



Comprehensive Report

KENTMORE CLOTHING (MANUFACTURING) PTY LTD

Subscriber No: 716000061
Ticket Key: 202009075009401159
Reference: Sample Report

Delivery Date: Sep 07, 2020

IDENTIFICATION & SUMMARY

Identification

DUNS: 75-468-3795

Registration

State: VIC
Date Registered: 02 Aug 1965

Head Office

Street Address: 222 Collingwood Rd
Melbourne
VIC 2611

Postal Address: PO Box 222
Collingwood
VIC 2611

Tel: 03 94172220

Mobile: 0417 202200

Toll Free: 13 6269

Email Address: kentmore@test.com.au

Website: www.kentmore.com
www.test.com

Comments: IMPORTANT NOTICE: DO NOT
CONFUSE THIS COMPANY WITH
OTHER KENTMORE COMPANIES.
THIS IS A FICTITIOUS COMPANY
USED BY D&B FOR
DEMONSTRATION PURPOSES ONLY.
THIS REPORT IS A SAMPLE REPORT
OF AN ANSWERABLE FROM FILE

Summary

ABN: 00000000001

Subsidiary of: GORMAN MANUFACTURING
COMPANY INC

RISK SUMMARY

Risk Evaluation	
Rating	--
Summary Information	
Court Actions	2
Collections	0
Financial Summary	
Revenue	\$83,450,000
Net Worth	\$12,195,000

Currency

All monetary amounts quoted in this report are shown in Australian dollars unless otherwise stated.

SAN FRANCISCO
CA
United States

Trading as:	KENTMORE CLOTHING (MANUFACTURING) PTY LTD (see Corporate Structure for other trading names)
Line of Business:	Manufacture of men apparel; holding company; trustee company
Managing Director:	Patrick William Kents,Managing Director
Founded:	1960
Current control:	1990
Industry SIC Codes:	2322-Manufactures men's and boy's underwear and nightwear 2323-Manufactures men's and boy's neckwear 2326-Manufactures men's and boy's work clothing 2329-Manufactures men's and boy's clothing 6719-Engaged as holding companies 6733-Engaged in trusts
Import:	Yes
Export:	Yes
Employs	100

Risk Assessment

The Dun & Bradstreet Rating of -- indicates:

- 'Undetermined.'

CREDIT & RISK ANALYSIS

Dynamic Risk Score

The Dynamic Risk Score uses a statistically valid model derived from the Dun and Bradstreet database to predict the likelihood of financial distress during the next 12 months.

Dynamic Risk Score ****

Probability of Experiencing Financial Distress N/A

Industry Average 1533

Probability of Experiencing Financial Distress 0.09%

Scores are updated the day new information enters the company's file.

Dynamic Risk Score Trend

The statistical historical DRS and industry average scores have been computed from information available in the Dun and Bradstreet database as at the last day of each month.

A new scoring model was implemented on June 2014. There may be variations between the scores before and after this change-point.

Date	DRS	Industry Avg
Sep 2020	****	1533
Aug 2020	****	1546
Jul 2020	****	1501
Jun 2020	****	1506
May 2020	****	1548
Apr 2020	****	1497
Mar 2020	****	1516
Feb 2020	****	1514
Jan 2020	****	1508
Dec 2019	****	1492
Nov 2019	****	1507
Oct 2019	****	1521

Key To Scores

Score Range	Distress Probability	Relative Risk Level	Dun and Bradstreet Recommendation
1508-1999	0.09	Minimal	Extend Terms to encourage growth
1474-1507	0.21	Very Low	Extend Terms to encourage growth
1424-1473	0.40	Low	Extend Terms to encourage growth
1359-1423	1.09	Average	Extend Terms
1323-1358	2.35	Moderate	Extend Terms and monitor
1298-1322	4.12	High	Review Terms and monitor
1232-1297	9.66	Very High	Review Terms and monitor closely
1001-1231	30.93	Severe	Cash on delivery

Dynamic Delinquency Score

The Dynamic Delinquency Score uses a statistically valid model derived from the Dun and Bradstreet database to predict the likelihood that a business will pay in a severely delinquent manner (90+ days past terms) during the next 12 months.

Dynamic Delinquency Score 377

Probability of Severely Delinquent Payment 34.49%

Industry Average 475

Probability of Severely Delinquent Payment 8.79%

A score of 377 indicates that the subject has a high risk of paying in a severely delinquent manner (90 + Days Past Terms) during the next 12 months and has a score that is the same as or better than 14% of all records in the Dun and Bradstreet database.

Dynamic Delinquency Score Trend

The statistical historical DDS and industry average scores have been computed from information available in the Dun and Bradstreet database as at the last day of each month.

A new scoring model was implemented on June 2014. There may be variations between the scores before and after this change-point.

Date	DDS	Industry Avg
Sep 2020	377	475
Aug 2020	382	492
Jul 2020	382	468
Jun 2020	363	453
May 2020	376	530
Apr 2020	429	512
Mar 2020	522	470
Feb 2020	522	476
Jan 2020	522	520
Dec 2019	522	518
Nov 2019	492	510
Oct 2019	****	527

Key To Scores

Score Range	Risk Class	Relative Risk Level	Probability of Severely Delinquent Payment
587-799	A	minimal	1.04
546-586	B	very low	1.94
495-545	C	low	4.15
422-494	D	average	12.21
>387-421	E	moderate	23.47
340-386	F	high	37.90
286-339	G	very high	59.63
101-285	H	severe	78.28

TRADE PAYMENTS

Paydex UN

When weighted by value, payments to suppliers average based on payments collected over the last 24 months.

Explanation of PAYDEX

A score of 80 denotes that payments reported to D&B have generally been made within terms. Scores over 80 indicate that payments reported to D&B have been made earlier than terms. The chart below outlines the specific 0-100 score and what it means.

Paydex	Payment Habit
100	Anticipate
90	Discount
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms
0-19	Over 120 days beyond terms
UN	Unavailable

Trade Summary

Date	Supplier	Industry	Terms	Usually Pays	Maximum Outstanding	Current Balance	Beyond Terms
31/08/20	Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$50	\$50	
31/07/20	Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$50	\$50	
30/06/20	Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	90 - 90	\$500	\$500	\$500
31/05/20	Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	90 - 90	\$500	\$500	\$250
30/04/20	Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	90 - 90	\$500	\$500	\$250

31/03/20 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	60 - 90	\$500	\$500	\$250
29/02/20 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30 - 60	\$250	\$250	\$250
31/01/20 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$250	\$250	
31/12/19 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$250	\$250	
30/11/19 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$10,000	\$10,000	
31/10/19 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$10,000	\$10,000	\$100
30/09/19 Ref A	Transportation, Communications, Electric, Gas, And Sanitary Services	30	30	\$7,500	\$7,500	\$100

PUBLIC RECORD INFORMATION

Defendant: D&B
 Action: HIGH COURT JUDGMENTS
 Address: 479
 ST KILDA ROAD
 MELBOURNE
 VIC
 Amount: \$6,254.00
 Date: 29 Jun 2020
 File No: QLD5152/14/0
 Comments: ACCEPTED

Public Filings

Action: NOTICE OF INTENTION TO DEREGISTER A COMPANY
 Plaintiff: Test
 Date: 01 Jan 2016
 File No: 1234567

BANK

Daily Transactional Bank and Financing Bank TSB Bank Limited.

Subject does not maintain an overdraft facility.

Daily Transactional Bank, Financing Bank and Overseas Trading Bank Commonwealth Bank of Australia.

Subject's secured mortgage facility \$100,000 is currently being used and is secured by company assets.

Current overdraft amount is \$50,000.

Daily Transactional Bank WESTPAC BANKING CORPORATION.

Subject's secured mortgage facility \$100,000 is currently being used and is secured by company assets.

Current overdraft amount is \$0.

CURRENT INVESTIGATION

Revenue

Year Ended 30/06/18
Year Ended 30/06/19
\$82,564,000
\$83,450,000

Turnover for the period ending 30/06/19 % increase (please specify) 3.000000% as compared to previous year due to decreased competition.

Net Profit

Year Ended 30/06/18
Year Ended 30/06/19
\$5,895,000
\$6,120,000

HISTORY

Statements

Subject was incorporated in Victoria on 02 Aug 1965.

Current ownership commenced in 1990.

Name was changed from KENTMORE CLOTHING PTY LTD. to MOREKENT PTY LIMITED LTD. to MOREKENT PTY LIMITED Time ABN to present name on 02 Aug 1995.

Shares

Shareholder as at 17 Jul 2015 .

Name of Shareholder:	Shares Held:	% Held:
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EXECUTIVES

Executive(s)

Name: PATRICK WILLIAM KENT
Address: 55 MARLAND RD
COLLINGWOOD
VIC 3066
Australia
Appointment Date: 02 Aug 1965

Name: Test Tester

Executive(s) Background

Name: PATRICK WILLIAM KENT

Principals Background

Title: Managing Director

Name: Test Tester

Principals Background

CORPORATE STRUCTURE

Affiliates

MORELAND NOMINEES PTY. LIMITED,WA	74-881-7400
JIM AITKEN & PARTNERS NO 2 PTY LTD,VIC	75-136-6485

Trading Style

KENTMORE CLOTHING (MANUFACTURING) PTY LTD

KENTMORE CLOTHING

OPERATIONS

Line of Business: Manufacture of men apparel; holding company; trustee company.
Subject acts as a holding company with its subsidiaries engaged in similar operations to subject.

Specialises in: Trousers, shirts and pyjamas

Trustee: Trustee company on behalf of the Kentmore Discretionary Trust.

Exports: to New Zealand and Papua New Guinea.

Imports: from FranceItaly.

Major Clients: Myer and David Jonesa

Major suppliers: Perrson Trading
V X Yarn
Scotts Australia
Air Sea Customs (NSW) Pty Ltd

Employs: 100

Employee History:

Year	No of Employees	Reasons
2017	100	
2014	111	
2013	104	
2012	102	

Location: Occupies premises at heading address.

FINANCIAL INFORMATION

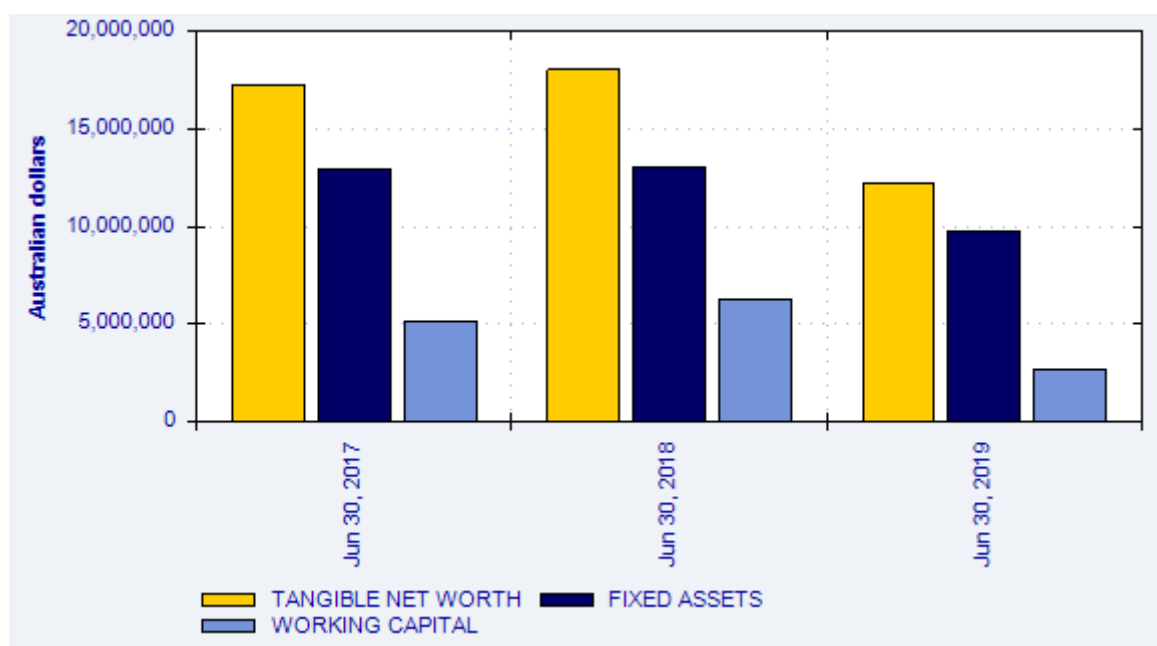
For the period ending 30 Jun 2020 the subject was shown to be a Small Proprietary Company.

As a trustee company, subject has the right to be indemnified out of trust assets against liabilities incurred on behalf of the trust. However it is not entitled to make a profit. If the liabilities incurred exceed the indemnified assets, subject is liable for the deficiency.

Accounts are unaudited.

The following Balance Sheet was obtained from subject's annual return and was received at this office on 27 Aug 2019.

Financial Graphs



Comparatives

	30 Jun 2019	30 Jun 2018	30 Jun 2017
CURRENT			
Assets	8,223,000	11,257,200	10,051,000
Liabilities	5,540,000	5,001,250	4,910,951
WORKING CAPITAL	2,683,000	6,255,950	5,140,049
OTHER			
Tangible Assets	10,097,000	13,485,408	13,458,500
Liabilities	585,000	1,700,000	1,330,500
TANGIBLE NET WORTH	12,195,000	18,041,358	17,268,049
ANNUAL SALES	83,450,000	82,564,000	78,950,250
PROFIT AFTER TAX	6,120,000	5,895,000	4,687,250
CASH	2,800,000	3,652,200	3,000,000
ACCOUNTS RECEIVABLE	5,200,000	7,100,000	7,000,000
FIXED ASSETS	9,772,000	13,085,408	12,958,000
ACCOUNTS PAYABLE	2,990,000	3,006,250	3,025,000
	30 Jun 2016	30 Jun 2015	30 Jun 2014
CURRENT			
Assets	25,108,660	23,858,273	26,526,534
Liabilities	6,005,953	9,503,616	14,229,844
WORKING CAPITAL	19,102,707	14,354,657	12,296,690
OTHER			
Tangible Assets	13,755,264	14,310,539	15,228,125
Liabilities	3,300,570	6,630,007	9,046,600
TANGIBLE NET WORTH	29,557,401	22,035,189	18,478,215
ANNUAL SALES	75,066,870	62,899,491	68,024,100
PROFIT AFTER TAX	6,131,219	4,045,052	5,359,717
INVENTORY	15,131,986	13,329,134	12,273,223
CASH	3,078,025	2,677,825	4,780,907
ACCOUNTS RECEIVABLE	6,565,889	7,491,559	9,150,446
FIXED ASSETS	13,344,632	13,903,124	14,797,712
ACCOUNTS PAYABLE	1,682,819	4,994,517	9,054,570
EMPLOYEES	123	104	102

Balance Sheet

Balance Sheet

	30/06/2019	30/06/2018
Cash & Bank	2,800,000	3,652,200
Trade Debtors	5,200,000	7,100,000
Prepayments	220,000	500,000
Due from Related Companies	3,000	5,000
Total Current Assets	8,223,000	11,257,200
Land & Buildings	4,500,000	6,285,800
Leasehold Improvements	350,000	700,000
Plant & Equipment	4,500,000	5,500,001
Motor Vehicles	380,000	550,025
Office Furniture	42,000	49,582
Future Income Tax Benefit	325,000	400,000
Goodwill	1,200,000	1,500,000
Total Non-Current Assets	11,297,000	14,985,408
TOTAL ASSETS	19,520,000	26,242,608
Trade Creditors	2,100,000	2,156,250
Other Creditors	890,000	850,000
Loans secured	450,000	95,000
Tax Liabilities	1,000,000	980,000
Provision for Employee Entitlements	1,100,000	920,000
Total Current Liabilities	5,540,000	5,001,250
Loans unsecured		1,200,000
Provision for Employee Entitlements	500,000	500,000
Provision for Deferred Tax	85,000	
Total Non-Current Liabilities	585,000	1,700,000
TOTAL LIABILITIES	6,125,000	6,701,250
NET ASSETS	13,395,000	19,541,358
Contributed Equity	13,000,002	13,000,002
Share Capital		5,741,356
Reserves		800,000
Retained Profit	394,998	
TOTAL SHAREHOLDER EQUITY	13,395,000	19,541,358
TOTAL LIABILITIES and EQUITY	19,520,000	26,242,608

FINANCIAL ANALYSIS

No financial ratios are available on this company or it's industry.

APPENDICES

Dun & Bradstreet Trade Program

Over 95 per cent of the trade references within this report are collected through the Dun & Bradstreet trade program. Companies participating in this program supply Dun & Bradstreet with their monthly debtors ledgers which are converted into individual trade references and added to the reports on a daily basis. Such references provide evidence of organisations payment habits and due to their objectivity are generally more accurate than those obtained from suppliers provided as references by the subject during the interview.

Note: In some instances, payment beyond terms can be the result of disputes over merchandise, lost invoices, etc. In certain industries such as the building and construction industry, slow

payments may often be the norm. These circumstances should be given due consideration when interpreting the subject's payment habits.

Dun & Bradstreet Court File

Information contained within this report includes court actions, summonses and judgements made over the past five years. The information contained within the court file is updated daily with data gathered from the Magistrates, County, Supreme and District Courts in each state. It should be noted that the Attorney General of NSW has prohibited the publication of Judgement Debt information obtained through the local courts until such time it is satisfied with the Data Protection Laws in NSW. As a result, for NSW the only judgement information published is that obtained through the customers of Dun & Bradstreet's Receivable Management Services.

D & B Rating Glossary

D&B Rating - The D&B Rating consists of two parts, the Financial Strength Indicator and the Risk Indicator.

For example: in the case of a **2A 4** rating, **2A** means the financial strength of the business and **4** is the risk indicator.

The **Risk Indicator** is used in conjunction with the Financial Strength Indicator. The Risk Indicator reflects D&B's opinion of the risk associated with trading with a specific business, notably the likelihood of business continuance or failure over the next 12 months. Created from expert rules systems, the Risk Indicator is refreshed whenever data is loaded onto our databases. Please see the table below for the Risk Indicators and their corresponding values.

Risk Indicators	
4 Significant level of risk	Take suitable assurances before extending credit
3 Greater than average risk	Proceed with transaction but monitor closely
2 Low risk	Proceed with transaction
1 Minimal risk	Proceed with transaction - offer terms required
- Insufficient information to assign a risk indicator	No public information or D&B proprietary information available to indicate trading activity

The **Financial Strength Indicator** is based on either Net Worth or Issued Capital. The table below contains the possible values.

Financial Strength Indicator		Range	
Net Worth	Capital	FROM	TO
5A	5AA	\$42,000,000	And above
4A	4AA	\$17,500,000	\$42,000,000
3A	3AA	\$8,400,000	\$17,500,000
2A	2AA	\$1,750,000	\$8,400,000
1A	1AA	\$840,000	\$1,750,000
A	AA	\$420,000	\$840,000
B	BB	\$241,500	\$420,000
C	CC	\$122,500	\$241,500
D	DD	\$84,000	\$122,500
E	EE	\$42,000	\$84,000
F	FF	\$24,500	\$42,000
G	GG	\$10,500	\$24,500
H	HH	0	\$10,500
Alternate Ratings Used			
N	Financial Strength is negative		
O	Financial Strength is undisclosed		
NB	New Business: Less than 24 months		
NQ	Out of Business: Business has ceased to trade		

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