

IGK REPORTS PRODUCTS

2. In-Depth Report

Subjects of investigation:

1 Company or Group of Companies

In-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.

In-Depth Report Workflow

1-st Stage: Preliminary collection of documents

- Drawing-up of Standard Credit Report
- Submission of Financial Statements
- Submission of copies of registration documents
- Submission of administrating financial accounts for internal corporate control

2-nd Stage: By request of IGK specialists or authorized person the researched company provides additional important documents:

- Company's history events
- Affiliation with the Group (if any) and the Structure of the Group
- Subsidiary companies
- Information about Shareholders, planned changes in their structure
- Information about Board Members, their working experience, qualification
- General description of activity, specifics of business (i.e. special commission, long-term agreements, etc.; seasonality with specifying of the period of top sales which is typical for the subject business)
- Position at the market (subject company's % in the economic sector, major competitors)
- Information about Buyers, their business lines and specifying of their concentration:
 - Local market – % of Subject's sales
 - Export – % of Subject's sales

Information about Export is shared by Countries of the major Buyers.

The information about Subject's Sales should be showed through the breakdown by major Buyers, credit limits and payment terms.

- Information about Suppliers
- Information about ownership/or lease rights of real estate, other movable property/assets (should be proved by authentic documents)
- Information about present and potential credits and loans
- Information about stock (warehouse, stock-keeping items, consignment goods, slow-moving goods, damaged goods etc.)
- Court and Arbitration Litigations, claims from Tax Authorities
- Review or debtors:

The debtors are reviewed by status as at the end of financial year:

- Total sum of debtors;
- Total number of debtors of the specified amount.

Special questions

Special questions that can be set additionally by IGK specialists in the course of In-Depth report process.

3-rd Stage: Analysis and Credit Limit estimation for Corporate:

- Analysis of all collected documents by IGK specialists;
- Answers on additional questions and requirement of additional documents, if necessary;
- Drawing of IGK In-Depth Report;
- IGK Credit Rating
- Estimation of Credit Limit;
- Design layout.

Have a question? Please contact me.

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