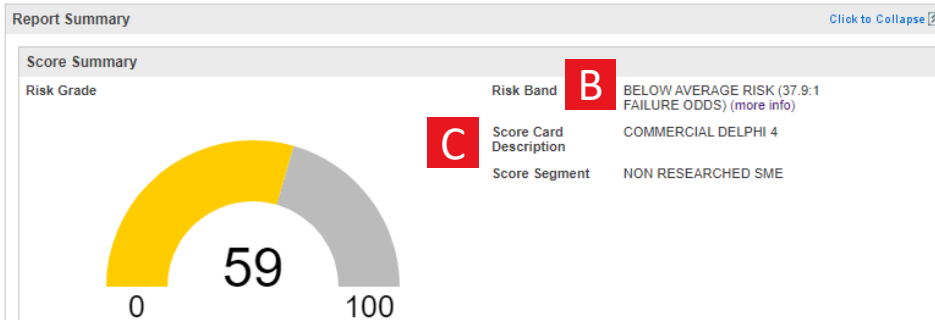


# Experian Business Profile Guide

**A**

Company Details <a href="#">(more)</a> <a href="#">Click to Collapse</a>			
Company Name	POKKEKRAAL BOERDERY (PTY) LTD	Registration Number	2013/135670/07
Report Date	2020/01/24	Registration Date	2013/08/07
Start Date	2013/08/07	Entity Type	(PTY) LTD
Financial Year	6	Financial Year Date	2014/06/30
SIC Code	11130	SICC Desc	GROWING OF FRUIT, NUTS, BEVERAGE AND SPICE CROPS
Tax Number	-	KIM Number	-
Status	ACTIVE	VAT Number(s)	4380266389



The subject is considered a below average risk, with failure odds of 37.9:1. For every 1 bad company there are 37.9 good companies at this risk band.

Commercial Delphi 4 is designed to predict the probability of business failure over a 12 month period using a combination of adverse, stability and where applicable relevant consumer information in the modelling process.

The model is dynamic, recalculating as and when information affecting the risk grade changes.

Areas influencing a poor risk grade can include:  
 \*Adverse information  
 \*New business  
 \*Lack of information

## **A** Company Details

Provides important information such as the primary business name under which the business operates. The registered operations for the business will be made available which is sourced from CIPC.

## **B** Risk Band

Identifying and acting upon the changing risk profile of customers is critical in order to ensure that relationships are effectively managed. **Below are the bands and grades:**

Risk Band	Risk Grade
Not Scored	0
Maximum Risk	1 - 35
High Risk	36 - 43
Average Risk	44 - 50
Below Average Risk	51 - 69
Low Risk	70 - 88
Very Low Risk	89 - 100

## **C** Score Card...

The SME Network Score is a credit risk scorecard developed to address the issue of the lack of rating models for thin file companies. Predicting the likelihood of delaying payments beyond 60 days past due, it is a good measure of willingness to pay.

Business Information <span>(m)</span> <b>D</b> <span>Click to Collapse</span>			
<b>Company Description</b>			
HISTORY OF THE BUSINESS: The subject was started as new by Mr M J H Clack as a family business in 1987. The members are brothers.			
Operation Details <span>(m)</span> <b>E</b> <span>Click to Collapse</span>			
<b>SIC Code &amp; Description</b> -			
<b>Import/Export</b> THE SUBJECT NEITHER IMPORTS NOR EXPORTS			
<b>Operation Description</b>			
OPERATIONS OF THE BUSINESS: The subject is involved in civil construction work, including roads, pipelines, kerbs, dams and earthworks. Paving, electrical and plumbing work is sub-contracted out. The subject operates throughout the Republic. There are no branches. No managers are employed.			
Staff Details <span>(m)</span> <b>E</b> <span>Click to Collapse</span>			
<b>Total Staff</b>	80	<b>Wages</b>	74
<b>Permanent</b>	-	<b>Casual</b>	-
<b>Salary</b>	6		
Vehicle Details <span>(m)</span> <b>E</b> <span>Click to Collapse</span>			
<b>Total Vehicles</b>	7	<b>Total Rigid</b>	-
<b>Total Cars</b>	1	<b>Total Busses</b>	-
<b>Total LDV</b>	6	<b>Total Trucks</b>	-
<b>Total Trailers</b>	-		
Contact Details <span>(m)</span> <b>F</b> <span>Click to Collapse</span>			
<b>Telephone</b>	0121150 2883	<b>Fax</b>	0121150 2882
<b>Cell</b>	-	<b>Region</b>	GAUTENG
<b>Physical</b>	PLOT 12 , ANA LANDBOU HOEWES , BRITS , NORTH WEST , 0250	<b>Postal</b>	POSBUS 1821 , GROENKLOOF , 0027
<b>Street</b>	BLOK A MOMENTUM PARK , NICOLSONSTRAAT 105 , BROOKLYN , 0181		
Auditor Details <span>(m)</span> <b>F</b> <span>Click to Collapse</span>			
<b>Auditor Name</b>	COETZEE JOHNSON		
<b>Auditor Type</b>	ACCOUNTANT		
<b>Auditor Status</b>	CURRENT		

## C Score Card continued....

Scorecard	Description
1	Researched SME
2	Researched Non SME
3	Non researched SME
4	Non researched Non SME
5	Company listed on JSE
6	Limited commercial information

## D Business Information

Provides historical information of how the business was started.

## E Operation/Staff and Vehicle Details

Provides a brief view of the company's operational function and details on the staff and vehicles if available. The search also identifies the industry of the business, adding to information which can be used when making risk assessments.

## F Contact/Auditor Details

If the contact details have been made available it will display the information. Knowing the auditor status is vitally important for companies for fraud prevention and analysis of a company's operations.

Surname and Initials	ID Number	Date of Birth	Occupation	Date Appointed	Status	Status Date
CLACK, GW	3803025088000	1938/03/02	-	1991/11/06	ACTIVE	1991/11/06

First Name(s)	GEORGE WILLIAM	Previous Surname	-
SA Resident	YES	Country	-
Type	MEMBER	Designation	-
Interest Size	33	CM29 Date	-
Members Contribution	1000	CK1-2 Date	1991/11/06
Contribution Type	-	Director Indicator	MEMBER
Share Percentage (%)	33.33	CIPC Confirmed	Y
CIPC Confirmed Date	2020/01/29	Experian Confirmed	Y
Experian Confirmed Date	-		
Residential Address	OUWAPADSTRAAT 56 , IFAFI , 0260		

Name	KIM No	Reg Number	Judgments	Business Status	Director Status
CASHAN CIVILS C C - IN FINAL LIQUIDATION	361013	199801882023	Y	FINAL LIQUIDATION	ACTIVE
KHOMONANI BUILD AND SUPPLY C C	2302029	200406119823	N	AR DEREGISTRATION FINAL	ACTIVE
METAL 2000 C C	1222731	199101854023	N	AR DEREGISTRATION FINAL	ACTIVE
WHICA MARKETING SA (PTY) LTD	1356976	199400987807	N	AR DEREGISTRATION FINAL	ACTIVE

Type	Bond Amount 3 (R)
MORTGAGE / PROPERTY BOND	-

Asset	Bond Registration Date
ERF 529 AMANDASIG EXT 2	-

Bond Holder	Bond Number	Deeds Office
ABSA BANK LTD	B64314/1992	PRETORIA

Type	Bond Amount 1 (R)	Bond Amount 2 (R)
MORTGAGE / PROPERTY BOND	31,500	-

## G Directors

When searching on the company the report will show you all the present appointed directors and other companies they hold directorships too; including their previous business interests.

## H Judgments

A court judgment will be made available if the director in his personal capacity has any judgments. This will remain on the credit report for five years.

Listed are judgment codes and description

Value	Long Description
ABD	ABANDONMENT
ACC	ACCOUNT
ACD	ACKNOWLEDGEMENT OF DEBT
ADJ	ADJOURNED
ADV	ADVERTISEMENT
AGR	AGREEMENT
ALP	APP LIQ POSTPONED
APA	APP ADJOURNED
APC	APP OF CURATOR
APE	APP EXTENDED
APP	Application Postponed
ARR	ARREARS
ASE	APP SEQ EXTENDED
ASP	APP SEQ POSTPONED
ASS	ASSESSMENT
ATA	ASSESSED TAX
BON	BOND
BRT	BUSINESS RESCUE TERMINATED
CAN	CANCELLED
CBR	CREDITORS BUSINESS RESCUE
CHQ	CHEQUE
CR	CREDIT
CUR	CURATORSHIP
DCH	DISHONoured CHEQUE
DEF	CASE POSTPONED UNTIL DEFENCE

DIS	DISCHARGED
DMG	DAMAGES
DRR	DEBT REVIEW REHABILITATION
EJE	EJECTMENT
ENR	ENRICHMENT
EQP	EQUIPMENT
ETA	EMPLOYEES TAX
FLQ	FINAL LIQUIDATION
FSQ	FINAL SEQUESTRATION
FWU	FINAL WINDING UP
GDS	GOODS
GS	GOODS SOLD
GSD	GOODS SOLD & DELIVERED
GST	GENERAL SALES TAX
HIR	HIRING
HP	HIRE PURCHASE
HPA	HIRE PURCHASE
ISA	INSTALMENT SALE
ITA	INCOME TAX
JMT	JUDICIAL MANAGEMENT
LES	LEASE
LEV	LEVIES
LIQ	LIQUIDATION
LQP	LIQUIDATION POSTPONED
MAT	MATERIAL
MBO	MORTGAGEBOND
ML	MONEY LENT
MNO	MONEY OWING
MON	MONIES

## I Security and Bonds

Having insight into bonds and securities for the director of the associated company isn't directly linked as long as the security is not held against the stability of the company.

**Subsidiaries (1)** (J) [Click to Collapse](#)

CLACK CONSTRUCTION (PTY) LTD - 1 of 1			
<b>Association</b>	ASSOCIATE COMPANY COMMON PRINCIPALS	<b>Business Name</b>	CLACK CONSTRUCTION (PTY) LTD
<b>Country</b>	SOUTH AFRICA	<b>JSE Name</b>	-
<b>KIM Number</b>	000000000	<b>Activity</b>	CONSTRUCTION AND PLANT HIRE
<b>Share Percentage</b>	-		

**Premises Details (1)** (K) [Click to Collapse](#)

Premises - 1 of 1			
<b>Type</b>	PRIVATE RES & OFFICE	<b>Purchase Date</b>	1987/01/12
<b>Location</b>	AGRICULTURAL AREA	<b>Erf Number</b>	PLOT 12
<b>Owner Indicator</b>	OWNED	<b>Erf Size</b>	2,1396 HECTARES
<b>Owner Name</b>	-	<b>Erf Value (R)</b>	450,000
<b>Floor Area</b>	-	<b>Title Deed</b>	T65942/1987
<b>Lease Expiry Date</b>	-	<b>Deeds Office</b>	PRETORIA
<b>Purchase Price (R)</b>	106,000		

**Bond Details (1)** (L) [Click to Collapse](#)

Bond - 1 of 3			
<b>Type</b>	MORTGAGE / PROPERTY BOND	<b>Bond Amount 3 (R)</b>	-
<b>Asset</b>	-	<b>Bond Registration Date</b>	-
<b>Bond Holder</b>	LOMBARD GUARANTEE	<b>Bond Number</b>	B53007/1997
<b>Bond Amount 1 (R)</b>	100,000	<b>Deeds Office</b>	PRETORIA
<b>Bond Amount 2 (R)</b>	-		
<b>Comments</b>	NO INFORMATION AVAILABLE.		

**Financial Details (1)** (L) [Click to Collapse](#)

Financial Description
TELEPHONIC FINANCIAL INFORMATION As at 18/08/1997 Sales terms are progress payments at 30 days. The principals have signed personal sureties to the bank. The debtors are not ceded nor is the debtors book factored. The subject does not insure its debtors ledger. A minimal amount of stock is held. There are no directors loans. The subject has an overdraft facility of R150 000 which is utilised and is secured. Further financial information was not made available.

## J Subsidiaries

When searching on the company the report will show you all the present appointed directors and other companies they hold directorships too; including their previous business interests.

## K Premises

This gives insight for properties registered against the business or alternatively may be leased. If the property is registered it will be indicated as "OWNED" or if leased indicated as "LEASED". The purchase date, price and title deed information will be made available.

## L Bond and Financial Details

Having insight into bonds and securities for the director of the associated company isn't directly link as long as the security is not held against the stability of the company.

**Bank Details** (M) [Click to Collapse](#)

<b>Terms</b>	30 DAYS	<b>Report Date</b>	1997/08/29
<b>Bankers</b>	STANDARD BANK, SOUTH AFRICA	<b>Enquiry Amount (R)</b>	100,000
<b>Branch</b>	BRITS	<b>Date Of Last R/D</b>	-
<b>Account Number</b>	033213593	<b>Amount Of Last R/D (R)</b>	-
<b>Account Holder</b>	-	<b>Account Date</b>	1989/11/10
<b>Bank Code &amp; Description</b>	C - GOOD FOR NORMAL BUSINESS ENGAGEMENTS.	<b>Number Of RD's (Return to Drawers)</b>	-
<b>Comments</b>	-		

**Historical Bank Code Details (10)** (M) [Click to Collapse](#)

Date	Bank Name	Branch Name	Account No.	Enquiry Amount (R)	Terms	Bank Code	RD's
1997/08/15	STANDARD BANK, SOUTH AFRICA	BRITS	0333313593	50,000	30 DAYS	C	00
<b>Comments:</b> NO INFORMATION AVAILABLE.							
1995/10/11	STANDARD BANK, SOUTH AFRICA	BRITS	033213593	75,000	30 DAYS	C	00
<b>Comments:</b> NO INFORMATION AVAILABLE.							
1995/05/10	STANDARD BANK SOUTH AFRICA	BRITS	033213593	20 000	30 DAYS	C	00

**Trade References** (M) (N) [Click to Collapse](#)

**Total References:** 12

Reference Detail (12)

Reference - 1 of 12			
<b>Date</b>	2019/06	<b>Terms Given</b>	30
<b>Number</b>	1	<b>Terms Taken Description</b>	30
<b>Years Known</b>	12	<b>Payment Code Description</b>	THE ACCOUNT IS PAID ON DUE DATE.
<b>Average Monthly Purchases (R)</b>	-	<b>Credit Limit (R)</b>	-
<b>Amount Overdue (R)</b>	-	<b>Securities</b>	-
<b>Insurance</b>	-		
<b>Comments</b>	THE SUPPLIER STATED THAT THE		

## M Bank Details and Historical Bank Codes

Below are the bank codes and related descriptions

Code	Bank Code Description
A	Undoubted for all business engagements
B	Good for all business engagements
C	Good for normal business engagements
D	Good for moderate business engagements
E	Figure too high
F	Financial position unknown
G	Occasional extensions and dishonoured papers
H	Numerous extensions and dishonoured papers
I	Account no on file
J	Code not received
K	Financial position unknown, occasional dishonours
3	Good for amount of enquiry, occasional dishonours
4	Figures too high, occasional dishonours
5	Good for amount of enquiry, frequent dishonours
6	Figure too high, financial position unknown
7	Figure too high, frequent dishonours
8	Fair Trade Risk, with occassional RD's
9	Financial position unknown, frequent dishonours

## N Trade References

Trade reference are also known as credit references, especially in context by business credit bureaus. Trade references allow credit bureaus to evaluate your creditworthiness based on payment history.

**Judgments** [\(more info\)](#) [Click to Collapse](#)

**Judgment Details**  
No information available.

**Notarial Bonds** (2) **O**

Date	Bond Number	Mortgagee	Mortgagor	Amount (R)
20180703	15970/2018	VINCEMUS INV PTY LTD	LAND & AGRICULTURAL DEVELOPMENT BANK OF	130,000,000
20160304	6039/2016	VINCEMUS INV PTY LTD	LAND & LANDBOU ONTWIKKELINGSBANK VAN SUI	120,000,000

**Sales and Transfer**  
No information available.

**Last Assessment** (1) **P** [Click to Collapse](#)

Provides the Experian summary of the company's credit worthiness. [Click here for more information on the data included in this section.](#) [close](#)

<b>Enquiry Date</b>	2019/06/06
<b>Enquiry Amount (R)</b>	100,000
<b>Enquiry Terms</b>	30 DAYS
<b>Comments</b>	THE SUBJECT IS VERY WELL ESTABLISHED.

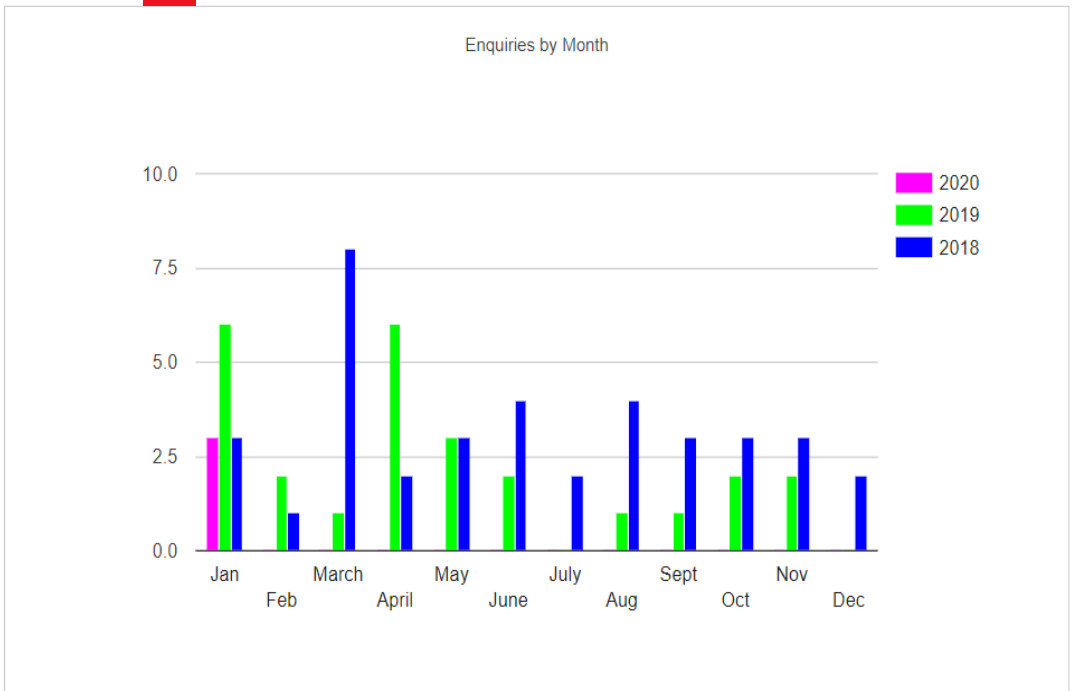
## **O** Notarial Bonds

A notarial bond is a form of credit security that is registered at the Deeds Office over movable property; and in the case the "Mortgagee" is the associated company that lends money from the "Mortgagor" over the movable property.

## **P** Latest Assessment

If the company you searched on had a recent enquiry it will be displayed providing that it was researched by Experian.

Enquiry History Q Click to Collapse



Year	Highest Enquiry (R)	Lowest Enquiry (R)	Average Enquiry (R)
2020	-	-	-
2019	1,500,000	100,000	800,000
2018	-	-	-

Ledger Information(24) R Click to Collapse

Period	Debtors	Late	Balance(R)	Late(R)	%	30(R)	60(R)	90(R)	120(R)	150(R)	180(R)	210(R)	240(R)	240+(R)
2017/12	8	5	712,106	113,808	15	386,155	212,143	29,720	83,460	-	628	-	-	-
2018/01	10	5	187,578,671	219,104	-	187,289,361	396,607	-192,555	84,975	-	283	-	-	-
2018/02	12	4	182,008,743	388,546	-	181,380,039	240,158	304,868	83,395	-	283	-	-	-
2018/03	10	6	178,600,717	144,230	-	178,381,446	68,071	62,546	88,371	-	283	-	-	-

## Q Enquiry History

A company which has been researched and interviewed by Experian will have the enquiry history which includes the enquiry amount. If not researched it will only display the enquiry history.

## R Ledger Information

Credit risk is a growing challenge for businesses of all sizes, with many organisations citing bad debt as one of the most serious issues they face today. Business is becoming increasingly aware that their financial health is only as secure as that of their customers and that unresolved credit issues within their customer base can leave them dangerously exposed.

Key benefits of Ledger Information includes the ability to:

1. See the total cost of overdue debts at single or multiple group level across the business.
2. See whether you are being paid as quickly as other suppliers.
3. Get a fresh view of your total risk exposure
4. Prioritize collection strategies and expose real cost of overdue debt.
5. Reduce financial risk and fraud, and help make swift collections decisions through access to current and historical ledger information.
6. Highlight and calculate total risk exposure, including over-exposure at regional, group and at consolidated level across linked companies
7. Identify those customers who are paying you slower than their other suppliers
8. Reduce analysis time and reallocate reporting and analysis and track performance.
9. Identify creditworthy prospects and assess credit performance.