

Exhibit 4.13 Strategic advantage profile (SAP) for a bicycle company

<i>Capability factor</i>	<i>Nature of Impact</i>	<i>Competitive strengths or weaknesses</i>
1. Finance	↓	High cost of capital; reserves and surplus position unsatisfactory
2. Marketing	→	Fierce competition in industry; company's position secure at present
3. Operations	↑	Plant and machinery in excellent condition; captive sources for parts and components available
4. Personnel	→	Quality of managers and workers comparable with that in competitor companies
5. Information	↑	Advanced management information system in place; most traditional functions such as payroll and accounting computerised; company website has limited scope for e-commerce
6. General management	↑	High quality and experienced top management generally adopts a proactive stance with regard to decision-making

Note: Up arrow indicates strength, down arrow indicates weakness while horizontal arrow indicates a neutral position