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Credit and Risk Evaluation

ROMA provides analyzed credit information (Credit Report) for Financial Executives, Credit Managers with business objectives to increase cash flow, lower bad debts and achieve higher profit margin for their companies. ROMA values credit risk in both qualitative and quantitative approach by utilizing Roma Credit Rating®, a rating formulated from over 20 business attributes, to evaluate the risk level of the subject companies.

- Confirm business existence and ascertain its scale of operation
- Set credit terms with reference to Roma Credit Rating®
- Reference for financial modelling for IFRS 9 Expected Credit Loss (ECL)
- Confirm litigation records and registration filings
- Evaluate business financial standing and operation model
- Provide comprehensive industry forecast and analysis

Company Profile

Roma Group Limited (together with its subsidiaries, "ROMA") is a Hong Kong listed company (HKEx Stock Code: 8072). ROMA provides diversified services with the highest standards of professionalism, including business and intangible assets valuation, risk advisory, natural resources consultation, financial instruments valuation, property valuation, purchase price allocation, machinery and equipment valuation, work of art valuation, risk advisory, ESG (environmental, social and governance) reporting and credit and risk evaluation.

Information Quality - fresh, accurate and fit for purpose

In addition to providing reasonably priced reports in an expeditious manner, ROMA presents the most up-to-date, accurate and fit for purpose information to assist you in making the most important credit decision.

Professional experts in ROMA have over 20 years of extensive experience in the credit information industry, thereby ensuring the quality of services rendered. Apart from offering credit reports, ROMA is also specialized in providing consulting services in credit scoring, credit limit recommendation, credit management, credit policy and internal control services.

ROMA		Credit Risk Evaluation	
QUICK VIEW			
ROMA Credit Rating®		C	
Score	Score Range	Description	Guide to Interpretation
66	46-70	Moderate	Proceed transaction with continuous monitoring
PERFORMANCE			
CREDIT RISK EVALUATION PARAMETERS		WEIGHTED %	SCORE
Company Scale Company size in terms of its local & group employee size, whether Subject has branches, factories or operation sites across region(s).		22	13
Litigation Record Recorded as defendant in last 10 years: Court type & actions nature; Recorded as plaintiff in last 10 years: Liquidation filings in last 3 years		20	14
History & Background Years of establishment (business records), legal type & structure; Paid up capital; Parent & Group company's support		18	10
Industry & Business Outlook Industry performance and forecast; Business operation trend; Management's experience & background; Customer base;		16	10
Premises Condition The registered office's ownership, or rent through its directors; Any mortgage records found; The premises condition, size and location		14	10
Financial Strength Profitability, Cash Flow & Liquidity, Liabilities, Operation Efficiency, Sales growth, Asset Value		10	--
		TOTAL SCORE	59
		ADJUSTED SCORE	66
		Subject's ROMA Credit Rating®	C
Strength of each rated element in ROMA's Scorecard			
Industry & Reference Guide Scores are in accordance with the matrix of industry, operation, litigation records. Each attribute has been scored and weighted with rule-based model to produce a most consistent and accurate result. This quantitative measurement provides a direct and easy-to-understand approach to reflect the risk level of a business.			
Score Range	Rating	Description	Guide to Interpretation
89+	A	Lowest Risk	Proceed transaction and extend credit where necessary
71-88	B	Lower than average	Proceed credit transaction
46-70	C	Moderate	Proceed transaction with continuous monitoring
31-45	D	Higher than average	Proceed transaction with guarantee or secured assets
0-30	E	Highest Risk	Review the case and take in-depth investigation
End of This Section			
Address		1/F, Po Chai Industrial Building, 28 Wong Chuk Hang Road, Aberdeen, Hong Kong	
Director			
Type of Director	Individual		
Name in Chinese	陳雲珍		
Name in English	CHAN Marie Olimpia Oi Ling		
Address	1/F, Po Chai Industrial Building, 28 Wong Chuk Hang Road, Aberdeen, Hong Kong		
Identification	HKID: A29XXXXX		
Litigation Record	High Court	Clear	Small Claims Tribunal
	District Court	Clear	Lands Tribunal
		Clear	Clear
Director			
Type of Director	Individual		
Name in Chinese	陳雲珍		
Name in English	CHEN Yick Lun Philip		
Address	Flat A, 15/F, Block 6, La Cite Noelle, 1 Ngan O Road, Tseung Kwan O, Hong Kong		
Identification	HKID: C99XXXXX		
Litigation Record	High Court	Clear	Small Claims Tribunal
	District Court	Clear	Lands Tribunal
		Clear	Clear