

KENTMORE CLOTHING (MANUFACTURING) LIMITED

Street Address: 3 Kingston St, Auckland, North Island
Tel: 09 458248244
D-U-N-S Number: 59-012-4475
Subsidiary of: KENTMORE CLOTHING (MANUFACTURING) PTY LTD, Australia

IDENTIFICATION & SUMMARY



IDENTIFICATION

HEAD OFFICE

Street Address:	Tel:	Email Address:
3 Kingston St Auckland North Island	09 458248244	kentomore@kentmore.com.au

SUMMARY

Subsidiary of: KENTMORE CLOTHING (MANUFACTURING) PTY LTD of AUSTRALIA	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 2331-Manufactures women's and misses' blouses and shirts 2335-"Manufactures women's, junior's, and misses' dresses" 2337-Manufactures women's and misses' suits and coats 2339-Manufactures women's and misses' outerwear
Line of Business: Manufacturing clothing for women, men and children : Karen Isherwood,Director	
Founded: 2002	
	Import: Yes
	Employs Group 100

RISK EVALUATION

Rating	O1 (O1)
Former Rating	O1 (O1)
Court Actions	0
PPSR Financing Statements	Not Searched
Collections	0

RISK SUMMARY

Revenue	\$4,756,895
Net Worth	\$111,447

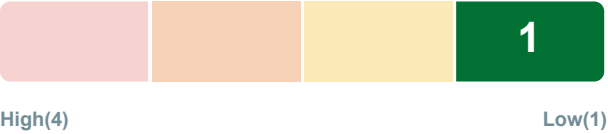
Currency

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



RISK ASSESSMENT

Risk Indicator



Risk Level of the Company is : **STRONG**

D&B Rating

Financial Strength	Risk Indicator
O	1
Based on net worth	Strong (Minimal Risk)

The Dun & Bradstreet Rating of O1 indicates:

- Financial Strength is undisclosed .
- A Risk Indicator which is Strong (Minimal Risk)

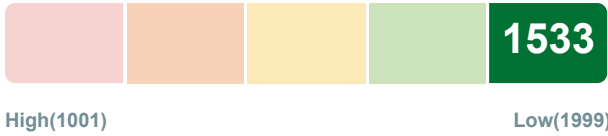
Former Rating

Financial Strength	Risk Indicator
O	1
Based on net worth	Strong (Minimal Risk)

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.



High(1001)

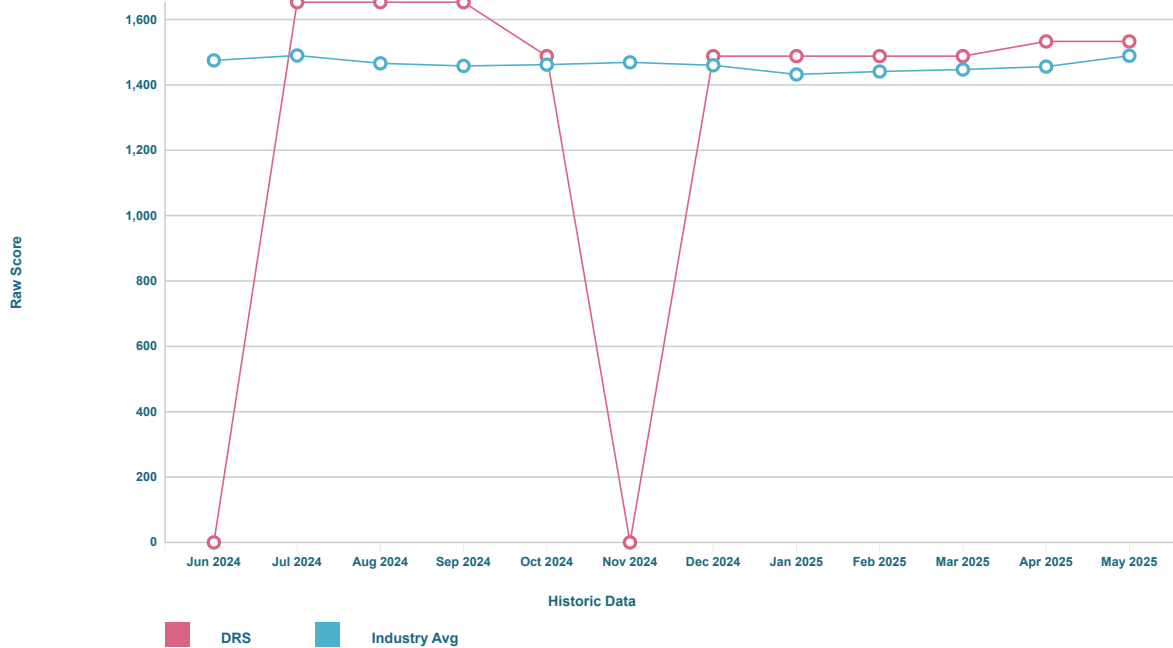
Low(1999)

- Dynamic Risk Score: 1533
- Probability of Experiencing Financial Distress: 0.09%
- Industry Average: 1489
- Probability of Experiencing Financial Distress: 0.20%
- Relative Risk Level: Minimal
- Recommendation: Extend Terms to encourage growth

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 2023. There may be variations between the scores before and after this change-point.



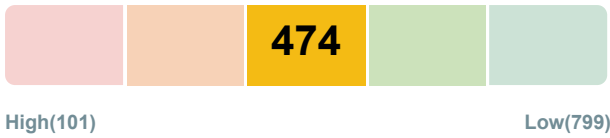
Based on 2 firms in SIC 2322 (Manufactures men's and boy's underwear and nightwear).

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: 474
- Probability of Severely Delinquent Payment: 8.93%
- Industry Average: 486
- Probability of Severely Delinquent Payment: 7.37%
- Risk Class: D
- Relative Risk Level: Average

A score of 474 indicates that the subject has a Average 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 45% of all records in the Dun and Bradstreet database.

KEY INFLUENCING FACTORS

The demographics of this entity indicate a potentially higher risk of delinquent payment

Payment information (of \$100 or more) is unavailable in the illion database within the past 12 months

No evidence of court action(s) exist for this entity in the illion database within the past 5 years

No evidence of adverse information against the director(s) of this entity exists in the illion database within the past 5 years

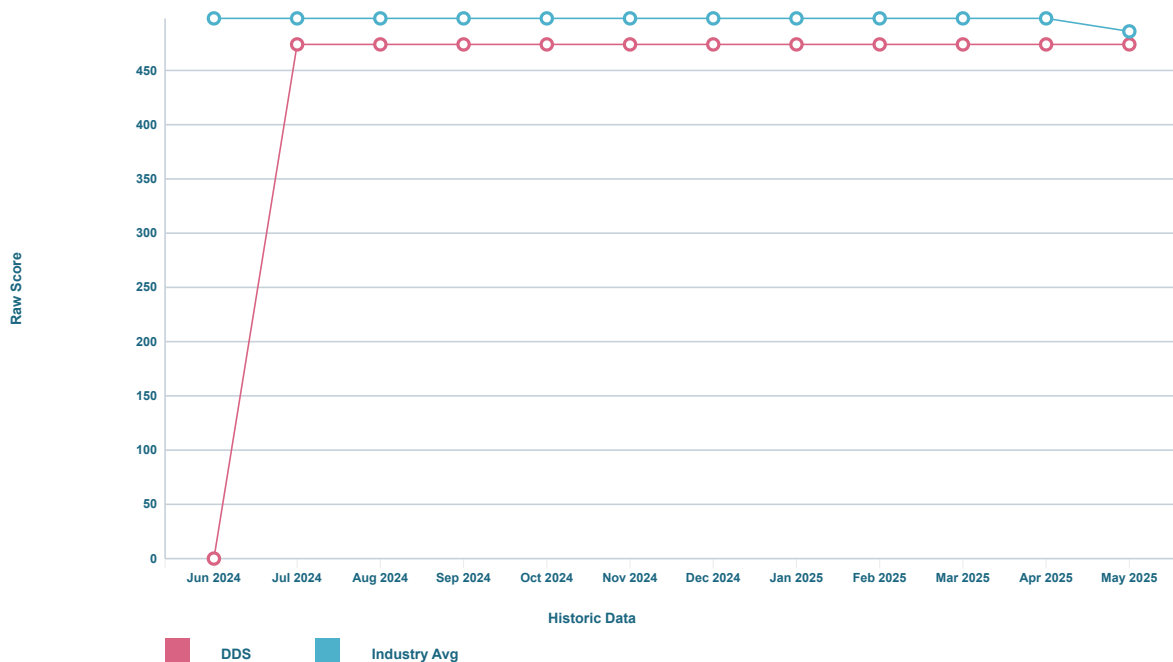
No evidence of collection or commercial default notices exist for this entity in the illion database within the past 3 years

Financial Statement information is unavailable in the illion database within the past 18 months

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.



Based on 2 firms in SIC 2322 (Manufactures men's and boy's underwear and nightwear).

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

BANK

Daily Transactional Bank and Financing Bank ANZ BANKING GROUP (NEW ZEALAND) LIMITED.

Subject's secured overdraft facility of \$250,000 is currently being used and is secured by a security interest in all present and after acquired personal property

Current overdraft amount is \$0.

Daily Transactional Bank THE NATIONAL BANK OF NEW ZEALAND LIMITED.

Subject's secured overdraft facility of \$250,000 is currently being used and is secured by a security interest in all present and after acquired personal property

Current overdraft amount is \$0.

CURRENT INVESTIGATION

On 08 May 2025 Karen Isherwood, Director confirmed financial statement and confirmed all other information in this report .

REVENUE

Year Ended 31/03/23

Year Ended 31/03/24

\$4,587,596

\$4,756,895

NET PROFIT

Year Ended 31/03/23

Year Ended 31/03/24

\$79,456

\$81,547

A search conducted on 08 May 2025 confirmed that KENTMORE CLOTHING (MANUFACTURING) LIMITED is not registered at the NZ Companies Office.

HISTORY**STATEMENTS**

Subject is unregistered at the NZ Companies Office.

Subject operates as a sole trader.

DIRECTORS**DIRECTORS BACKGROUND**

Name: Karen Isherwood

Principals Background

Title: N/A

Activity Status: Inactive in daily operations.

CORPORATE STRUCTURE



PARENT

75-468-3795 KENTMORE CLOTHING (MANUFACTURING) PTY LTD AU

Address: 222 Smith St
Collingwood

OPERATIONS



Line of Business: Manufactures men's and boy's underwear and nightwear

Specialises in: Trousers, shirts and pyjamas

Imports: from FranceItaly.

Employs: 100 Group

EMPLOYEE HISTORY:

Year	No of Employees	Reasons
2025	110 Group	
2022	105 Group	
2020	98 Group	
2019	110 Group	

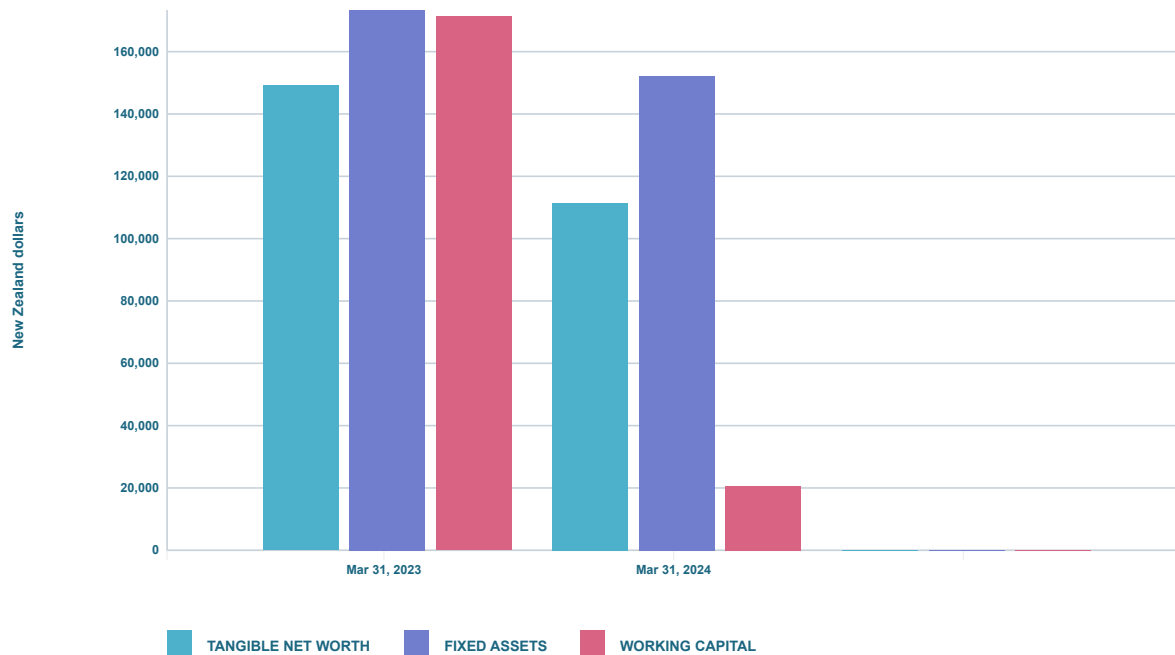
Location: Occupies premises at heading address.

FINANCIAL INFORMATION



On 08 May 2025, Karen Isherwood, Director submitted the following Financial statement(s) dated 31 Mar 2023.

FINANCIAL GRAPHS



COMPARATIVES

	31 Mar 2023	31 Mar 2024
CURRENT		
Assets	910,225	812,625
Liabilities	738,924	791,977
WORKING CAPITAL	171,301	20,648
OTHER		
Tangible Assets	173,337	300,451
Liabilities	195,444	209,652
NET WORTH	149,194	111,447
ANNUAL SALES	4,587,596	4,756,895
PROFIT AFTER TAX	79,456	81,547
INVENTORY	434,599	434,441
CASH	6,460	6,899
ACCOUNTS RECEIVABLE	330,255	325,468
FIXED ASSETS	173,337	152,165
ACCOUNTS PAYABLE	232,610	258,078

BALANCE SHEET

Balance Sheet

	As at 31 Mar 2024	As at 31 Mar 2023
Cash & Bank	6,899	6,460
Inventories	88,754	88,754
Trade Debtors	325,468	330,255

Prepayments	6,789	7,200
Stock	345,687	345,845
Due from Related Cos	1,765	3,710
other items		35,047
Other Current Assets	37,263	92,954
TOTAL CURRENT ASSETS	812,625	910,225
Property Plant & Equipment	150,478	155,478
Fixtures & Fittings	1,687	17,859
TOTAL FIXED ASSETS	152,165	173,337
Receivables	148,286	
TOTAL OTHER	148,286	
Goodwill	8,415	8,459
TOTAL INTANGIBLES	8,415	8,459
Trade Creditors	245,622	220,154
Creditors & Borrowings	12,456	12,456
Bank Overdraft	7,458	7,500
Loans Hire Purchase	16,789	17,200
Loans secured	135,487	155,478
Prov. Income Tax	3,189	4,588
Prov. for employee entitlements	130,454	128,835
Due to Related Companies	134,974	80,455
Due to Shareholders	94,874	112,258
other current financial liability	9,174	
other current non financial liability	1,500	
TOTAL CURRENT LIABILITIES	791,977	738,924
Provisions	45,065	37,000
Loans unsecured	164,587	158,444
Total Non-Current Liabilities	209,652	195,444
Paid Capital	50,000	50,000
Reserves	29,548	25,847
Retained Profit	40,314	81,806
TOTAL SHAREHOLDER EQUITY	119,862	157,653
TOTAL ASSETS	1,121,491	1,092,021
TOTAL LIABIL and EQUITY	1,121,491	1,092,021
Net Worth		
SHAREHOLDERS FUNDS	119,862	157,653
TOTAL INTANGIBLES	8,415	8,459
NET WORTH	111,447	149,194



Short Term Financial Risk

CURRENT RATIO

Current Assets/Current Liabilities

Year 2024 Industry Quartile

2024	2023	2022
1.03	1.23	N/A

The Current Ratio compares Current Assets with Current Liabilities.
It is an indication of the ability of the subject to meet its debts as and when they fall due during the next year.
The optimum level varies according to the industry.
The higher the ratio the greater the level of assurance that the payment of creditors can be made.

Short Term Financial Risk

LIQUID RATIO

Cash & Debtors/Current Liabilities

Year 2024 Industry Quartile

2024	2023	2022
0.42	0.46	N/A

The liquid ratio further defines the subject's ability to meet commitments in the short term.
It is an indication of the ability of the subject to meet its debts as and when they fall due during the next year.
The optimum level varies according to the industry.
The higher the ratio the greater the level of assurance that the payment of creditors can be made.

Short Term Financial Risk

CURRENT LIABILITIES TO NET
WORTH RATIO

Percentage Value

Year 2024 Industry Quartile

2024	2023	2022
8.99	6.26	N/A

The current liabilities to net worth ratio contracts the funds the creditors risk temporarily with those which are permanently invested.
Large deficit net worth figures will produce low negative ratios indicating higher risk.
Concerns with excessive positive ratios should be analysed carefully.

Efficiency

COLLECTION PERIOD RATIO

Accounts Receivable/Sales x 365
Days

Year 2024 Industry Quartile

2024	2023	2022
25.47	26.78	N/A

The collection period ratio measures the rate of collectability of the accounts receivable.
Generally, where most sales are for credit any collection period more than one-third over normal selling terms is indicative of some slow turning receivables.

Efficiency

ASSET TO SALES RATIO

Total Assets/Sales

Year 2024 Industry Quartile

2024	2023	2022
10.95	10.56	N/A

The asset to sales ratio ties in sales and the total investment that is used to generate those sales in order to determine whether the company is over or undertrading.

Figures above the upper quartile in a particular industry can indicate overtrading which may lead to financial difficulties.

Figures below the lower quartile can be the result of overly conservative or poor sales management.

Profitability

PROFIT MARGIN RATIO

Net Profit x 100/Sales

Year 2024 Industry Quartile

2024	2023	2022
1.71	1.73	N/A

The profit margin ratio determines the amount of re-employment by a company and which is used for dividends and reserves.

It is an indicator of a firm's ability to withstand adverse conditions such as falling prices, rising costs and declining sales. Companies not making adequate profits are vulnerable.

APPENDICES



The information in this report was last updated on **08 May 2025**

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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