

## MIRA INFORM REPORT

Report No. :	525677
Report Date :	17.08.2018

### IDENTIFICATION DETAILS

Name :	FINKOFF MICHEL
Registered Office :	39 B Avenue Dauphine 45100 Orleans
Country :	France
Date of Incorporation :	10.11.1981
Com. Reg. No.:	SIRET 322 945 056 00016 RCS Orleans A 322 945 056
Legal Form :	Proprietorship
Line of Business :	Sale of Food and Drink Products.
No. of Employees :	3 (2017)

### RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	EUR 5.000
Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear

#### NOTES :

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

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**MIRA INFORM PRIVATE LIMITED**  
605, Palmspring, Near D'Mart, Link Road,  
Malad (West), Mumbai - 400 064. INDIA  
Tel : 91-22-40448000 (44 lines)  
Fax : 91-22-40448045 / 40448046  
E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

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**FRANCE - ECONOMIC OVERVIEW**

The French economy is diversified across all sectors. The government has partially or fully privatized many large companies, including Air France, France Telecom, Renault, and Thales. However, the government maintains a strong presence in some sectors, particularly power, public transport, and defense industries. France is the most visited country in the world with 89 million foreign tourists in 2017. France's leaders remain committed to a capitalism in which they maintain social equity by means of laws, tax policies, and social spending that mitigate economic inequality.

France's real GDP grew by 1.9% in 2017, up from 1.2% the year before. The unemployment rate (including overseas territories) increased from 7.8% in 2008 to 10.2% in 2015, before falling to 9.0% in 2017. Youth unemployment in metropolitan France decreased from 24.6% in the fourth quarter of 2014 to 20.6% in the fourth quarter of 2017.

France's public finances have historically been strained by high spending and low growth. In 2017, the budget deficit improved to 2.7% of GDP, bringing it in compliance with the EU-mandated 3% deficit target. Meanwhile, France's public debt rose from 89.5% of GDP in 2012 to 97% in 2017.

Since entering office in May 2017, President Emmanuel MACRON launched a series of economic reforms to improve competitiveness and boost economic growth. President MACRON campaigned on reforming France's labor code and in late 2017 implemented a range of reforms to increase flexibility in the labor market by making it easier for firms to hire and fire and simplifying negotiations between employers and employees. In addition to labor reforms, President MACRON's 2018 budget cuts public spending, taxes, and social security contributions to spur private investment and increase purchasing power. The government plans to gradually reduce corporate tax rate for businesses from 33.3% to 25% by 2022.

Source : CIA

## **COMPANY SUMMARY**

Company name	FINKOFF MICHEL
Credit limit	EUR 5.000
Status	Active

## **CONTACT INFORMATION**

Company name	FINKOFF MICHEL
Trading name	LES THES BLUE BIRD
Registered address	39 B AVENUE DAUPHINE 45100 ORLEANS
Correspondence address	39 B AVENUE DAUPHINE 45100 ORLEANS
Telephone number	+33 147703381
Email address	lesthesbluebird@wanadoo.fr

## **REGISTRATION**

Registration number	SIRET 322 945 056 00016 RCS Orleans A 322 945 056
VAT number	FR53322945056
Status	Active
Establishment date	10-11-1981
Legal form	Proprietorship
Subscribed share capital	N/A

## **ACTIVITIES**

Sale of food and drink products.

## **RELATIONS**

Proprietor	FINKOFF MICHEL, born 13-02-1947
Structure	Subsidiaries/participations: None on record
Branches	No branches on record

## **MANAGEMENT**

Name FINKOFF MICHEL  
Postition Proprietor

### **Remark**

Source: public sources only.

## **EMPLOYEES**

Year 2017  
3

## **BANK**

Unknown

## **PAYMENTS**

Total number of Invoices available	25
Total number of Invoices paid within or up to 30 days after the due date	25
Total number of Invoices paid more than 30 days after the dues date	0
Total number of Invoices currently outstanding where the due date has not yet been reached	0
Total number of Invoices currently outstanding beyond the due date	0

## **REMARKS**

Auditor: Unknown

## **FINANCES**

Financial information not available.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97
Euro	1	INR 79.75

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

**INFORMATION DETAILS**

Analysis Done by :	VIVR
Report Prepared by :	PRN

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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)