

EQUIFAX[®]

 **Corporate**
Scorecard
From Equifax

Your partner for expert,
independent financial risk assessment.





Corporate Scorecard is Equifax's financial analysis and ratings service, specialising in assessing financial risk.

Your partner for expert, independent financial risk assessment

Effective risk management is critical to achieving business objectives and minimising uncertainty. During tender and procurement situations, it is important to take an in-depth look at the financial viability and capacity of any potential business partners. To do this effectively, your decisions need to be based on high quality information and authoritative, reliable analysis.

Corporate Scorecard is Equifax's financial analysis and ratings service, specialising in assessing financial risk. Our proven track record is backed by a commitment to consistency and accuracy, empowering you to make important financial decisions with confidence.

When should I use Corporate Scorecard?

You can use Corporate Scorecard's financial viability assessments to support a variety of different business activities:

- **Procurement and contracting:** Mitigate unforeseen risk by selecting suppliers and partners with sound financial history.
- **Credit:** Minimise bad debt and the costs associated with debt recovery. Mitigate risk exposure by setting credit limits appropriate for specific customers.
- **Grants and project co-funding:** We can help ensure the required access to finance is obtained and that public funds are used effectively.

Corporate Scorecard is a licensed Credit Ratings Agency and is authorised by the Reserve Bank of New Zealand to issue ratings for non-bank deposit takers. Credit ratings can be used:

- Within financial markets to evaluate an issuer's financial capacity to repay debt.
- To provide invaluable intelligence into a company's creditworthiness, assisting in making commercial contracting decisions.

Information you can trust

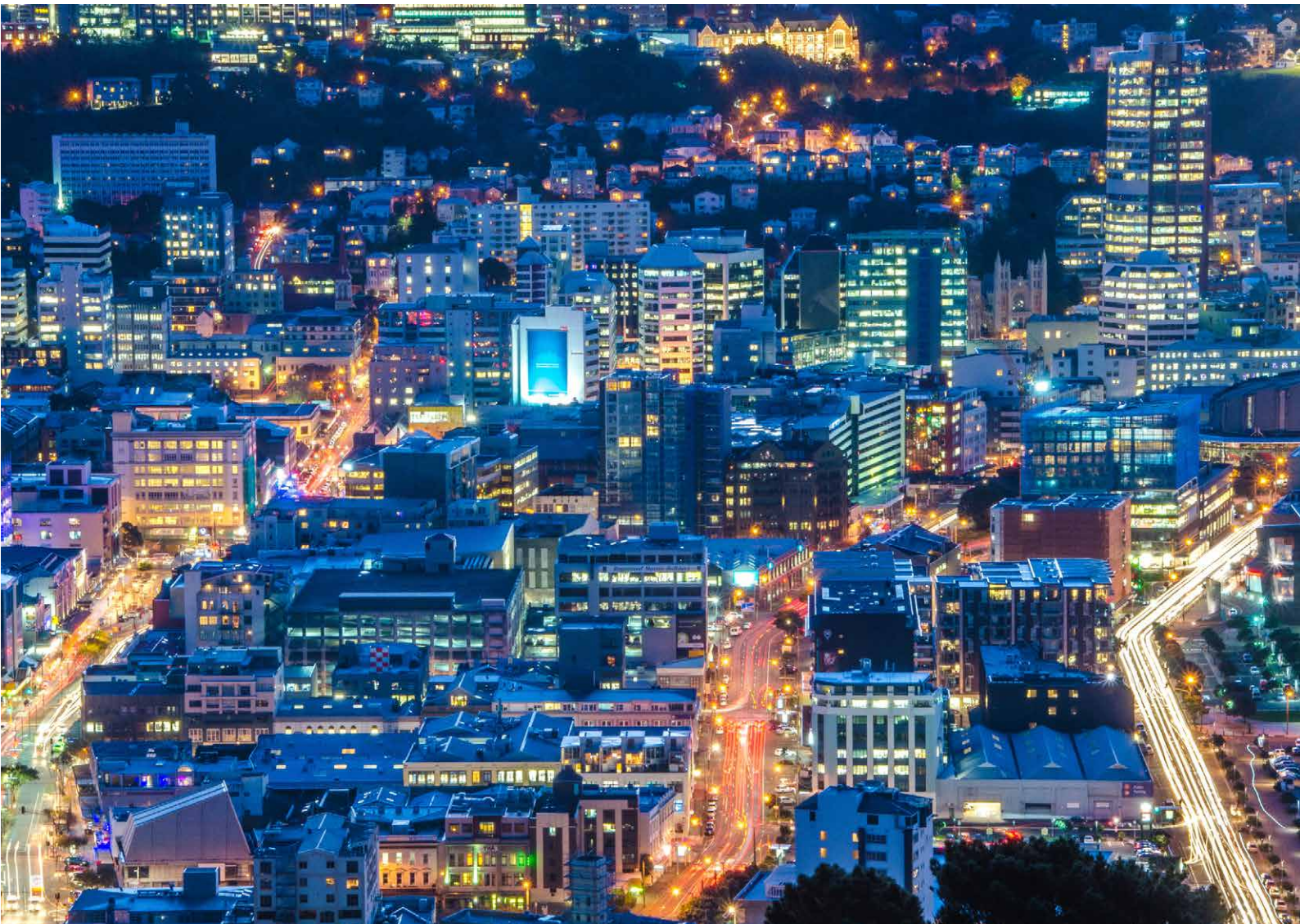
Corporate Scorecard's financial viability assessments are evidence based, enabling confident decision-making. There are four financial viability assessment options available, catering to different engagement needs.

Concise Financial Assessment: Provides a score and pass/fail assessment based on historical credit and financial statement information. The report includes a recommended credit limit and contract duration.

Standard Financial Assessment: Covers the same information as the Concise Financial Assessment with the addition of primary risk factors based on the scope of the review, industry benchmark analysis and current and previous contract performance.

Detailed Financial Assessment: Analysis extends to an organisation's viability and capacity to undertake the engagement, highlights key issues and provides suggestions for risk mitigation and benchmarks the organisation across broader industry benchmarks.

Advanced Financial Assessment: A deeper assessment of the areas covered in the Detailed Financial Assessment, and in addition provides a professional opinion of an organisation's financial viability and capacity to complete specific contractual requirements and ongoing sustainability measures.



Forward-looking assessments designed to deliver an early warning of financial distress.

A standardised business benchmark

Our credit ratings team are highly qualified and experienced ratings professionals holding Chartered Financial Analyst or Chartered Accountant qualifications. We provide forward-looking assessments supported by invaluable industry intelligence and superior forensic and risk diagnostics. Credit ratings are supplemented with probabilistic assessments of default over the short, medium and long-term, designed to deliver an early warning of financial distress.

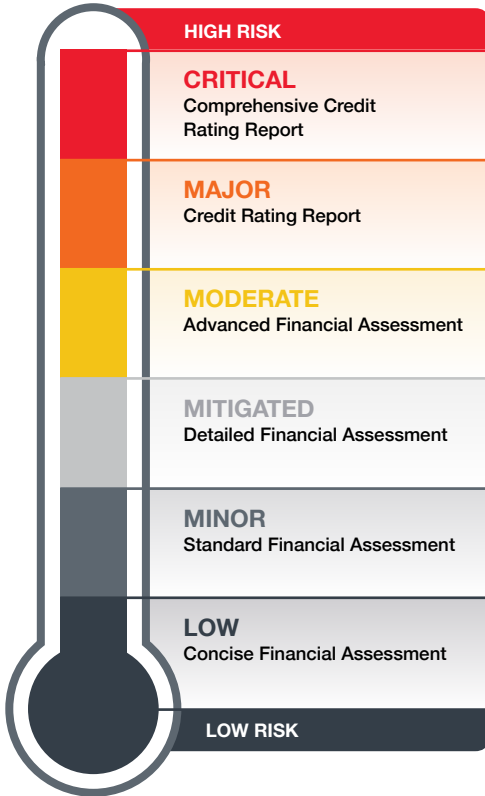
There are two credit ratings reports available:

Standard Credit Rating Report: A forward-looking view of cashflows and probability of default with a three-year outlook. Includes detailed risk mitigation and sector specific benchmarking.

Comprehensive Credit Rating Report: A forward-looking view over an expanded time horizon. Risk mitigation framework supplemented with personalised advisory service.



Choose the report to suit your requirements



Report	Suitable for	Impact of default
Comprehensive credit rating report	Commercially significant, strategically important or long term engagements	CRITICAL
Standard credit rating report	Large or multi-year contracts	MAJOR
Advanced financial assessment	Medium sized contracts and/or multi-year engagements	MODERATE
Detailed financial assessment	Small to medium sized contracts	MITIGATED
Standard financial assessment	Small or short term contracts	MINOR
Concise financial assessment	Pre-screening and annual reviews of contracts	LOW

At your fingertips

Ordering reports is quick and easy through our secure online portal. Standard delivery is 5-10 working days but if your need is urgent, you can take advantage of our priority service.

Benefits of using Corporate Scorecard

- Protect the reputation of your brand
- Reduce supply chain risks
- Win and retain the right customers
- Improve management control and effectiveness
- Meet internal and external compliance and audit commitments
- Support capital raising and/or borrowing requirements
- Source of competitive advantage

To get started, call us or register at corporatescorecard.co.nz

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