

MIRA INFORM REPORT

Report No. :	519847
Report Date :	06.08.2018

IDENTIFICATION DETAILS

Name :	BEACON TRADE INDIA
Registered Office :	A/8-10, Opposite Navprerna CHS, Near Shabri Hotel, Maratha Bhavan Road, Sector 15, Vashi, Navi Mumbai-400703, Maharashtra
Tel. No.:	91-22-27893800/809
Country :	India
Financials (as on) :	31.03.2017 (Detail Financial) 31.03.2018 (Financial Figure)
Date of Establishment:	01.01.2012
Capital Investment:	INR 4.939 Million (As on 31.03.2017)
PAN No.: [Permanent Account No.]	AAIHB4107M
GSTN : [Goods & Service Tax Registration No.]	27AAIHB4107M1ZA
TIN/CST No.:	27780736428
Legal Form :	Hindu Undivided Family
Line of Business :	Dealer and Trader of Water Proofing Material such as Glazing, Roofing etc. (Confirmed by management)
No. of Employees :	15 (Approximately)

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

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Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is Hindu Undivided Family (HUF) started in the year 2012 and it is having satisfactory track records.</p> <p>It is a trader and dealer of water proofing materials such as glazing, roofing etc.</p> <p>For the financial year 2017, the firm has registered decrease in its revenue from operations as compared to previous year but maintained average profitability margin of 3.5%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and low debt balance sheet.</p> <p>The firm also derives strength from its improvement in the profitability profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the address which you have provided. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. B.A. Jagtap (Karta) of the firm and confirmed the existence at the given address.</p> <p>As per our executive observation, location of the firm is easy to find. Landmark was opposite Navprerna Society. It is a 2 storey building and firm is situated on 1st floor. Locality appears to be commercial. Area seems to be neutral.</p> <p>06 approx. employees were sighted into premises.</p> <p>Name board of the firm was sighted at the given address.</p>

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	Current Rating
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	(31.12.2017)	(01.04.2018)
India	A1	A1

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

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 06.08.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY

Name :	Mr. Babasaheb Ashok Jagtap Huf
Designation :	Karta

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Contact No.:	91-9323024800
Date :	02.08.2018

LOCATIONS

Registered Office :	A/8-10, Opposite Navprerna CHS, Near Shabri Hotel, Maratha Bhavan Road, Sector 15, Vashi, Navi Mumbai-400703, Maharashtra, India
Tel. No.:	91-22-27893800/809
Mobile No.:	91-9323024800 (Mr. Babasaheb Ashok Jagtap Huf)
Fax No.:	Not Available
E-Mail :	beaconti800@gmail.com
Area :	1000 Sq. ft.
Location :	Owned
Locality :	Commercial

MANAGEMENT

Name :	Mr. Babasaheb Ashok Jagtap Huf
Designation :	Karta
Address :	B-10, 53, Room No-4, Ground Floor, Dattaguru CHS, Sector-15, Vashi, Navi Mumbai-400703, Maharashtra, India
Date of Birth/Age :	01.07.1978
Qualification :	Graduate
Experience :	20 Years
PAN No.:	AAIHB4107M

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BUSINESS DETAILS

Line of Business :	Dealer and Trader of Water Proofing Material such as glazing, roofing etc. (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	<ul style="list-style-type: none"> • WACKER • BASS
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, Cheque and Credit (Days 30/60)
Purchasing :	Advance Payment, Cheque, Credit (Days 30/60) and Others (RTGS /NEFT)

GENERAL INFORMATION

Suppliers :	Reference :	Silicon Solutions
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
	<ul style="list-style-type: none"> • Eurobond Industries 	
Customers :	Wholesalers, Retailer and End Users	
	Reference :	3D Mega Structures
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
	<ul style="list-style-type: none"> • Space Designers 	
No. of Employees :	15 (Approximately)	
Bankers :	Bank Name	Kotak Mahindra Bank Limited

	Branch	Shop No.47/48, Ground Floor, 110, 1 st Floor, Arenja Corner Premises Co-Operative, Palm Beach Road, Sector 15, Vashi, Navi Mumbai-400703, Maharashtra, India
	Person Name (With Designation)	Mr. Avijit Chandan
	Contact Number	91-9167490216 (Continuously ringing)
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors :	
Name :	Mr. Mahesh Mehta Chartered Accountant
Memberships No. :	132985
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Divulged

CAPITAL STRUCTURE

As on 31.03.2017

Capital Investment :	
Owned :	INR4.939 Million
Borrowed :	-
Total :	INR4.939 Million

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FINANCIAL DATA
[all figures are in INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			42.500

The above information has been parted by Mr. Babasaheb Ashok Jagtap Huf (Karta)

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Capital Accounts	4.939	2.881	1.887
2] Reserves & Surplus	0.000	0.000	0.000
32+00] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	4.939	2.881	1.887
LOAN FUNDS			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	3.193	1.843	1.443
TOTAL BORROWING	3.193	1.843	1.443
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	8.132	4.724	3.330
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	0.538	0.635	0.751
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.026	0.518	6.543
Sundry Debtors	11.702	9.846	0.219
Cash & Bank Balances	0.164	0.291	0.768
Other Current Assets	0.000	0.000	0.100
Loans / Advances and Deposits	0.876	0.744	0.163
Total Current Assets	12.768	11.399	7.793
Less : CURRENT LIABILITIES & PROVISIONS			

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Sundry Creditors	4.982	7.293	5.140
Other Current Liabilities	0.192	0.017	0.024
Provisions	0.000	0.000	0.050
Total Current Liabilities	5.174	7.310	5.214
Net Current Assets	7.594	4.089	2.579
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	8.132	4.724	3.330

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	33.449	49.156	31.207
	Other Income	0.196	0.271	0.322
	TOTAL	33.645	49.427	31.529
Less	EXPENSES			
	Cost Of Materials Consumed	30.776	46.799	29.191
	Direct Expenses	0.010	0.140	0.380
	Audit Fees	0.030	0.030	0.024
	Accounting Expenses	0.000	0.026	0.012
	Advertisement Expenses	0.032	0.000	0.000
	Conveyance Allowance	0.116	0.070	0.077
	Courier Charges	0.008	0.010	0.012
	Electricity	0.063	0.031	0.000
	Labour Charges	0.173	0.053	0.000
	Office Expenses	0.073	0.000	0.168
	Rent Expenses	0.168	0.205	0.000
	Salaries And Bonus	0.358	0.426	0.589
	Sundry Expenses	0.049	0.049	0.028
	Telephone Charges	0.100	0.048	0.055
	Transportation Charges	0.010	0.038	0.051
	Travelling Expenses	0.376	0.063	0.007
	Vehicle Expenses	0.025	0.026	0.020
	Commission	0.000	0.123	0.000
	Legal Expenses	0.000	0.004	0.000
	Mvat Expenses	0.000	0.010	0.000
	Profession Tax	0.000	0.010	0.000
	Staff Training Expenses	0.000	0.075	0.090
	Business Promotion	0.000	0.000	0.005
	TOTAL	32.367	48.236	30.709

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	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	1.278	1.191	0.820
Less	FINANCIAL EXPENSES	0.010	0.001	0.002
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	1.268	1.190	0.818
Less/ Add	DEPRECIATION/ AMORTISATION	0.097	0.117	0.145
	NET PROFIT/ (LOSS)	1.171	1.073	0.673

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	127.69	73.11	2.56
Account Receivables Turnover (Income / Sundry Debtors)	2.86	4.99	142.50
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	59.09	56.88	64.27
Inventory Turnover (Operating Income / Inventories)	49.15	2.30	0.13
Asset Turnover (Operating Income / Net Fixed Assets)	2.38	1.88	1.09

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.63	0.76	0.78
Debt Equity Ratio (Total Liability / Networth)	0.65	0.64	0.76
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.69	3.18	3.53

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.11	0.22	0.40
Interest Coverage Ratio (PBIT / Financial Charges)	127.80	1191.00	410.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.50	2.18	2.16
Return on Total Assets ((PAT / Total Assets) * 100)	%	8.80	8.92	7.88
Return on Investment (ROI) ((PAT / Networth) * 100)	%	23.71	37.24	35.67

SOLVENCY RATIOS

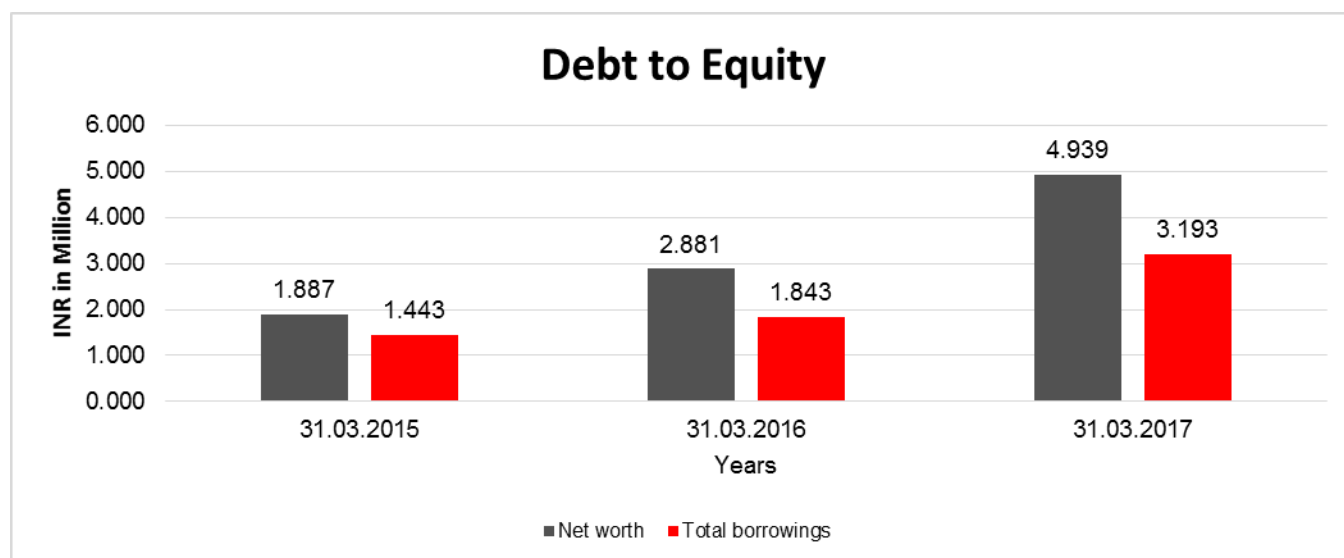
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.53	1.25	1.17
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.52	1.19	0.19
G-Score Ratio Financial (Networth / Total Assets)		0.37	0.24	0.22
G-Score Ratio Debt (Debts / Equity Capital)		0.65	0.64	0.76
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.53	1.25	1.17

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

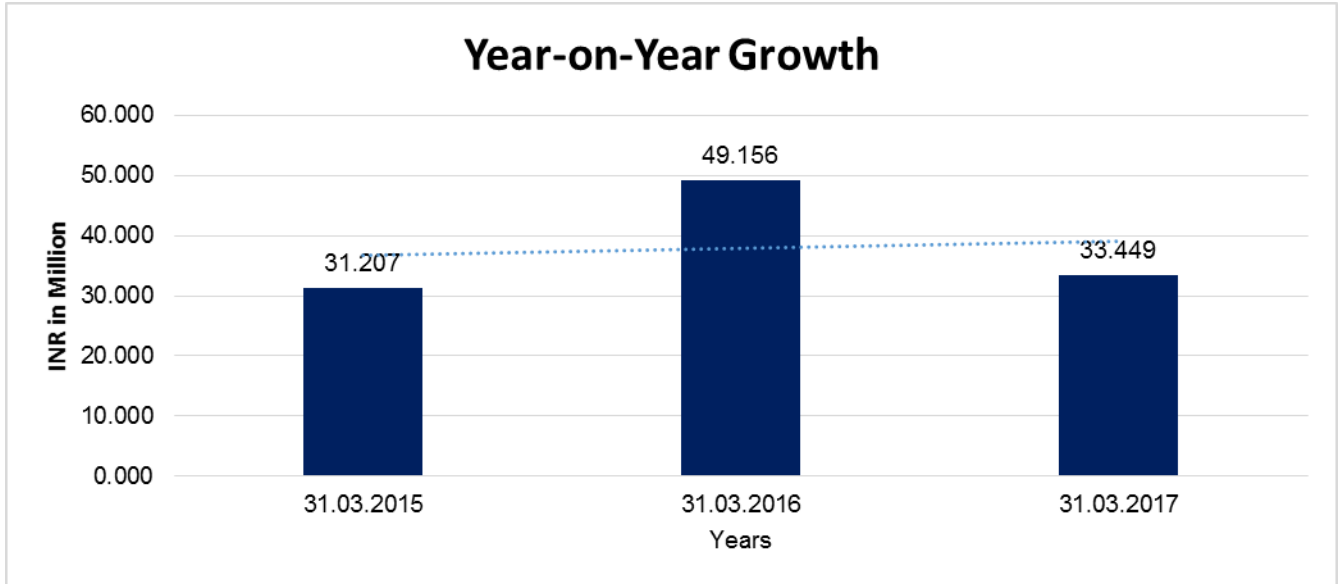
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Capital Account	1.887	2.881	4.939
Reserves & Surplus	0.000	0.000	0.000
Net worth	1.887	2.881	4.939
Secured Loan	0.000	0.000	0.000
Unsecured Loan	1.443	1.843	3.193
Total borrowings	1.443	1.843	3.193
Debt/Equity ratio	0.765	0.640	0.646



YEAR-ON-YEAR GROWTH

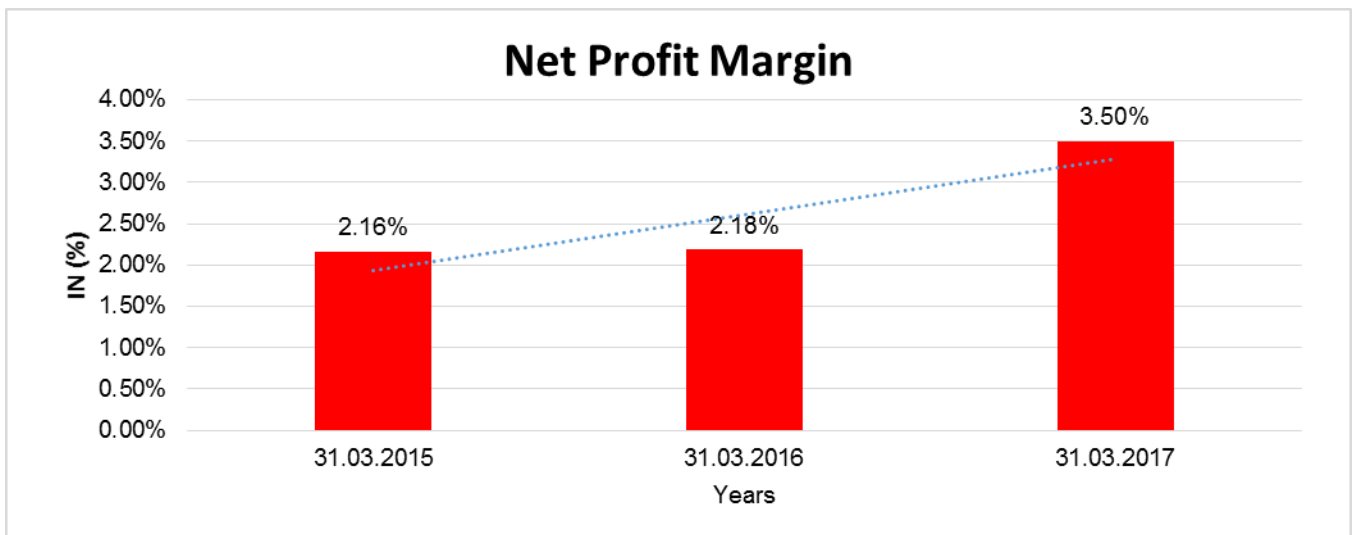
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	31.207	49.156	33.449
		57.516	(31.953)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	31.207	49.156	33.449
Profit	0.673	1.073	1.171
	2.16%	2.18%	3.50%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last four years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

OBSERVATION POINTS

Name of Company :	BEACON TRADE INDIA
Address :	A/8-10, Opposite Navprerna CHS, Near Shabri Hotel, Maratha Bhavan Road, Sector 15, Vashi, Navi Mumbai-400703, Maharashtra
Tel No.:	91-22-27893800
Person to whom we met:	Mr. Babasaheb Ashok Jagtap Huf Designation: Karta
Name Board:	Sighted
Location:	Easy
Landmark (If Any):	Opposite Navprerna Society
Total Floors of the building:	2
Subject situated on:	1 st Floor
Locality:	Commercial
Area:	Neutral
No. of Employees seen at Premises :	6 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computer • Air Conditioner • Office Equipment
Furniture items sighted:	Yes
Proof of visit:	Photograph

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.60
UK Pound	1	INR 90.08
Euro	1	INR 80.36

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	PSD
Report Prepared by :	RKI

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

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)

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