

STEIN - COMERCIO DE PEDRAS BRASILEIRAS E SERVICOS LTDA. - 526076 PAGE NO. : 1

MIRA INFORM REPORT

Report No. :	526076
Report Date :	20.08.2018

IDENTIFICATION DETAILS

Name :	STEIN - COMERCIO DE PEDRAS BRASILEIRAS E SERVICOS LTDA.
Registered Office :	Faz Campo Novo - Destacada Chacara Cedro Do Libano Km 332 Chacaras Bauruenses 17120 Agudos
Country :	Brazil
Financials (as on) :	2017 (Summarized)
Date of Incorporation :	08.06.2013
Com. Reg. No.:	18.630.902/0001-77
Legal Form :	Limited Liability Company - LTDA
Line of Business :	Combined Office Administrative Service Activities.
No. of Employees :	36 (2017)

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RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but Correct
Litigation :	Clear

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)
Brazil	A2	A2

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

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BRAZIL - ECONOMIC OVERVIEW

Brazil is the eighth-largest economy in the world, but is recovering from a recession in 2015 and 2016 that ranks as the worst in the country's history. In 2017, Brazil's GDP grew 1%, inflation fell to historic lows of 2.9%, and the Central Bank lowered benchmark interest rates from 13,75% in 2016 to 7% in 2017.

Economic reforms, proposed in 2016, aim to slow the growth of government spending and reduce barriers to foreign investment. Government spending growth pushed public debt to 73.7% of GDP at the end of 2017, up from over 50% in 2012. Policies to strengthen Brazil's workforce and industrial sector, such as local content requirements, have boosted employment at the expense of investment.

Former President Dilma ROUSSEFF was impeached and convicted in August 2016 for moving funds among government budgets; the economy has also been affected by multiple corruption scandals involving private companies and government officials. Sanctions against the firms involved — some of the largest in Brazil — have limited their business opportunities, producing a ripple effect on associated businesses and contractors but creating opportunities for foreign companies to step into what had been a closed market. The following TEMER administration implemented a series of fiscal and structural reforms to restore credibility to government finances. Congress approved legislation in December 2016 to cap public spending, and in mid-2017 passed labor reforms. The government also boosted infrastructure projects, such as oil and natural gas auctions, in part to raise revenues.

Brazil is a member of the Common Market of the South (Mercosur), a trade bloc that includes Argentina, Paraguay and Uruguay - Venezuela's membership in the organization was suspended In August 2017. After the Asian and Russian financial crises, Mercosur adopted a protectionist stance to guard against exposure to volatile foreign markets and it currently is negotiating Free Trade Agreements with the European Union and Canada.

Source : CIA

COMPANY SUMMARY

Company name	Stein - Comercio De Pedras Brasileiras E Servicos Ltda.
Operative address	Faz Campo Novo - Destacada Chacara Cedro Do Libano Km 332 Chacaras Bauruenses 17120 Agudos Brazil
Status	Active
Legal form	Limited liability company - LTDA
Registration number	VAT/Tax number: 18.630.902/0001-77
VAT-number	18.630.902/0001-77

CONTACT INFORMATION

Company name	Stein - Comercio De Pedras Brasileiras E Servicos Ltda.
Trade names	Stein - Comercio E Servicos
Operative address	Faz Campo Novo - Destacada Chacara Cedro Do Libano Km 332 Chacaras Bauruenses 17120 Agudos Brazil
Correspondence address	Faz Campo Novo - Destacada Chacara Cedro Do Libano Km 332 Chacaras Bauruenses 17120 Agudos Brazil
Telephone number	+55 14 30194232

REGISTRATION

Registration number	VAT/Tax number: 18.630.902/0001-77
VAT-number	18.630.902/0001-77
Status	Active
Establishment date	2013-08-06
Legal form	Limited liability company - LTDA
Subscribed share capital	BRL 100.000

ACTIVITIES

NACE	8211: Combined office administrative service activities
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RELATIONS

Shareholders

Name: LUCAS RETZ VILELA PINTO
Country: BR
Type: One or more named individuals or families

Name: MR JAIR TOLEDO VEIGA NETO
Country: BR
Type: One or more named individuals or families

Name: MRS JULIA RETZ VILELA PINTO
Country: BR
Type: One or more named individuals or families

Name: MRS JULIANA RETZ TOLEDO VEIGA
Country: BR
Type: One or more named individuals or families

Name: MRS LUIZA RETZ TOLEDO VEIGA SANTIAGO BUENO
Country: BR
Type: One or more named individuals or families

MANAGEMENT

Management

Fullname: Mr Lucas Retz Vilela Pinto
Type: Individual
Gender: Male
Number of involvements: 2
Function: Administrator-Partner; Shareholder
Level of responsibility: Unspecified executive

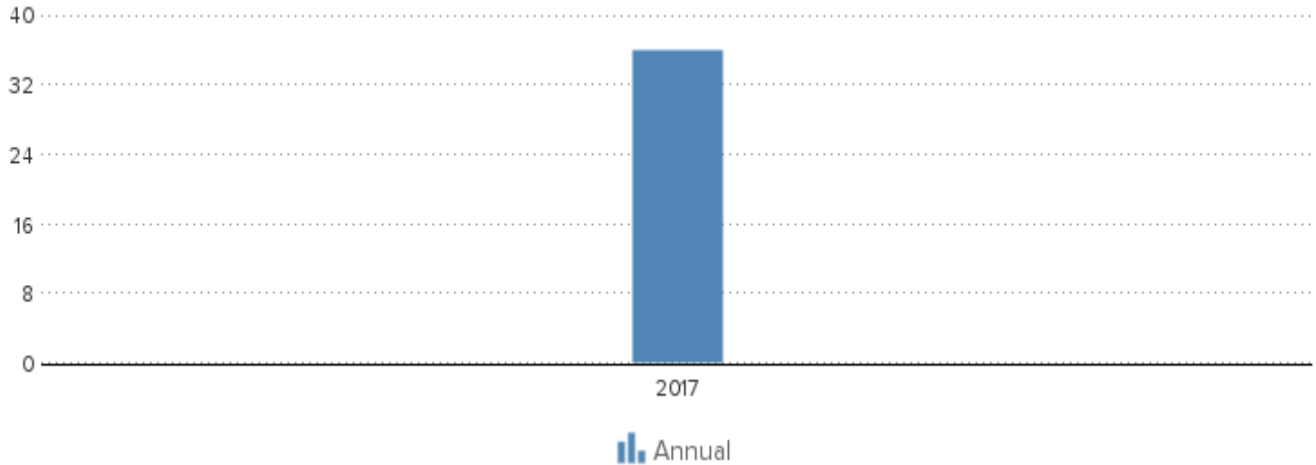
Fullname: Mr Jair Toledo Veiga NETO
Type: Individual
Gender: Male
Number of involvements: 5
Function: Administrator-Partner; Shareholder
Level of responsibility: Unspecified executive

EMPLOYEES

Year
Annual

2017
36

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FINANCIAL ANALYSIS

Trend	Can not be evaluated due to the lack of sufficient financial data
Profitability	Can not be evaluated
Solvability	Can not be evaluated
Liquidity	Sufficient
Show amount in	Euro

KEY FIGURES

Year	2017
Turnover	655.479

FINANCIAL STATEMENT

Last annual account	2017
Remark annual account	There is no financial data published
Type of annual account	Corporate
Annual account	Stein - Comercio De Pedras Brasileiras E Servicos Ltda. Faz Campo Novo - Destacada Chacara Cedro Do Libano Km 332 Chacaras Bauruenses 17120 Agudos Brazil

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FINANCIALS

Profit and loss

Year

2017

Net turnover

655.479

COUNTRY INFORMATION

Population

206.1 million

GDP per capita

8.727 USD

Country risk

Average

Company risk

Below average

PUBLICATIONS

Remarks

Status: Active

Category: Medium sized company

Last year: 2017

Turnover last year: 655.479 EUR

Number of employees: 36

Number of shareholders: 5

Number of subsidiaries: 0

Number of branches: 0

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97
BRL	1	INR 17.79

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

INFORMATION DETAILS

Analysis Done by :	NIS
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)