

MIRA INFORM REPORT

Report No. :	544426
Report Date :	18.12.2018

IDENTIFICATION DETAILS

Name :	HOPEFULL MEDICAL EQUIPMENT CO., LTD.
Registered Office :	Hi-Tech Industrial Park, Xianning City, Hubei Province
Country :	China
Financials (as on) :	31.12.2017
Date of Incorporation :	26.07.2010
Unified Social Credit Code :	914212005597081815
Legal Form :	Limited Liabilities Company
Line of Business :	Manufacturing and selling of I & II items of medical devices & accessories, mattresses, furniture, mattresses, electrical appliances, hardware products, plastic products, mechanical and electrical products and above product accessories and components; importing and exporting commodities.
No. of Employees :	485

RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear

NOTES:

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

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
China	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

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CHINA - ECONOMIC OVERVIEW

Since the late 1970s, China has moved from a closed, centrally planned system to a more market-oriented one that plays a major global role. China has implemented reforms in a gradualist fashion, resulting in efficiency gains that have contributed to a more than tenfold increase in GDP since 1978. Reforms began with the phaseout of collectivized agriculture, and expanded to include the gradual liberalization of prices, fiscal decentralization, increased autonomy for state enterprises, growth of the private sector, development of stock markets and a modern banking system, and opening to foreign trade and investment. China continues to pursue an industrial policy, state support of key sectors, and a restrictive investment regime. From 2013 to 2017, China had one of the fastest growing economies in the world, averaging slightly more than 7% real growth per year. Measured on a purchasing power parity (PPP) basis that adjusts for price differences, China in 2017 stood as the largest economy in the world, surpassing the US in 2014 for the first time in modern history. China became the world's largest exporter in 2010, and the largest trading nation in 2013. Still, China's per capita income is below the world average.

In July 2005 moved to an exchange rate system that references a basket of currencies. From mid-2005 to late 2008, the renminbi (RMB) appreciated more than 20% against the US dollar, but the exchange rate remained virtually pegged to the dollar from the onset of the global financial crisis until June 2010, when Beijing announced it would resume a gradual appreciation. From 2013 until early 2015, the renminbi held steady against the dollar, but it depreciated 13% from mid-2015 until end-2016 amid strong capital outflows; in 2017 the RMB resumed appreciating against the dollar – roughly 7% from end-of-2016 to end-of-2017. In 2015, the People's Bank of China announced it would continue to carefully push for full convertibility of the renminbi, after the currency was accepted as part of the IMF's special drawing rights basket. However, since late 2015 the Chinese Government has strengthened capital controls and oversight of overseas investments to better manage the exchange rate and maintain financial stability.

The Chinese Government faces numerous economic challenges including: (a) reducing its high domestic savings rate and correspondingly low domestic household consumption; (b) managing its high corporate debt burden to maintain financial stability; (c) controlling off-balance sheet local government debt used to finance infrastructure stimulus; (d) facilitating higher-wage job opportunities for the aspiring middle class, including rural migrants and college graduates, while maintaining competitiveness; (e) dampening speculative investment in the real estate sector without sharply slowing the economy; (f) reducing industrial overcapacity; and (g) raising productivity growth rates through the more efficient allocation of capital and state-support for innovation. Economic development has progressed further in coastal provinces than in the interior, and by 2016 more than 169.3 million migrant workers and their dependents had relocated to urban areas to find work. One consequence of China's population control policy known as the "one-child policy" - which was relaxed in 2016 to permit all families to have two children - is that China is now one of the most rapidly aging countries in the world. Deterioration in the environment - notably air pollution, soil erosion, and the steady fall of the water table, especially in the North - is another long-term problem. China continues to lose arable land because of erosion and urbanization. The Chinese Government is seeking to add energy production capacity from sources other than coal and oil, focusing on natural gas, nuclear, and clean energy development. In 2016, China ratified the Paris Agreement, a multilateral agreement to combat climate change, and committed to peak its carbon dioxide emissions between 2025 and 2030.

The government's 13th Five-Year Plan, unveiled in March 2016, emphasizes the need to increase innovation and boost domestic consumption to make the economy less dependent on government investment, exports, and heavy industry. However, China has made more progress on subsidizing innovation than rebalancing the economy. Beijing has committed to giving the market a more decisive role in allocating resources, but the Chinese Government's policies continue to favor state-owned enterprises and emphasize stability. Chinese leaders in 2010 pledged to double China's GDP by 2020, and the 13th Five Year Plan includes annual economic growth targets of at least 6.5% through 2020 to achieve that goal. In recent years, China has renewed its support

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for state-owned enterprises in sectors considered important to "economic security," explicitly looking to foster globally competitive industries. Chinese leaders also have undermined some market-oriented reforms by reaffirming the "dominant" role of the state in the economy, a stance that threatens to discourage private initiative and make the economy less efficient over time. The slight acceleration in economic growth in 2017—the first such uptick since 2010—gives Beijing more latitude to pursue its economic reforms, focusing on financial sector deleveraging and its Supply-Side Structural Reform agenda, first announced in late 2015.

Source : CIA

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COMPANY NAME AND ADDRESS

COMPANY NAME	Hopefull Medical Equipment Co., Ltd.
CURRENT ADDRESS	The Yangtze Industrial Park, Economic Development Area, Xianning City, Hubei Province 437100 PR China
REGISTERED ADDRESS	Hi-tech Industrial Park, Xianning City, Hubei Province
TEL. NO.	86 (0) 715-8106266/8898627
FAX NO.	N/a

EXECUTIVE SUMMARY

DATE OF REGISTRATION	: JULY 26, 2010
UNIFIED SOCIAL CREDIT CODE	: 914212005597081815
LEGAL FORM	: LIMITED LIABILITIES COMPANY
CHIEF EXECUTIVE	: XIE JIANFENG (LEGAL REPRESENTATIVE)
REGISTERED CAPITAL	: CNY 50,100,000
STAFF	: 485
BUSINESS CATEGORY	: MANUFACTURING & TRADING
REVENUE	: CNY 127,519,000 (AS OF DEC. 31, 2017)
EQUITIES	: CNY 58,508,000 (AS OF DEC. 31, 2017)
WEBSITE	: https://hope-full.en.alibaba.com
E-MAIL	: N/A
PAYMENT	: REGULAR
MARKET CONDITION	: AVERAGE
FINANCIAL CONDITION	: FAIRLY STABLE
OPERATIONAL TREND	: FAIRLY STEADY
GENERAL REPUTATION	: AVERAGE

Adopted abbreviations (as follows)

SC - Subject Company (the company inquired by you)

N/A – Not available

CNY – China Yuan Ren Min Bi

OPERATIONAL TREND & GENERAL REPUTATION

This section aims at indicating the relative positions of SC in respect of its operational trend & general reputation

Operational Trend:-

Upward
Steady
Fairly Steady
Ordinary
Fair
Stagnant
Downward
Not known
Not yet be determined

General Reputation:-

Excellent
Good
Fairly Good
Average
Fair
Detrimental
Not known
Not yet be determined

LEGAL STATUS & HISTORY

SC was established as a limited liabilities company of PRC with State Administration of Industry & Commerce (SAIC) under Unified Social Credit Code: 914212005597081815.

SC's Import and Export Enterprise Code: 4200559708181

SC's registered capital: CNY 50,100,000

Registration Change Record:

Date	Change Contents	of	Before the change	After the change
--	Registration Unified Social Credit Code	No./ Social	422300000016549	914212005597081815

Current Co search indicates SC's shareholders & chief executives are as follows:-

Name of Shareholder (s)	% of Shareholding
Zhongshan Houfu Application Technology Co., Ltd.	99.8
Zhongshan Houfu Medical Equipment Technology Service Co., Ltd.	0.2

SC's Chief Executives:-

Position	Name
Legal Representative, Chairman and General Manager	Xie Jianfeng

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Supervisor

Chen Hongguang

RECENT DEVELOPMENT

No recent development was found during our checks at present.

SHAREHOLDER CHART & BACKGROUND

Name	% of Shareholding
Zhongshan Houfu Application Technology Co., Ltd.	99.8
Zhongshan Houfu Medical Equipment Technology Service Co., Ltd.	0.2

Zhongshan Houfu Application Technology Co., Ltd.

Unified Social Credit Code: 91442000759212842C
Date of Registration: March 12, 2004
Legal Form: Limited Liabilities Company
Registered Capital: CNY 18,089,000
Legal Representative: Xie Jianfeng

Zhongshan Houfu Medical Equipment Technology Service Co., Ltd.

Unified Social Credit Code: 914420005921620618
Legal Form: One-person Limited Liabilities Company
Registered Capital: CNY 500,000
Legal Representative: Xie Jianfeng

MANAGEMENT

Xie Jianfeng, Legal Representative, Chairman and General Manager

-
- Gender: M
 - Nationality: China
 - Qualification: University
 - Working experience (s):

At present, working in SC as legal representative, chairman and general manager
Also working in Zhongshan Houfu Application Technology Co., Ltd., Zhongshan Houfu Medical Equipment Technology Service Co., Ltd. and Xianning Houfu Transportation Services Co., Ltd. as legal representative

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Chen Hongguang, Supervisor

- Gender: M
- Nationality: China
- Qualification: University

BUSINESS OPERATION

SC's registered business scope includes manufacturing and selling I & II items of medical devices & accessories, mattresses, furniture, mattresses, electrical appliances, hardware products, plastic products, mechanical and electrical products and above product accessories and components; importing and exporting commodities.

SC is mainly engaged in manufacturing and selling I & II items of medical devices & accessories.

SC's products mainly include:

Standard hospital bed
ICU Bed
Home Care Bed
Children Bed
Transferable Bed
Orthopaedics traction bed
Turn-over Bed
Bedside Equipment
Other

Trademark:

HOPE-FULL[®]

SC sources the materials 90% from domestic market, and 10% from overseas market. SC sells 60% of its products in domestic market, and 40% to overseas market.

The buying terms of SC include Check, T/T, L/C and Credit of 30-60 days. The payment terms of SC include T/T, L/C and Credit of 30-60 days.

Staff & Office:

SC is known to have approx. 485 staff at present.

SC owns an area as its operating office and factory, but the detailed information is unknown

RELATED COMPANY

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SC is known to have a subsidiary at present,

Xianning Houfu Transportation Services Co., Ltd.

Unified Social Credit Code: 914212003164913605

Date of Registration: October 22, 2014

Legal Form: Limited Liabilities Company

Registered Capital: CNY 500,000

Legal Representative: Xie Jianfeng

PAYMENT

Overall payment appraisal:

() Excellent () Good (X) Average () Fair () Poor () Not yet be determined

The appraisal serves as a reference to reveal SC's payments habits and ability to pay. It is based on the 3 weighed factors: Trade payment experience (through current enquiry with SC's suppliers), our delinquent payment and our debt collection record concerning SC.

Trade payment experience: SC did not provide any name of trade/service suppliers and we have no other sources to conduct the enquiry at present.

Delinquent payment record: None in our database.

Debt collection record: No overdue amount owed by SC was placed to us for collection within the last 6 years.

BANKING

Basic Bank:

Industrial and Commercial Bank of China Xianning Branch Chalukou Office

AC#: 1818000419200035840

FINANCIALS

Balance Sheet

Unit: CNY'000	As of Dec. 31, 2016	As of Dec. 31, 2017
Cash	1,353	5,142
Notes receivable	57	143
Accounts receivable	54,412	58,187
Advances to suppliers	5,136	2,923
Other receivable	15,285	10,907
Inventory	40,073	40,373
Non-current assets within one year	0	0
Other current assets	6,015	59

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Current assets	122,331	117,734
Long-term investment	200	200
Fixed assets	40,673	37,002
Construction in progress	0	0
Engineering materials	2,627	2,704
Intangible assets	70,224	68,657
Long-term prepaid expenses	2,660	1,574
Deferred income tax assets	1,569	1,868
Other non-current assets	20	1
Total assets	240,304	229,740
Short-term loans	0	5,000
Notes payable	0	0
Accounts payable	29,181	32,246
Wages payable	7,636	7,942
Taxes payable	1,320	761
Advances from clients	5,369	21,672
Other payable	2,551	2,291
Other current liabilities	1,652	1,410
Current liabilities	47,709	71,322
Non-current liabilities	131,673	99,910
Total liabilities	179,382	171,232
Equities	60,922	58,508
Total liabilities & equities	240,304	229,740

Income Statement

Unit: CNY'000	As of Dec. 31, 2016	As of Dec. 31, 2017
Revenue	131,655	127,519
Cost of sales	80,133	88,181
Sales expense	23,447	22,880
Management expense	15,859	14,708
Finance expense	5,888	5,036
Profit before tax	25,209	1,300
Less: profit tax	3,628	56
Profits	21,581	1,244

Important Ratios

	As of Dec. 31, 2016	As of Dec. 31, 2017
*Current ratio	2.56	1.65
*Quick ratio	1.72	1.08

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*Liabilities to assets	0.75	0.75
*Net profit margin (%)	16.39	0.98
*Return on total assets (%)	8.98	0.54
*Inventory / Revenue x365	112 days	116 days
*Accounts receivable/ Revenue x365	151 days	167 days
*Revenue/Total assets	0.55	0.56
*Cost of sales / Revenue	0.61	0.69

FINANCIAL COMMENTS

PROFITABILITY: AVERAGE

- The revenue of SC appears average in its line.
- SC's net profit margin is average.
- SC's return on total assets is average.
- SC's cost of sales is average, comparing with its revenue.

LIQUIDITY: AVERAGE

- The current ratio of SC is maintained in a fairly good level.
- SC's quick ratio is maintained in a fairly good level.
- The inventory of SC appears large.
- The accounts receivable of SC appears large.
- SC's short-term loans are in an average level.
- SC's revenue is in an average level, comparing with the size of its total assets.

LEVERAGE: AVERAGE

- The debt ratio of SC is average.
- The risk for SC to go bankrupt is average.

Overall financial condition of the SC: Fairly Stable.

CONCLUSIONS

SC is considered medium-sized in its line with fairly stable financial conditions.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.67
UK Pound	1	INR 90.20
Euro	1	INR 81.07
CNY	1	INR 10.28

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	NIT

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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)