

# WHAT CAN WE DO FOR YOU?

## CREDIT INFORMATION



IGK info and rating helps you defining your company's credit politics towards your partners

## CREDIT INFORMATION REPORTS

### Why us?

#### **Our reputation is your guarantee**

Our reports and ratings are approved by the leading World credit insurers for credit risk estimation (Sinasure, K-Sure, Hermes AG, Atradius, Euler Hermes, Credendo Group, etc.).

#### **Geography**

IGK Group provides precise and detailed data of companies all over the world with a special focus on Central and Eastern Europe, Baltics, Russia, Ukraine and CIS countries. Our highly skilled staff in 12 own offices and more than 50 reliable partners worldwide provide you with the information you need, according to the international standards.

#### **Real time data and Information completeness**

Our information is derived from a variety of sources, including state and commercial registers, information data bases, mass-media, and actual date interview with the company's management (keeping the client's name confidential). Each IGK report goes through a fresh investigation, so our clients get the most actual data.

#### **Knowledge. Experience. Methodology.**

We confirm the gathered information by our own analyze and research. Every credit report contains credit-worthiness and credit recommendation by our financial analysts, who have over 20 years' experience in the field.

igk <sup>®</sup> group		SAMPLE
		IGK member: 062-706-971
		Last Research: 18.04.2016
<b>Reported Subject</b>		
Full Name	ЗАКРПТДЕ АКЦИОНЕРНОЕ ОБЩЕСТВО "САМПЛЕ"	
Name in national language	ЗАКРПТДЕ АКЦИОНЕРНОЕ ОБЩЕСТВО "САМПЛЕ"	
Trading Names, Brands	SAMPLE	
Activities, SIC	3714: Motor vehicle parts and accessories 5213: Automotive parts and supplies	
Activities, NACE_2	2932: Manufacture of other parts and accessories for motor vehicles 4531: Wholesale trade of motor vehicle parts and accessories	
Office Address	Sample street 1, Tagliati, 111111, Russian Federation	
Legal Address	Sample street 1, Tagliati, 111111, Russian Federation	
Contact	E-mail: <a href="mailto:info@sample.ru">info@sample.ru</a> ; Fax: (7 8462) 999999; Phone: (7 8462) 111111, 222222	
Registration number	111111111111	
VAT number	6666666666	
Statistika number	22222222	
<b>SUMMARY</b>		
Legal Form	ZAO (Private Joint Stock company by Russian Law)	
Incorporation	2006	Litigation events: n/a
Start	2 940 (€)	Shareable on payments: none
Bank	2 566 717 000 RUB (for 12 months, ended 31.12.2015)	
	2 820 590 000 RUB (for 12 months, ended 31.12.2014)	
<b>Credit Opinion</b>		
IGK Credit Rating	[B] Normal risk	
Credit Limit	750 000 EUR	
Range	Credit line at issue over the Credit Limit is advised to be secured with proper guarantees.	

## Standard REPORTS

Standard report is intended for trade credit insurers and suppliers for a swift decision of unsecured short-term delivery for the buyer.

As the most experienced and technologically advanced company in our field we provide the most accurate credit reports for businesses.

### The credit report includes:

- ✓ Complete registration data and the company's history;
- ✓ Offices addresses, phone and fax numbers, e-mails;
- ✓ Business activities, products/services provided, trademarks;
- ✓ Import and export data, main suppliers and clients;
- ✓ Information about the shareholders and management;
- ✓ Data on subsidiaries and affiliated companies;
- ✓ Last years' balance sheet and profit and loss accounts;
- ✓ Negative information, legal claims, current debts;
- ✓ Creditworthiness and credit recommendation.

Credit reports include company assessment, credit rating and credit limit.

The credit report has 3 different delivery speeds for your best convenience.

**Want a sample? Please just inform.**

## In-Depth REPORTS

### Need an in-depth study?

Company or group of companies' assessment for significant credit limits Depth Report is intended to reveal the potential of researched company's creditworthiness through deeper look into the company's inside. As the additional potential the resources of the Group can be considered.

The report will include general information: registration data, contact data, shareholders, staff, business line, business rivals, market position), information about clients and suppliers, special questions (for example own and rented assets, judicial and arbitral proceedings, claims of tax authorities), financial statements for the last 3 periods, financial analysis and conclusion.

Information on related persons and companies.

Answers on special questions.

**Want a sample? Please just inform.**

### Some facts about IGK

- ✓ IGK offices –  
Germany, Latvia,  
Lithuania, Estonia,  
Ukraine, Kazakhstan,  
7 offices in Russia

## Rating (AUDIT) REPORTS

Rating (audit) report is recommended for making decision on long-term strategic partnership and high value deals, where a standard report is not enough.

It represents a mini audit of a company prepared after a scheduled visit that our specialist pays to the company's business location. The report is concluded by assessment of company's performance and assignment of credit rating and credit limit. It is also possible to include your special questions or areas of interest.

The report will include general information (registration data, contact data, shareholders, staff, business line, business rivals, market position), information about clients and suppliers, special questions (for example own and rented assets, judicial and arbitral proceedings, claims of tax authorities), visual observation during the visit (photos), financial statements for the last 3 periods, financial analysis and conclusion.

***You can visit your partner yourself? Yes, for sure, but it is an independent and local specialist judgement that matters.*** We do not only look through the financial data of the company, but we also use our experience and knowledge of the market and local environment, and during visit to company's premises we are attentive to even such details on whether the printer is dusty or whether the phones are ringing.

The report size is 30-35 pages. **Want a sample? Please just inform.**

## MONITORING

### Bad news? Well, it happens, but be the first to know

***Precise. Convenient. Simply takes your headache away.***

One day your partner may go bankrupt without telling you. Make sure you get the notification of company's official status change on time and ensure your ability to respond quickly to the problems encountered.

Besides change of company's official status, it is also possible to monitor the change of shareholders, management, legal address and other data. The monitoring works as simple as that – you provide the list of customers to monitor and name the positions you'd like to be included in the monitoring, and you will be receiving email notification if anything happens.

**You can monitor yourself? Yes, but you would need to make sure you check all the necessary local information sources, conduct the check as often as necessary, and have enough knowledge of local environment to interpret the information found correctly.** Be wise and avoid the risks, let us help you.

## CUSTOM QUESTIONS & SPECIAL INFORMATION

### Have anything specific in mind? Just ask us

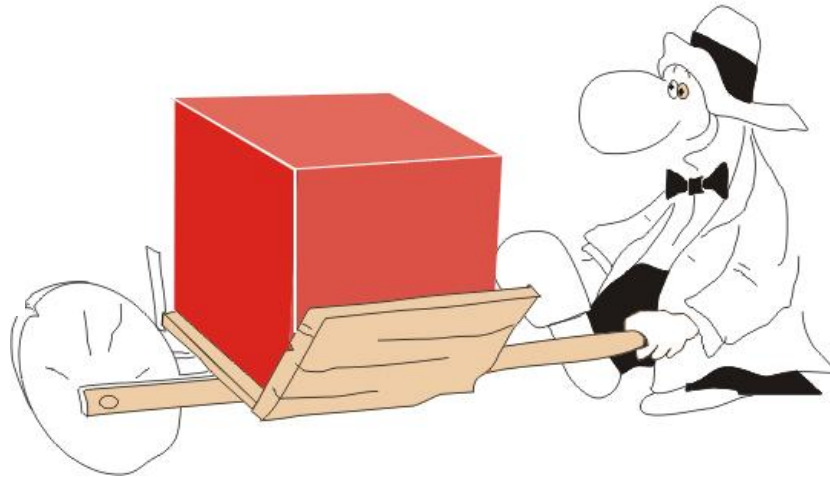
Maybe you need to obtain a hard copy of company's register extract? Or maybe you need to know if the company of your request is a member of the group and it has shareholder-related companies?

**You name it, we investigate.**



## DEBT RECOVERY

IGK debt collection is used by all World leading credit insurers.



### PRE-LEGAL

#### Why us?

##### ***Fair Approach***

Our fees on pre-legal collection are charged on the cost-effective principle of No Collection No Fee, there are no registration fees or hidden charges.

##### ***Unique Tool – Credit Limit Cancellation***

We have the ability to influence on debtor's future business that none of other collection agencies have. Notice of actual debt presence and 'No credit term to be granted' & Credit limit '0' is to be assigned to the debtor and this information is provided to the 70% of the credit insurance companies & banking institutions market and big to small businesses in multiple countries worldwide, which makes it hard for the debtor to buy goods or obtain services on a deferred payment basis, or get any bank financing.

##### ***Strong Negotiation Skills***

The collection procedure is performed through the well-known actions: phone calls, letters, e-mails, and, by extra request, meetings with the debtor, visits to the address / address trace. However, the quality of these actions and the trained and well-organized staff is what really matters and makes the usual tools showing great results.

##### ***Local Presence***

IGK collection team members that are located at the debtor's place of residence speak the local language and belong to the local society, which is possible due to IGK broad local offices network presence.

##### ***Detective Approach***

The trace of the company, which might be a challenge too, is being performed by the employees trained by the credit information & investigation department, which allows us reducing a number of non-traced companies to a minimum. The use of the background information gathered by IGK as an information agency helps providing a unique overview of the debtor's situation that helps choosing the right approach.

**You can collect yourself? Yes, for sure, but it is not your main business line, it's ours.** We work with debtors every day, so let us help you to have faster and better results and save your money and time.

Out of court collection takes 3 to 6 months in average, but as it is our money and time invested, we are just as determined as you to have fastest possible result. **Want a consultation on your case (debtor)? Please inform.**

## LEGAL

Including:

- ✓ Case legal assessment by a lawyer;
- ✓ 'All-inclusive' legal collection (court procedure, enforcement procedure);
- ✓ Fast track court proceedings;
- ✓ Legal assistance in credit claim submission (bankruptcy, liquidation, reorganization procedures);
- ✓ Various legal assistance (draft contract pre-check, legal consultation on future business etc.);
- ✓ Legal assistance during amicable stage (drafting of amendments, addendums, debt acknowledgements, payment schedule agreements etc.);
- ✓ Signing promissory notes with debtors;
- ✓ Lawyer's warning letters (bankruptcy warning, pre-legal warning)
- ✓ .....

## Why us?

### ***Free of Charge Preliminary Check***

Before offering to proceed with a lawsuit, we make a free of charge preliminary legal assessment of the case and we carefully evaluate both the chances to win the court and the chances to actually recover the money afterwards.

### ***Debtor Solvency Check***

The client may be offered ordering a credit information report on the debtor which would help analyzing all the necessary information regarding debtor's current overall and financial state to avoid wasting money on ineffective actions.

### ***Fixed Charge***

Along with the thorough case legal examination the client is being given the complete estimate of legal costs including all possible charges during the procedure, so the client can make a weighted decision and be sure the overall costs won't exceed the calculated amount.

### ***Focus on International Deals***

Our team of lawyers has solid experience in international deals and knows all the ways to help international clients with their claims and avoid problems with documents, time lines, and necessary arrangements.

### ***Experience, Success and Accuracy***

We have broad experience in courts and we are successful. But we haven't got used to it and we take every new case just as seriously and we make sure all is done correctly, cleverly and on time. We also care that our clients are duly informed on case progress.

## TRADE CREDIT RISK INSURANCE

*Trade credit insurance meant for companies who sell goods/services on deferred **payment terms**.*

When selling goods on credit, there always exists a risk that the buyer might not fulfill payment obligations.

Such risks are covered by **trade credit insurance**.

We hold a tender to get the **optimal insurance offer** and provide technical support during the whole period of insurance policy validity, including assistance in increasing in increasing credit limits acceptance.

IGK — the first licensed broker specialized on trade credit insurance in Russia and EU.

**"IGK insurance broker":**

- The first specialized broker for trade credit insurance in Russia;
- Long-term experience in trade credit insurance in Germany (since 1991) and in Russia (since 2006).

The insured do not incur extra charges using "IGK insurance broker" services.

The broker receives payment from the credit insurance company.

**Credit insurance — contribution to the security  
of your business**

**Have a question?** Please contact me.

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Debt collection. Credit information. Credit risk insurance.