

PRIMA Risk

Customer : SAMPLE
 Attn. : SAMPLE
 Your references : SAMPLE

Request date : dd/mm/yy
 Response date : dd/mm/yy

GENERAL INFORMATION

732 032 545 -
 FRANCE SA

Head office : 1 RUE DU I4 FRANCE
 12345 HANGENBIETEN - FRANCE

Logo :
 Legal status : LIMITED COMPANY

Commercial brand :

Registered capital : 800 000,00 EUR

Phone number : +33 (0)3 44 33 22 11

Date of creation : 01/01/1900

Staff : 36

Fax number : +33 (0) 3 44 33 22 11

Commercial Registrar Number : 12 7 8B12345 Strasbourg (67)

Intracommunity VAT Number : FR 90 123456789

Internet website : <https://www.FRANCE.com/>
 E-mail address : simon.guillaume@FRANCE.com

RISK ASSESSMENT

CASH FLOW : SEE COMMENTS

REQUESTED CREDIT: MAXIMUM

PAYMENTS : REGULAR

OUR ADVICE: 250 000 €

PAYMENTS FAILURE : NONE

GCI GRADE: 14 / 20

Risque Fort	Risque	Risque Faible
0 1 2 3 4 5 6	7 8 9 10	11 12 13 14 15 16 17 18 19 20

SUMMARY

FRANCE is a company which is involved in the design, manufacturing and offers complete solutions in terms of vehicles and services in the Defence and Security sectors.

It is a company which historically works with the French State and many foreign states and which has a reputation and a solid base on the defence armaments sector.

Its financial structure was not accessible to us but it honours its commitments and can rely on a solid group, which gives it the confidence of its partners.

The sustainability of the company does not seem to be called into question in the medium term, the current geopolitical conjuncture is all the more favourable to it.

Considering the elements in our possession, commercial relations are possible.

WARNING :

The credit advice mentioned in this study does not take into account the impact of the COVID-19 coronavirus epidemic on economic activity in France.

In this context, it will be advisable to remain extremely vigilant in your commercial relations with this company and to follow its financial situation very closely according to the evolution of events.

BACKGROUND / LEGAL INFORMATION

No legal proceedings have been brought to our attention.

BUSINESS ENVIRONMENT

NAF Code : 1234Z **Field :** CONSTRUCTION DE VEHICULES AUTOMOBILES

Business activity : CONSTRUCTEUR DE VEHICULES ET ENGIN MILITAIRES

Main suppliers :

ACTEMIUM

FRANCE designs, manufactures and offers complete solutions in terms of vehicles and services in the Defence and Security sectors.

FRANCE is a private company which is mandated by the French State to supply the French army with military defence vehicles and devices.

The company has developed over the past 40 years a whole range of vehicles and technical solutions for the armed forces around the world.

It has a set of resources dedicated to the design, development and validation of products for defence and security use. These resources include, among other things, a design office, calculation, testing, prototyping and quality services.

FRANCE shares its means of production with the other subsidiaries of its parent company FRANCE. These resources are located at the Duppigheim site in the Bas-Rhin.

FRANCE is today :

- one of the main European exporters of wheeled armored military vehicles,
- one of the world's largest producers of riot vehicles of the VID type (Response and Dispersion Vehicles with water cannons),
- a major designer and manufacturer of armored cabins,

SIFRAME is a French company of international renown which offers personalized solutions to the needs of each client country and which offers cutting-edge service.

FRANCE offers a whole range of equipment and vehicles:

- Transport and Breakdown Systems, including :

- Heavy Duty Heavy Duty Trucker (PPLD)

The PPLD, protected or not, is the latest generation all-terrain recovery vehicle for the French Army. The PPLD combines the troubleshooting, towing and evacuation functions of immobilized vehicles as well as the handling of heavy loads.

- Multipurpose Logistics Carrier (PPLOG)

The PPLOG is an 8x8 logistics transport vehicle, protected or not, which is distinguished by its articulated arm and its loading capacities.

The PPLOG is equipped with an autonomous system allowing the loading, the transport of trays and 20' containers as well as their transfer on its Logistic Trailer (RLOG).

Thus constituted, this truck, trailer and flatbed assembly forms the latest generation PPLOG / R (Polyvalent Logistics Carrier with Trailer) logistics convoy of the French Army.

- Heavy Recovery Vehicle (HRV)

The HRV is the latest generation 8x8 all-terrain recovery vehicle. It is equipped with an armored, pressurized cabin and TV-operated weaponry.

The HRV combines the functions of recovery, towing and evacuation of heavy vehicles with immobilized wheels.

- Armored Command and Support Vehicles including :

- Radar shelter carrier (IMCP), Command shelter shelter (PCP) and Carrier (RELOADER). The 6x6 FRANCE IMCP carriers are high-mobility all-terrain trucks designed for extreme applications.

- Combat vehicles including :

- Armoured Ambulance (ARAM)

ARAM is a mobile and highly protected 4x4 ambulance.

- Armoured Infantry Vehicle (ARIVE)

L'ARIVE, is a high mobility, modular 4x4 vehicle that can transport a crew of 10 to 12 people (10 + 2). The ARIVE is now available in several versions: Troop Transport, Command Post and Ambulance.

- Special forces vehicle (VENPIR)

The VENPIR is a 4x4 rapid intervention vehicle, Special Forces type, reaching a speed of 110km / h. This high mobility vehicle allows the projection of a crew of 2 to 5 men on an intervention area.

- Multi Purpose Combat Vehicle (MPCV)

The MPCV is a high mobility, modular 4x4 protected vehicle designed for a crew of 4 to 10 men. It is available in 4 versions: Troop Transport, Command Post, Anti-Aircraft Shooting Vehicle and Ambulance.

The MPCV allows the implementation of the anti-aircraft weapon system MBDA MISTRAL thus constituting a homogeneous mobile unit.

- Light Air Vehicles including :

- FARDIER (FL500)

The Fardier, a light, all-terrain transportable air-transportable, jettisonable and heliport vehicle, is intended in particular to increase the ground mobility of airborne troops, especially after their parachuting.

- Light Aeromobile Vehicle (VLA)

The VLA is a light 4x4, multifunction vehicle designed to meet the requirements of modern airmobile manoeuvring. The VLA has been specially designed to be able to embark on its own inside the NH90 helicopter.

- V.I.D including :

- Riot vehicle (VID 12000 - VID 12000 S- VID 5000)

The vehicles in the VID range are specially designed to carry out riot missions without taking on the provocative aspect of military equipment.

- Tank Carrier Semi-Trailers :

- Semi Military Tank Carrier (SMC)

Military tank semi-trailers from the SMC range are payloads of up to 70 tonnes.

- Armoured Door Semi-Trailer (SRPB)

The Armoured Door Semi-Trailer (SRPB) designed to transport the LECLERC tank.

- Logistics Trailers :

- Logistics trailer (RLOG)

The RLOG is a 2-axle military trailer with articulated drawbar. It can be loaded and unloaded, from a removable tray or from an ISO 20 'shelter (with or without rollers), thanks to the PPLOG hydraulic arm.

Thus constituted, this truck, trailer and flatbed assembly forms the latest generation PPLOG / R (Multipurpose Logistics Carrier with Trailer) logistics convoy from the French Army.

All of its machines are used by the army and are used today in service in mainland France and in OPEX.

In addition FRANCE supplies many foreign armies, recently the Alsatian SME has just won a contract of € 31.9M for the production of 28 recovery vehicles for the benefit of the Belgian army.

France is the third largest supplier of weapons to Saudi Arabia (4.3% of Saudi imports) over the 2015-2019 period, behind the United States (73%) and the United Kingdom.

It is also the second largest supplier of weapons to the United Arab Emirates (11 +% of UAE imports), over the same period, behind the United States (68%) and ahead of the Netherlands (3.4%).

FRANCE imposes its machines in many countries and especially on the armed conflicts.

In particular, it has supplied the equipment and continues to supply the conflict area in Yemen.

This leading position gives it a leading international position and of great value for the requesting countries.

Its activity is flourishing given the current context and the multiplicity of geopolitical tensions.

Its main competitors are:

Tatra, Iveco, Scania, Thales, Nexter, Arquus.

The company publishes its balance sheets under total confidentiality, we do not have financial data concerning it.

But its activity is important.

MANAGEMENT

M. Simon Simons - 03/02/1932 - Président du Conseil d'Administration

Other companies: President - 4123 456 789 – FRANCE SA - - - FRANCE
Manager - 123 456 789 - FRANCE SA - - - FRANCE
President - 123 456 789 - FRANCE SA - - - FRANCE
President – 123 456 789 - FRANCE SA - - - FRANCE

SHAREHOLDERS

SIREN	NAME / COMPANY NAME	CITY / COUNTRY	%
123 456 789	FRANCE SA	HANGENBIETEN / FRANCE	0,00

The ultimate parent company of the group is FRANCE SA (123 456 789), located at 1 rue du I4 france, 67980 france.

FRANCE is a French private group, global specialist for over 50 years in the design, manufacture and marketing of goods transport systems.

The FRANCE group is today 2,000 employees worldwide, a development centre of more than 120 engineers and technicians, factories in Turkey, China, the United States, and Mexico.

FRANCE ensures its position as world leader on the car transporter market, develops its innovative piggyback activity and promotes projects in the service of sustainable mobility.

Several core businesses drive the group with:

FRANCE Automotive: world leader in car transporter vehicles offering reliability, performance and longevity.

FRANCE rail system: benchmark piggyback technology with wagons

FRANCE UIC for the safe and economical transport of standard road semi-trailers on the European rail network.

New mobility: department focused on public transport and urban mobility solutions, cleaner, quieter and more connected.

The FRANCE group has several subsidiaries, including:

- FRANCE INDUSTRIE which employs more than 1000 people,
- FRANCE INC
- FRANCE SA

FRANCE works in partnership with its sister company FRANCE (formerly FRANCE) on numerous contracts.

FRANCE INDUSTRIE key figures:

- Turnover 280,049,177 €
- Equity 86,534,292 €
- Net income € 39,256,143

As of 12/31/2018, its financial structure was solid with equity of € 86,534,292 representing 46.38% of total assets, which amounted to € 186,561,287.

Thus, the company has an equity / total balance sheet ratio of 46.38%, which gives it a strong financial surface compared to its level of debt.

Indeed, some financial circles recommend a minimum ratio of 20%, with an alert threshold of 15%.

The FRANCE group in a few figures:

- € 624 million in turnover in 2017,
- 80% turnover made from exports,
- 2,000 employees, including 1,400 in France and 15 nationalities in the Group.

The group's financial structure is solid.

In addition, the President of the group is also head of the FRANCE group, with 70 years of expertise, he works in the automotive industry.

Today, the FRANCE group is the European leader in automotive logistics and is among the top 10 international players for multimodal supply chain solutions.

FRANCE relies on a global network of 15,000 employees in 47 countries.

The Group, which recorded revenue of 4.6 billion euros in 2018, enjoys good financial stability.

SECONDARY ESTABLISHMENTS

The company has a secondary establishment:

Industrial plant
Avenue de la FRANCE
Z.A. de la FRANCE
67120 FRANCE

BACKGROUND / LEGAL INFORMATIONS

NONE

BANKS

UNKNOWN

The banking partner could not be identified.

Payment experience:

100% of the invoices analysed are paid on the due date or a maximum of 30 days after,
The company pays its invoices on time.