

MIRA INFORM REPORT

Report No. :	524236
Report Date :	17.08.2018

IDENTIFICATION DETAILS

Name :	EMPIRE ENTERPRISES
Registered Office :	A/18, Sanjay Park Society, Deep Chamber Cross Road, Char Rasta, Manjaipur, Vadodara – 390011, Gujarat
Tel. No.:	91-265-2635234
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	1997
Capital Investment / Paid-up Capital :	INR 9.701 Million
IEC No.: [Import-Export Code No.]	3410000593
PAN No.: [Permanent Account No.]	AEMPD5781R
GSTN : [Goods & Service Tax Registration No.]	24AEMPD5781R1ZT
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader, Dealer and Importer of Lab Science and Lab Equipment. (Confirmed by management)
No. of Employees :	04 (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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 28000
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 1997 and it is engaged as trader, dealer and importer of science lab equipment and lab equipment.</p> <p>For the financial year 2017, the company has achieved marginal growth in its revenue as compared to its previous year along with average profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate capital structure and strong debt protection metrics.</p> <p>Rating continues to derive strength from its long and established track record of its business operation backed by its considerable experience of the proprietor.</p> <p>However, these rating strengths gets partially offset by its trading nature of its business and its presence in highly competitive industry.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing at usual trade terms and conditions.</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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1

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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 17.08.2018

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. Jitendra Nanalal Dave
Designation :	Proprietor
Contact No.:	91-9824413466
Date :	11.08.2018

Name :	Mrs. Bhavna Dave
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Designation :	Not Divulged
Contact No.:	91-9426772920
Date :	11.08.2018

LOCATIONS

Registered Office :	A/18, Sanjay Park Society, Deep Chamber Cross Road, Char Rasta, Manjaipur, Vadodara – 390011, Gujarat, India
Tel. No.:	91-265-2635234
Mobile No.:	91-9824413466 (Mr. Jitendra Nanalal Dave) 91-9426772920 (Mrs. Bhavna Dave)
Fax No.:	Not Available
E-Mail :	empirebio@gmail.com
Area :	1000 Sq. ft.
Location :	Owned
Locality :	Residential
Branch Office / Warehouse :	D-69, Chandrvila Co-Operative Society, Deep Chamber Road, Manjapu, Vadodara – 390011, Gujarat, India
Area :	1000 Sq. ft.
Location :	Owned
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Jitendra Nanalal Dave
Designation :	Proprietor
Date of Birth/Age :	13.04.1968
Qualification :	M.Com
PAN No.:	AEMPD5781R

BUSINESS DETAILS

Line of Business :	Trader, Dealer and Importer of Lab Science and Lab Equipment. (Confirmed by management)
Brand Names :	Not Divulged
Agencies Held :	<ul style="list-style-type: none"> • Thermofisher Scientific • Genetix Labmate • Cole Parmer • Labocon • Eurofins

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Exports :	Not Available
Imports :	
Products :	Lab Science and Lab Equipment
Countries :	<ul style="list-style-type: none"> • USA • European Countries
Terms :	
Selling :	Credit
Purchasing :	Credit (60 Days)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	04 (Approximately)	
Bankers :	Bank Name	Axis Bank Limited
	Branch	Aditi School, Opposite Indra Complex, Manjalpur Branch, Vadodara, Gujarat, India
	Person Name (With Designation)	--
	Contact Number	91-265-2656322 / 2657619 (Continuously ringing)
	Name of Account Holder	Empire Enterprises
	Account Number	916020022475532
	Account Since (Date/Year of Account Opening)	2015

	Average Balance Maintained (If Possible)	INR 0.500 Million
	Credit Facilities Enjoyed (If any)	--
	Account Operation	CA Account
	Remarks (If any)	--
	<ul style="list-style-type: none"> Cathilic Syrian Bank 	

Auditors :	
Name :	R. Sudhir Kumar Shah and Associates Chartered Accountants
Address :	425, Atlantis K-10 B, Tower, Opposite Vadodara Central Mall, Near Genda Circle, Vadodara – 390007, Gujarat, India
Tel. No.:	91-265-351198
Mobile No.:	91-9825033240
E-Mail :	rsushirshah@hotmail.com
Memberships No.:	049308
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	G B Life Technologies

CAPITAL STRUCTURE

As on 31.03.2017

Capital Investment :	
Owned :	INR 9.701 Million
Borrowed :	--
Total :	INR 9.701 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		9.701	7.770
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		9.701	7.770

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LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		2.004	2.235
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		11.705	10.005
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		1.139	1.200
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERREX TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		1.447	0.968
Sundry Debtors		4.651	4.617
Cash & Bank Balances		3.951	2.409
Other Current Assets		6.487	5.887
Loans & Advances		0.082	0.793
Total Current Assets		16.618	14.674
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		4.935	4.939
Other Current Liabilities		0.940	0.836
Provisions		0.177	0.094
Total Current Liabilities		6.052	5.869
Net Current Assets		10.566	8.805
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		11.705	10.005

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016
SALES		
Income	33.497	31.671
Other Income	1.319	1.342
TOTAL	34.816	33.013
Less EXPENSES		
Cost of Materials Consumed	26.095	25.617
Custom Duty Insurance and Clearing Charges	0.251	0.513
Freight Charges	0.084	0.038
Discount	0.206	0.067

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	Packing and Forwarding Expenses		0.036	0.039
	Accounting Charges		0.090	0.070
	Advertisement Expenses		0.110	0.010
	Audit Fees		0.010	0.017
	Balance Written Off		0.000	0.045
	Clearing and Forwarding Charges		0.051	0.000
	Commission Paid		1.695	0.792
	Conveyance Expenses		0.000	0.060
	Electricity Charges		0.031	0.028
	Insurance Expenses		0.023	0.032
	Interest and Penalty on Sales / Service Tax		0.000	0.000
	Interest on Car Loan		0.051	0.069
	Interest on TDS		0.000	0.000
	Legal and Professional Charges		0.037	0.054
	Office Expenses		0.200	0.136
	Petrol Interest		0.137	0.111
	Postage and Courier Charges		0.057	0.032
	Printing and Stationery Expenses		0.136	0.133
	Professional Tax		0.005	0.003
	Rent, Rates and Taxes		0.013	0.004
	Repair and Maintenance (Computer)		0.043	0.052
	Repair and Maintenance (Other)		0.004	0.052
	Repair and Maintenance (Building)		0.000	0.068
	Salary and Bonus Expenses		1.453	1.350
	Telephone and Mobile Expenses		0.027	0.025
	Tender Fees		0.090	0.066
	Travelling and Conveyance Expenses		0.311	0.256
	Vehicle Repairs Expenses		0.022	0.006
	TOTAL		31.268	29.745
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		3.548	3.268
Less	FINANCIAL EXPENSES		0.057	0.066
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION		3.491	3.202
Less/ Add	DEPRECIATION/ AMORTISATION		0.216	0.226
	NET PROFIT		3.275	2.976

The above information has been parted by Mr. Jitendra Nanalal Dave (Proprietor)

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

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		50.68	53.21
Account Receivables Turnover (Income / Sundry Debtors)		7.20	6.86
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		69.03	70.37
Inventory Turnover (Operating Income / Inventories)		2.45	3.38
Asset Turnover (Operating Income / Net Fixed Assets)		3.12	2.72

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.45	0.51
Debt Equity Ratio (Total Liability / Networth)		0.21	0.29
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.62	0.76
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.12	0.15
Interest Coverage Ratio (PBIT / Financial Charges)		62.25	49.52

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016

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Net Profit Margin ((PAT / Sales) * 100)	%		9.78	9.40
Return on Total Assets ((PAT / Total Assets) * 100)	%		18.44	18.75
Return on Investment (ROI) ((PAT / Networth) * 100)	%		33.76	38.30

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.75	2.50
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.51	2.34
G-Score Ratio Financial (Networth / Total Assets)		0.55	0.49
G-Score Ratio Debt (Debts / Equity Capital)		0.21	0.29
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.75	2.50

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

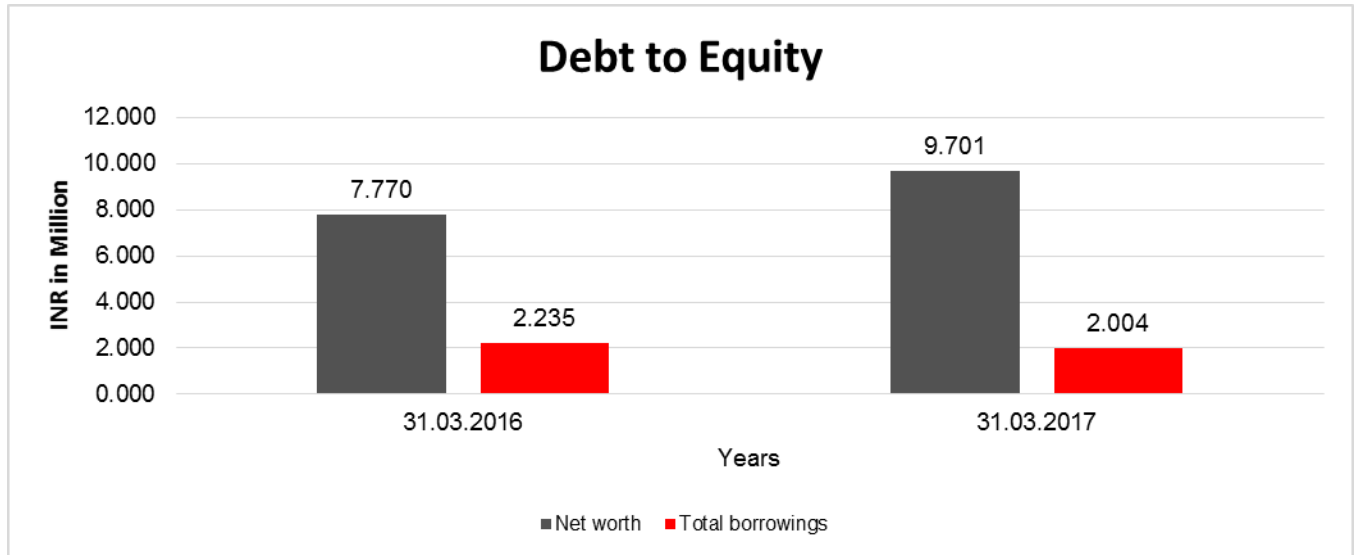
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	7.770	9.701
Reserves & Surplus	0.000	0.000
Net worth	7.770	9.701
Secured Loan	0.000	0.000
Unsecured Loan	0.000	0.000
Total borrowings	2.235	2.004

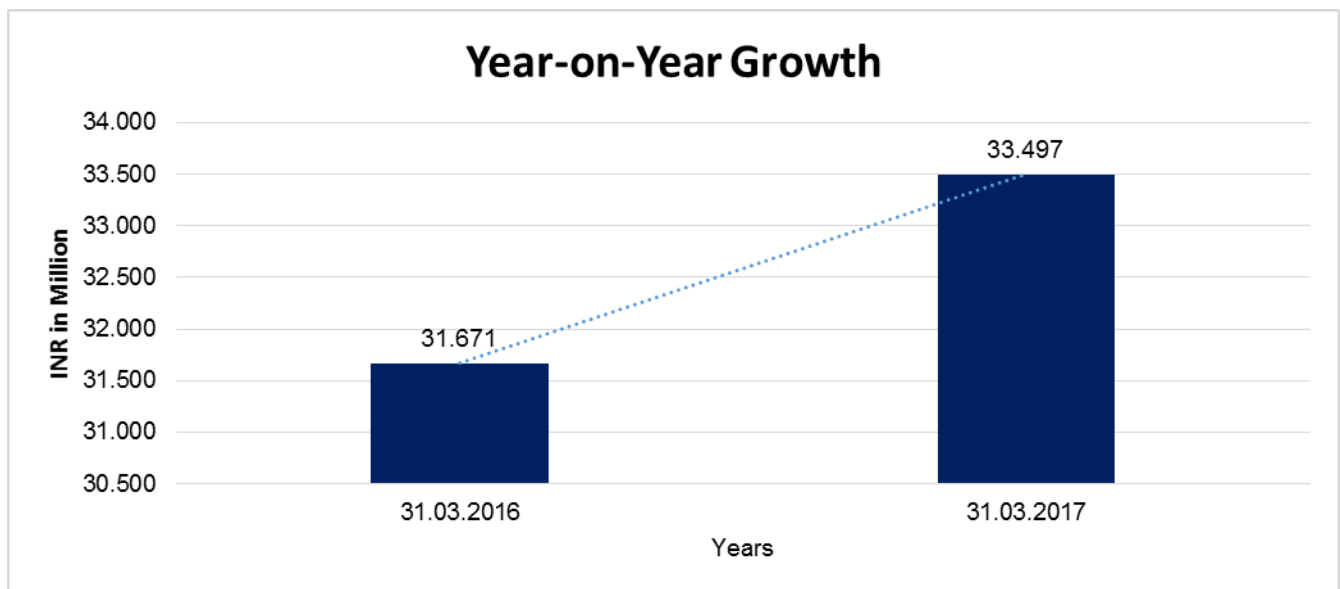
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Debt/Equity ratio	0.288	0.207
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YEAR-ON-YEAR GROWTH

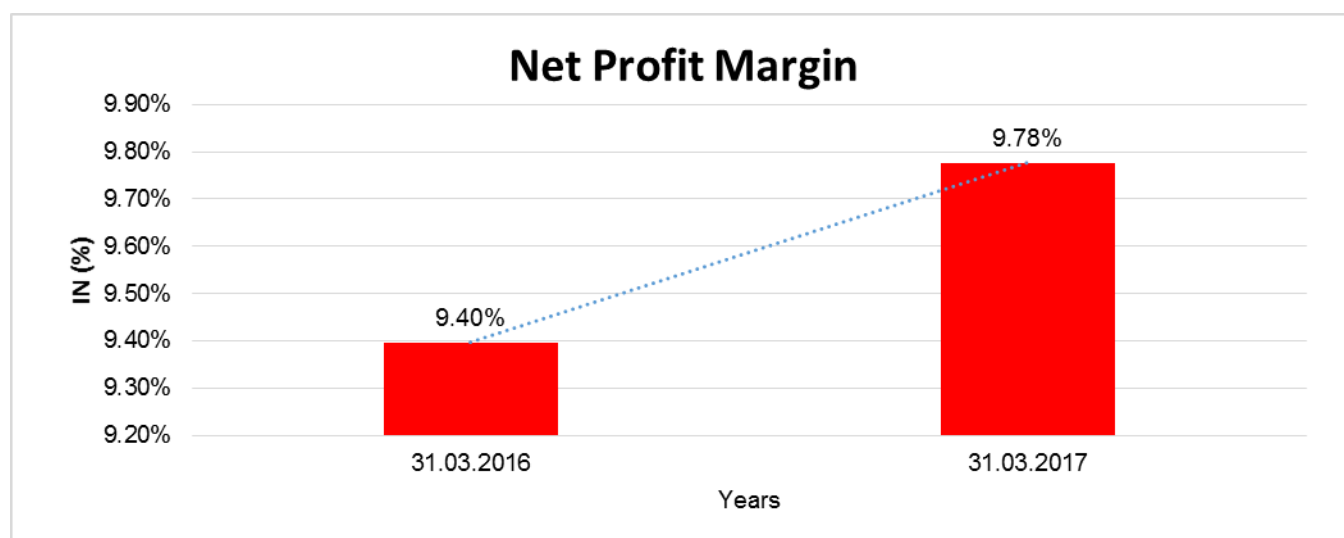
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	31.671	33.497
		5.766



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	31.671	33.497
Profit	2.976	3.275
	9.40%	9.78%



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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 – Legal Form	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	--
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)	Yes
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
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	Yes
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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

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 70.22
UK Pound	1	INR 89.36
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	NIS
Report Prepared by :	SUJ

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	YES
--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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