

MIRA INFORM REPORT

Report No. :	522532
Report Date :	01.08.2018

IDENTIFICATION DETAILS

Name :	IP SERGEY VIKTOROVICH ROGOZA
Registered Office :	Abaya Street 51 A Severo-Kazakhstanskaya Oblast 150000 Petropavlovsk Petropavlovsk
Country :	Kazakhstan
Financials (as on) :	31.12.2017 (Summarized)
Date of Incorporation :	22.02.2001
Com. Reg. No.:	IIN 690420301589
Legal Form :	Individual Entrepreneur
Line of Business :	<ul style="list-style-type: none"> Retail sale of furniture, lighting equipment and other household articles in specialised stores Trading as importers, distributors and retailers of furniture (office, kitchen & home furniture).
No. of Employees :	21

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	KZT 4,000,000
Status :	Satisfactory
Payment Behaviour :	No Complaints

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Litigation :	Clear
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NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
Kazakhstan	B2	B2

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

KAZAKHSTAN - ECONOMIC OVERVIEW

Kazakhstan, geographically the largest of the former Soviet republics, excluding Russia, possesses substantial fossil fuel reserves and other minerals and metals, such as uranium, copper, and zinc. It also has a large agricultural sector featuring livestock and grain. The government realizes that its economy suffers from an overreliance on oil and extractive industries and has made initial attempts to diversify its economy by targeting sectors like transport, pharmaceuticals, telecommunications, petrochemicals and food processing for greater development and investment. It also adopted a Subsoil Code in December 2017 with the aim of increasing exploration and investment in the hydrocarbon, and particularly mining, sectors.

Kazakhstan's vast hydrocarbon and mineral reserves form the backbone of its economy. A \$36.8 billion expansion of Kazakhstan's premiere Tengiz oil field by Chevron-led Tengizchevroil should be complete in 2022. Meanwhile, the super-giant Kashagan field finally launched production in October 2016 after years of delay and an estimated \$55 billion in development costs. Kazakhstan's total oil production in 2017 climbed 10.5%.

Kazakhstan is landlocked and depends on Russia to export its oil to Europe. It also exports oil directly to China. In 2010, Kazakhstan joined Russia and Belarus to establish a Customs Union in an effort to boost foreign investment and improve trade. The Customs Union evolved into a Single Economic Space in 2012 and the Eurasian Economic Union (EAEU) in January 2015. Supported by rising commodity prices, Kazakhstan's exports to EAEU countries increased 30.2% in 2017. Imports from EAEU countries grew by 24.1%.

The economic downturn of its EAEU partner, Russia, and the decline in global commodity prices from 2014 to 2016 contributed to an economic slowdown in Kazakhstan. In 2014, Kazakhstan devalued its currency, the tenge, and announced a stimulus package to cope with its economic challenges. In the face of further decline in the ruble, oil prices, and the regional economy, Kazakhstan announced in 2015 it would replace its currency band with a floating exchange rate, leading to a sharp fall in the value of the tenge. Since reaching a low of 391 to the dollar in January 2016, the tenge has modestly appreciated, helped by somewhat higher oil prices. While growth slowed to about 1% in both 2015 and 2016, a moderate recovery in oil prices, relatively stable inflation and foreign exchange rates, and the start of production at Kashagan helped push 2017 GDP growth to 4%.

Despite some positive institutional and legislative changes in the last several years, investors remain concerned about corruption, bureaucracy, and arbitrary law enforcement, especially at the regional and municipal levels. An additional concern is the condition of the country's banking sector, which suffers from poor asset quality and a lack of transparency. Investors also question the potentially negative effects on the economy of a contested presidential succession as Kazakhstan's first president, Nursultan NAZARBAYEV, turned 77 in 2017.

Source : CIA

BRIEF SUMMARY

COMPANY NAME	IP Sergey Viktorovich Rogoza			
ADDRESS	Street	Area	Town	PO Box
	Abaya Street 51 A	Severo- Kazakhstanskaya Oblast	Petropavlovsk	150000 Petropavlovsk
PHONE	Verified Phones: (+7 7152) 363 118 / (+7 7152) 360 613 / (+7 7152) 529 619			
EMAIL/WEBSITE	Email: shatura@nkregion.kz / Website: www.petromebel.kz			
ACTIVITY	NACE 4759 - Retail sale of furniture, lighting equipment and other household articles in specialised stores;			
PRINCIPAL	Sergey Viktorovich Rogoza Owner / General Manager		Workforce 21	
LEGAL INFO	Date Of Est.	Reg. No.	Legal Form	Status
	22/02/2001	IIN 690420301589	Individual Entrepreneur	Active
OPINION ON MAX CREDIT	CURRENCY	AMOUNT		
	TENGE (KZT)	4,000,000		

IDENTIFICATION

CO. NAME	IP Sergey Viktorovich Rogoza		
ENQUIRED NAME	IP SERGEJ VIKTOROVICH ROGOZA		
TRADEMARK	Bolshoy / Lyubimiy Dom		
ALSO KNOWN NAME (S)	ZhK Sergey Viktorovich Rogoza / Sergey Viktorovich Rogoza Individual Entrepreneur / IP Rogoza S. V.		
STREET	Abaya Street 51 A		
AREA	Severo-Kazakhstanskaya Oblast		
POSTAL ADDRESS	150000 Petropavlovsk		
TOWN	Petropavlovsk		
COUNTRY	Kazakhstan		
PHONE	(+7 7152) 363 118 / (+7 7152) 360 613 / (+7 7152) 529 619 / (+7 7152) 361 337 / Mobile (+7 777) 656 6712		
VERIFIED EMAIL	shatura@nkregion.kz		
WEBSITE	www.petromebel.kz		
BUSINESS HOURS	DAYS	OFFICE HOURS	BREAK TIME
	Mon-Fri	09:00-18:00	13:00-14:00
REGISTERED ADDRESS	Mira Street 131/58 Severo-Kazakhstanskaya Oblast 150000 Petropavlovsk Kazakhstan		

SENIOR PERSONNEL

MANAGEMENT	NAME	POSITION
	Sergey Viktorovich Rogoza	Owner / General Manager
	Natalya Sergeevna	Deputy General Manager
WORKFORCE	NO. OF EMPLOYEES	PERIOD
	21	07.2018

FINANCIAL SUMMARY

TURNOVER	31/12/2017	31/12/2018 (Projected)*
	KZT 300,000,000	KZT 250,000,000
NET PROFIT / (LOSS)	Not given but stated to be profitable	
NOTES	* Projected decrease in sales turnover in 2018 is due to unfavourable market conditions.	
FISCAL YEAR-END	31 December.	

LEGAL STATUS

INCORPORATION	22/02/2001	
REGISTRATION NO.	C.R. NUMBER	ISSUED BY
	Individual Identification No.: IIN 690420301589	Ministry of Justice of the Republic of Kazakhstan
OTHER REGISTRATION NO.	RNN 481411801280 (Tax Code) / C.R. No.: 0138949 / VAT No.: Series 48001, No. 0005510 (issued on: 30/01/2002)	
CAPITAL	Not applicable	
BUSINESS HISTORY	The Subject was incorporated in Kazakhstan on 22 February 2001.	
LEGAL FORM	Individual Entrepreneur	
STATUS	Active	
OWNER	NAME	PERCENTAGE
	Sergey Viktorovich Rogoza	100.00%
	Nationality: Kazakhstan	
	ID No.: 042876922 (issued on: 15/06/2017)	
	Date of Birth: 20/04/1969	
	Resides at: Pobedy Street 4, Office 30, Petropavlovsk	

RECOMMENDATION KZT 4,000,000

SPECIAL REMARKS

INTERVIEWED
COMMENTS

Sergey Viktorovich Rogoza (General Manager / Owner).
The address which you provided: MIRA 131-58, 150000 applies to
subject's registered office address. Please note that subject's current
administrative office address is as per heading.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.61
UK Pound	1	INR 90.07
Euro	1	INR 80.37
KZT	1	INR 0.20

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	PRI
Report Prepared by :	DNS

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RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)