
4. Other current assets	-	-
B. LONG-TERM ASSETS	58,595	43,664
I. Long term account receivable	-	-
1. Long term account receivable from customers	-	-
2. Working capital in affiliates	-	-
3. Long-term inter-company receivable	-	-
4. Other long-term receivable	-	-
5. Provisions for bad debts from customers	-	-

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BANKING AND FINANCIAL DATA

Financial Information (Cont'd)

		BALANCE SHEET	
Balance sheet date		Unit: Million VND	
Number of weeks		31/12/2009	31/12/2008
		52	52
ASSETS (CONT'D)			
II. Fixed assets		40,940	43,466
1. Tangible assets		40,940	43,466
- Historical costs		51,265	49,779
- Accumulated depreciation		-10,325	-6,313
2. Financial leasehold assets		-	-
- Historical costs		-	-
- Accumulated depreciation		-	-
3. Intangible assets		-	-
- Initial costs		-	-
- Accumulated amortization		-	-
4. Construction-in-progress		-	-
III. Investment property		-	-
Historical costs		-	-
Accumulated depreciation		-	-
IV. Long-term investments		-	-
1. Investments in affiliates		-	-
2. Investments in business concerns and joint ventures		-	-
3. Other long-term investments		-	-
4. Provisions for devaluation of long-term investments		-	-
V. Other long-term assets		17,655	198
1. Long-term prepaid expenses		-	-
2. Deferred income tax assets		-	-
3. Other long-term assets		17,655	198
TOTAL ASSETS		202,773	166,805
LIABILITIES			
A- LIABILITIES		83,142	82,370
I. Current liabilities		83,142	82,370
1. Short-term debts and loans		-	-
2. Payable to suppliers		18,573	20,168
3. Advances from customers		2,243	1,817
4. Taxes and other obligations to the State Budget		1,253	198
5. Payable to employees		-	-
6. Accrued expenses		3,673	439
7. Inter-company payable		57,400	59,650
8. Payable according to the progress of construction contracts		-	-
9. Other payable		-	98
10. Provisions for short-term accounts payable		-	-

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BANKING AND FINANCIAL DATA

Financial Information (Cont'd)

		<u>BALANCE SHEET</u>	
		Unit: Million VND	
Balance sheet date		31/12/2009	31/12/2008
Number of weeks		52	52
LIABILITIES (CONT'D)			
II. Long-Term Liabilities		-	-
1. Long-term accounts payable to suppliers		-	-
2. Long-term inter-company payable		-	-
3. Other long-term payable		-	-
4. Long-term debts and loans		-	-
5. Deferred income tax payable		-	-
6. Provisions for unemployment allowances		-	-
7. Provisions for long-term accounts payable		-	-
B- OWNER'S EQUITY		119,631	84,435
I. OWNER'S EQUITY		119,631	84,435
1. Capital		96,598	43,537
2. Share premiums		-	-
3. Other sources of capital		-	-
4. Treasury stocks		-	-
5. Differences on asset revaluation		-	-
6. Foreign exchange differences		-	-
7. Business promotion fund		-	-
8. Financial reserved fund		-	-
9. Other funds		-	-
10. Retained earnings		23,033	40,898
11. Construction investment fund		-	-
II. Other sources and funds		-	-
1. Bonus and welfare funds		-	-
2. Sources of expenditure		-	-
3. Fund to form fixed assets		-	-
C. MINORITY'S INTEREST		-	-
TOTAL LIABILITIES AND OWNER'S EQUITY		202,773	166,805

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BANKING AND FINANCIAL DATA

Financial Information (Cont'd)

PROFIT & LOSS STATEMENT

Description	FY2009	FY2008
1. Total Sale	462,215	466,211
2. Deduction item	6,955	5,142
3. Net revenue	455,260	461,069
4. Costs of goods sold	418,444	417,193
5. Gross profit	36,816	43,876
6. Financial income	30	32
7. Financial expenses	5,052	10,230
- In which: Loan interest expenses	2,895	8,641
8. Selling expenses	7,139	5,801
9. Administrative overheads	4,467	3,572
10. Net operating profit	20,188	24,305
11. Other income	262	50
12. Other expenses	373	0
13. Other profit / (loss)	-111	50
14. Total accounting profit before tax	20,077	24,355
15. Current corporate income tax	1,442	194
16. Deferred corporate income tax	0	0
17. Profit after tax	18,635	24,161

FINANCIAL RATIOS AND AVERAGE INDUSTRY RATIOS

Description	FY2009	FY2008	Average Industry
Current liquidity ratio	1.73	1.50	2.21
Quick liquidity ratio	1.39	1.13	1.39
Inventory circle	14.30	13.79	9.62
Average receive period	89.66	70.44	54.76
Utilizing asset performance	2.25	2.76	1.84
Liability by total asset	41.00	49.38	44.38
Liability by owner equity	69.50	97.55	89.68
Ebit / Total asset (ROA)	11.33	19.78	8.53
Ebit / Owner's equity (ROE)	19.20	39.08	18.47
Ebit / Total revenue (NPM)	4.97	7.08	1.40
Gross profit / Total revenue (GPM)	7.97	9.41	20.69

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SUPPLEMENTARY INFORMATION

None established during the course of the investigation

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SUMMARY

Subject was established on 12th February 2002 as a Liability Limited Company, under the name of General Technology Co. Ltd.

Subject is principally involved in the trading of goods and production material. Apart from the usual trading activities, Subject is also engaged in the following services for the **Electronics** and **Mechanical** industries:

- Consulting
- Designing
- Installation
- Maintenance

The premises of Subject are large. Subject is located in No. 7 Tran Nguyen Han Street, Hoan Kiem District, Hanoi City, Vietnam. It started construction in November 2001 and commenced production in February 2002. The total floor area of Subject is about 1,100 square meters. Current employee's number is around 12.

We tried to collect the financial data of 2008 but Subject refused to supply, so we have no comment about its currently financial statement. However, thanks to supports from the parent company, the operation and financial status are regarded above average.

Subject is large company in the industry. The operation of Subject is stable and development. Subject has capacity to meet the small-medium financial commitment.

Payment period is normal, but operational activities are rather slow at the moment. Subject should be capable of meeting medium commitments.

Based on Subject's Score Factor, Subject falls within the credit rating of **DP4**.

RATING EXPLANATION/ SCORESHEET

Default Frequency	DP Credit Rating	Explanation	Status*
<0.1%	DP1	Possess extremely strong financial fundamental with high incentive and capability for repayment of obligations.	Premium
0.1% - <0.2%	DP2	Has strong financial health with above average capability for meeting payments.	Premium
0.2% - <0.4%	DP3	Stable financial health and above normal operational environment. General unfavourable factors are not likely to cause distress.	Strong
0.4% - <1.0%	DP4	Overall financial health and operation are considered normal. Capable of meeting its commitments. May be susceptible to difficulties in the event of drastic changes in economic conditions.	Strong
1.0% - <3.0%	DP5	Adequate financial capabilities to meet normal commitments. However, adverse changes in economic condition could lead to doubtfulness in the ability to pay.	Moderate
3.0% - <8.0%	DP6	Sufficiently sound financial ability to meet normal obligations. Capabilities in reacting to adverse operational condition are limited or consider doubtful.	Moderate
8% - <14.0%	DP7	Weakness in financial ability is apparent. Vulnerable to unfavourable changes in the economic and operational environment and is likely to fall into a weakened financial condition.	Monitor
14.0% - <30%	DP8	Apparent weakness in financial health with limited capability to meet its obligations especially in the event of any adverse changes in operating environment.	Monitor

*DP 1 to DP 4 is comparable to "Investment Grade" rated securities, and DP 5 to DP 6 is comparable to "High Yield" rated securities, and DP 7 to DP8 is comparable to "High Risk" rated securities.

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DPI'S COMMENTS & RATING

- * The rating is an opinion of Subject's capability and ability based on prevailing conditions and information made available to DP Information at the time of rating.
- * The rating is not a recommendation to buy or sell nor is it an endorsement or non-endorsement of an issue.
- * The information received has been obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed.
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