

Oxalis Vorden B.V Business Failure – January 2015

Name: Oxalis Vorden B.V
Insolvency Event: Bankruptcy

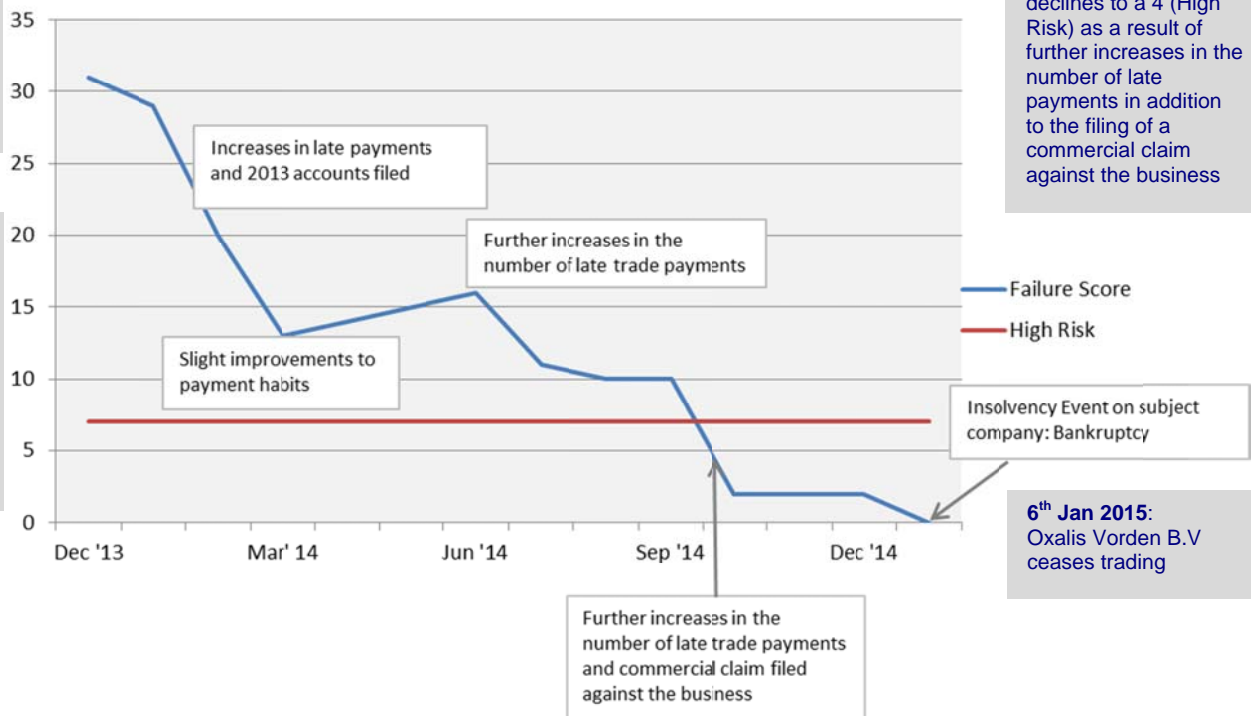
DUNS: 403733707
Date: 6th January 2015

Oxalis Vorden ceased trading on the 6th January 2015. Were the early warning signs there? D&B predictive indicators, ratings and monitoring service provided early warning signs the business was heading for failure.

Oxalis Vorden B.V. - Failure Score

29th December 2013:
D&B Rating of 2 represents a lower than average risk of business failure.

27th February 2014:
D&B Rating of 2 declines to a 3 as a result of an increase in the number of late payments held on the business, as well as the filing of annual accounts which show less favourable key financial ratios



What D&B found:

- D&B collect and match thousands of trade payments provided through our proprietary trade program on a daily basis. Changes to a business's payment habits often provide an early indication of the onset failure. In the case of Oxalis Vorden B.V., continuous fluctuations in payment habits occurred right up until the company failed in January 2015.
- In addition to the fluctuations in payment habits, two key events occurred in 2014.
 - In January Oxalis Vorden B.V. filed their latest financial information that showed deteriorations to some of the key ratios.
 - In October a commercial claim was filed against the company.
- In isolation these events may seem insignificant, however in combination with each other, as well as the continued fluctuations in payment habits, D&B's algorithms were able to predict the failure of Oxalis Vorden B.V. more than 2 months before the event happened on the 6th January 2015.

How D&B can help:

- D&B collects, aggregates and monitors numerous sources of information. Through trade payment programs, several legal events, background of directors, collection of financial accounts, and many more, an accurate and predictive assessment can be made on an individual company's likelihood to fail.
- D&B's predictive indicators provide clear and simple snapshots of a company's risk profile. Through D&B's ratings and indicative scores, customers are able to 'Decide with Confidence'.
- D&B's predictive indicators provide customers with accurate and timely information that a company may be heading for failure. Through D&B's monitoring service, all key changes to a company's risk profile are sent via alerts enabling customers to take precautions.