**SAMPLE** - generated by Bebaak from the Bebaak demo company (illustrative data; no real company, customer or person).

# Bebaak Score — business health report

Bebaak Demo Traders Pvt Ltd (SAMPLE) · period 2026-04-01 to 2026-11-05 · report BB-RPT-140086 · ruleset engines-2026.10.2

**Business health 93/100 (grade A). Strongest: Liquidity. Work on: Profitability.**

## Measures

| Area | Measure | Value | Guide |
|---|---|---|---|
| Profitability | Gross margin | 31.96 % | ≥ 25% for traders, ≥ 35% for services |
| Profitability | EBITDA margin | 8.37 % | ≥ 10% |
| Profitability | Net profit margin | 8.37 % | ≥ 5% |
| Liquidity | Current ratio | 2.34 x | ≥ 1.33 (bank benchmark) |
| Liquidity | Quick ratio | 2.27 x | ≥ 1.0 |
| Leverage & solvency | Debt / equity | 0.0 x | ≤ 1.5 |
| Leverage & solvency | Interest cover (EBIT / interest) | — | ≥ 3 |
| Leverage & solvency | TOL / TNW | 0.77 x | ≤ 3 (bank benchmark) |
| Efficiency | Debtor days (DSO) | 50 days | ≤ 45 |
| Efficiency | Inventory days (DIO) | 6 days | depends on trade |
| Efficiency | Creditor days (DPO) | 70 days | 30–60 |
| Efficiency | Cash conversion cycle | -14 days | ≤ 60 |
| Efficiency | Return on capital employed | 38.76 % | ≥ 15% |
| Efficiency | Receivables older than 90 days | 0.0 % | ≤ 10% |
| Sub-scores | Profitability | 81.9 /100 | ≥ 65 |
| Sub-scores | Liquidity | 100.0 /100 | ≥ 65 |
| Sub-scores | Leverage & solvency | 100.0 /100 | ≥ 65 |
| Sub-scores | Efficiency | 94.5 /100 | ≥ 65 |

## Findings

- **No red flags in the headline ratios** Keep monitoring monthly; use Cash to plan the next quarter.

## Limits of this report

Based on one period's trial balance as supplied, not audited. Debtor, stock and creditor days use closing balances; ageing, bad debts, seasonality and off-balance-sheet items are not visible. Upload monthly data or a debtor ageing for a sharper view.

SAMPLE - BEBAAK DEMO COMPANY