

MIRA INFORM REPORT

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|---------------|------------|
| Report No. : | 546711 |
| Report Date : | 24.12.2018 |

IDENTIFICATION DETAILS

| | |
|-------------------------|---|
| Name : | DINCOM TRADING COMPANY |
| Registered Office : | Jan Ligthartstraat 1 Unit 3.07, 1817 MR Alkmaar |
| Country : | Netherlands |
| Date of Incorporation : | 18.10.1982 |
| Com. Reg. No.: | 63808250 |
| Legal Form : | Sole Proprietorship |
| Line of Business : | <ul style="list-style-type: none"> • Wholesale of seeds • Wholesale of other agricultural products • Wholesale of tobacco products and smokers' requisites • Import and export, including through agencies, in spices, seeds, gums, dried fruits, tobacco products, tea and related items |
| No. of Employees : | 1 [2018] |

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 |

| | |
|------------------------|-----------|
| Maximum Credit Limit : | EUR 6.000 |
| Status : | Moderate |
| Payment Behaviour : | Unknown |
| Litigation : | Clear |

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NOTES :

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

NETHERLANDS - ECONOMIC OVERVIEW

The Netherlands, the sixth-largest economy in the European Union, plays an important role as a European transportation hub, with a consistently high trade surplus, stable industrial relations, and low unemployment. Industry focuses on food processing, chemicals, petroleum refining, and electrical machinery. A highly mechanized agricultural sector employs only 2% of the labor force but provides large surpluses for food-processing and underpins the country's status as the world's second largest agricultural exporter.

The Netherlands is part of the euro zone, and as such, its monetary policy is controlled by the European Central Bank. The Dutch financial sector is highly concentrated, with four commercial banks possessing over 80% of banking assets, and is four times the size of Dutch GDP.

In 2008, during the financial crisis, the government budget deficit hit 5.3% of GDP. Following a protracted recession from 2009 to 2013, during which unemployment doubled to 7.4% and household consumption contracted for four consecutive years, economic growth began inching forward in 2014. Since 2010, Prime Minister Mark RUTTE's government has implemented significant austerity measures to improve public finances and has instituted broad structural reforms in key policy areas, including the labor market, the housing sector, the energy market, and the pension system. In 2017, the government budget returned to a surplus of 0.7% of GDP, with economic growth of 3.2%, and GDP per capita finally surpassed pre-crisis levels. The fiscal policy announced by the new government in the 2018-2021 coalition plans for increases in government consumption and public investment, fueling domestic demand and household consumption and investment. The new government's policy also plans to increase demand for workers in the public and private sector, forecasting a further decline in the unemployment rate, which hit 4.8% in 2017.

Source : CIA

SUMMARY

| | |
|---------------------|---|
| Company name | DINCOM TRADING COMPANY |
| Operative address | Jan Ligthartstraat 1 Unit 3.07 1817MR Alkmaar Netherlands |
| Credit limit | EUR 6.000 |
| Status | Active |
| Legal form | Sole Proprietorship |
| Registration number | KvK-nummer: 63808250 |

CONTACT INFORMATION

| | |
|------------------------|---|
| Company name | DINCOM TRADING COMPANY |
| Trade names | DINCOM TRADING COMPANY |
| Operative address | Jan Ligthartstraat 1 Unit 3.07 1817MR Alkmaar Netherlands |
| Correspondence address | Jan Ligthartstraat 1 Unit 3.07 1817MR Alkmaar Netherlands |
| Telephone number | 0727920064 |
| Fax number | 0725156568 |
| Mobile number | 0624888916 |
| Email address | info@dincomtrading.com linda@dincomtrading.com |
| Website | www.dincomtrading.com |

REGISTRATION

| | |
|---------------------|---|
| Registration number | KvK-nummer: 63808250 |
| Branch number | 000003728676 |
| Status | Active |
| Establishment date | 1982-10-18 |
| Legal form | Sole Proprietorship |
| Legal person since | 2015-01-01 |
| Continuations | Dincom Trading Nassauplein 11 N 1815GM ALKMAAR Netherlands Registration number: <u>54560179</u> Status: Dissolved |

Dincom Trading

Nassauplein 11 N
1815 GM Alkmaar
Netherlands
Registration number: 37127531
Status: Dissolved

Dincom Trading
Nassauplein 11 N
1815 GM Alkmaar
Netherlands
Registration number: 53322479
Status: Dissolved

ACTIVITIES

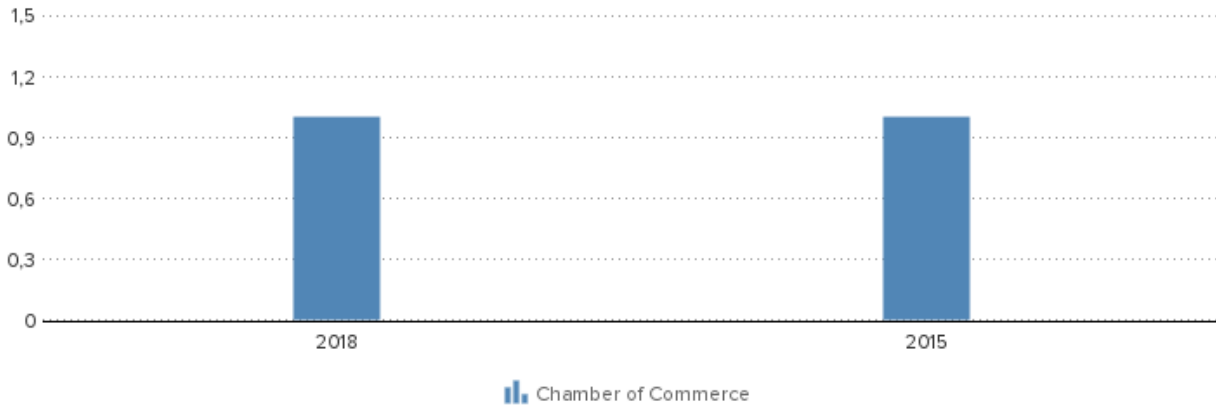
| | |
|----------|---|
| SBI | 46212: Wholesale of seeds 46219: Wholesale of other agricultural products 4635: Wholesale of tobacco products and smokers' requisites |
| Exporter | Yes |
| Importer | Yes |
| Goal | Import and export, including through agencies, in spices, seeds, gums, dried fruits, tobacco products, tea and related items |

MANAGEMENT

| | |
|-------------------|--|
| Active management | L.A. den Ruijter Linda Adeline Keldercroftlaan 1 1851VG Heiloo Netherlands Function: Owner Starting date: 2015-01-01 Date of birth: 1982-05-06, Haarlem, NL |
|-------------------|--|

EMPLOYEES

| Year | 2018 | 2015 |
|---------------------|------|------|
| Chamber of Commerce | 1 | 1 |



PAYMENTS

| | | | | | | |
|---------------------------------|---|-------------|------------------|--------------|---------------|-------------|
| Score | 5,5 | | | | | |
| Description | Representative payment experiences are not known. | | | | | |
| Payments within industry | Last quarter | | Last year | | | |
| Average payment period (days) | 45 | | 35 | | | |
| Average delay (days) | 27 | | 18 | | | |
| Quarter | Not overdue | 1-30 | 31-60 | 61-90 | 91-120 | 121+ |
| 2018 Q4 | 48,00% | 36,00% | 4,00% | 5,00% | 2,00% | 7,00% |
| 2018 Q3 | 43,00% | 41,00% | 7,00% | 5,00% | 3,00% | 1,00% |
| 2018 Q2 | 55,00% | 33,00% | 4,00% | 5,00% | 1,00% | 2,00% |
| 2018 Q1 | 40,00% | 47,00% | 9,00% | 2,00% | 0,00% | 2,00% |
| 2017 Q4 | 60,00% | 27,00% | 7,00% | 3,00% | 1,00% | 2,00% |

The above data is an indication of the average payment behaviour of the client. the payment experiences can be affected by disputes, payment arrangements, etc.

FINANCIAL STATEMENT

Remark annual account There is no financial data published

ANALYSIS

Branch (SBI) Wholesale of other agricultural products (SBI code 46219)
Region Alkmaar en omgeving
Summary In the Netherlands 11747 of the companies are registered with the SBI code 46219

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In the region Alkmaar en omgeving 98 of the companies are registered with the SBI code 46219
In the Netherlands 60 of the bankruptcies are published within this sector
The risk of this specific sector in the Netherlands is normal
The risk of this specific sector in the region Alkmaar en omgeving is normal

FOREIGN EXCHANGE RATES

| Currency | Unit | Indian Rupees |
|-----------|------|---------------|
| US Dollar | 1 | INR 70.04 |
| UK Pound | 1 | INR 88.70 |
| Euro | 1 | INR 80.21 |
| Euro | 1 | INR 79.74 |

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

INFORMATION DETAILS

| | |
|-----------------------------|-----|
| Analysis Done by : | VIV |
| Report Prepared by : | TPT |

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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)