

MIRA INFORM REPORT

Report No. :	483978
Report Date :	03.01.2018

IDENTIFICATION DETAILS

Name :	CHINTAMANI BVBA
Registered Office :	Schupstraat 9-11-Bus 41, 2018 Antwerpen
Country :	Belgium
Financials (as on) :	31.12.2016
Date of Incorporation :	01.04.2005
Com. Reg. No.:	873540329
Legal Form :	Private Limited Liability Company
Line of Business :	Wholesale of diamonds and other precious stones
No. of Employees :	6

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
A+	Low Risk	Business dealings permissible with low risk of default

Status :	Excellent
Payment Behaviour :	Regular

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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.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2017)	Current Rating (30.09.2017)
Belgium	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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BELGIUM - ECONOMIC OVERVIEW

Belgium's central geographic location and highly developed transport network have helped develop a well-diversified economy, with a broad mix of transport, services, manufacturing, and high tech. Industry is concentrated mainly in the more heavily-populated region of Flanders in the north. Belgium is 100% reliant on foreign sources of fossil fuels, and the planned closure of its seven nuclear plants by 2025 should increase its dependence on foreign energy. Its role as a regional logistical hub makes its economy vulnerable to shifts in foreign demand, particularly with EU trading partners. Roughly three-quarters of Belgium's trade is with other EU countries.

Belgium's GDP grew by 1.4% in 2016, unemployment at yearend was 8.4%, and the budget deficit was 2.7% of GDP. The economy largely recovered from the March 2016 terrorist attacks, which mainly impacted the Brussels region tourist and hospitality industry. Prime Minister Charles MICHEL's center-right government has pledged to further reduce the deficit in response to EU pressure to decrease Belgium's high public debt of about 107% of GDP, but such efforts could also dampen economic growth. In addition to restrained public spending, low wage growth and higher inflation promise to curtail a more robust recovery in private consumption.

The government has pledged to pursue a reform program to improve Belgium's competitiveness, including changes to tax policy, labor market rules, and welfare benefits. These changes have generally made Belgian wages more competitive regionally, but risk worsening tensions with trade unions and triggering extended strikes.

Source : CIA

COMPANY NAME

CHINTAMANI BVBA

COMPANY SUMMARY

Business number	873540329
Branche Unit Number	2147106975
Company name	CHINTAMANI BVBA
Address	SCHUPSTRAAT 9-11-BUS 41 2018 ANTWERPEN
Date of establishment	01/04/2005
Telephone number	3232334474
Mobile number	-
Fax number	032334474
Liable for VAT	yes
VAT Number	BE.0873.540.329 Check VAT number

ULTIMATE HOLDING COMPANY

Company name	Company Number
CHINTAMANI DMCC	-

COMMENTARY

The business was established over 12 years ago. The business has 6 employees.
The business is part of a group.
The business has been at the address for over 3 years.
Operating Result in the latest trading period increased 27% on the previous trading period.
Pre-tax profits increased by 210% compared to the previous trading period.
The business saw an increase in their Cash Balance of 154% during the latest trading period.

ANNUAL ACCOUNTS

DATE OF LATEST ACCOUNTS	TURNOVER	PROFIT BEFORE TAX	NET WORTH	WORKING CAPITAL
31/12/2016	84,049,553	224,057	5,712,553	9,752,836
31/12/2015	83,806,481	72,074	5,633,093	9,591,000

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31/12/2014	67,256,551	88,717	5,041,663	8,582,625
ACCOUNTS				
DATE OF LATEST ACCOUNTS	BALANCE TOTAL	NUMBER OF EMPLOYEES	CAPITAL	CASHFLOW
31/12/2016	29,678,203	6	5,014,594	98,796
31/12/2015	30,463,272	6	5,014,594	87,527
31/12/2014	25,952,513	5	4,495,346	95,963

PAYMENT EXPECTATIONS

Past payments		Payment expectation days	35.63
Industry average payment expectation days	199.67	Industry average day sales outstanding	211.41
Day sales outstanding	90.33		

COURT DATA SUMMARY

BANKRUPTCY DETAILS

Court action type	no
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PROTESTED BILLS

Bill amount	-
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NSSO DETAILS

Date of summons	-
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COMPANY INFORMATION

Business number	873540329	Company name	CHINTAMANI BVBA
Fax number	032334474	Date founded	01/04/2005
Company status	active	Company type	Private limited liability company
Currency	Euro (€)	Date of latest accounts	31/12/2016
Activity code	46761	Number of staff	6
Activity description	Wholesale of diamonds and other precious stones		

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Belgian Bulletin of Acts Publications	moniteur belge		
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CONTRACTOR DETAILS

Joint Industrial Committee (JIC)	
JIC Code	218
Description	Additional national joint committee for the employees
category	
JIC Code	324
Description	Joint committee for the industry and the trade in diamant
Event Date	17/12/2014
Event Description	
Event Details	De vennootschap van het racht van de staat Dubai Chintamani DMCC schrijft in op 675 nieuwe aandelen.
Event Date	01/04/2005
Event Description	Legal creation
Event Details	

COMPANY ACCOUNTS

Assets									
Annual accounts	31-12-2016	%	31-12-2015	%	31-12-2014	%	31-12-2013	%	31-12-2012
Weeks	52		52		52		52		52
Currency	EUR		EUR		EUR		EUR		EUR
Total fixed assets	108,832	83.39	59,345	-3.29	61,363	48.82	41,232	-20.78	52,046
Intangible fixed assets	0	-	0	-	0	-	0	-	0
Tangible fixed assets	97,641	102	48,154	-4.40	50,372	52.46	33,040	-24.66	43,854
Land & building	0	-	0	-	0	-	0	-	0
Plant & machinery	31,198	20.18	25,959	23.58	21,006	29.23	16,255	-26.95	22,250
Furniture & Vehicles	66,443	199	22,195	-24.42	29,365	74.95	16,785	-22.30	21,604

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Leasing & Other Similar Rights	0	-	0	-	0	-	0	-	0
Other tangible assets	0	-	0	-	0	-	0	-	0
Financial fixed assets	11,191	0	11,191	1.82	10,991	34.17	8,192	0	8,192
Total current assets	29,569,370	-2.74	30,403,927	17.43	25,891,150	6.96	24,206,841	33.88	18,080,934
Inventories	6,973,975	90.34	3,664,051	-13.09	4,216,141	3.82	4,060,819	15.72	3,509,121
Raw materials & consumables	0	-	0	-	0	-	0	-	0
Work in progress	0	-	0	-	0	-	0	-	0
Finished goods	6,973,975	90.34	3,664,051	-13.09	4,216,141	3.82	4,060,819	15.72	3,509,121
Other stocks	0	-	0	-	0	-	0	-	0
Trade debtors	20,801,650	-19.31	25,781,104	20.12	21,463,034	11.48	19,252,573	33.38	14,434,256
Other amounts receivable	49,033	-81.19	260,714	61.07	161,868	16.10	139,416	170	51,448
Cash	1,724,835	154	678,523	2752	23,787	-96.69	718,046	1312	50,853
Miscellaneous current assets	19,876	1.75	19,535	-25.78	26,320	-26.87	35,989	2.08	35,255
Total Assets	29,678,203	-2.58	30,463,272	17.38	25,952,513	7.03	24,248,073	33.72	18,132,980
Liabilities									
Total shareholders equity	5,712,553	1.41	5,633,093	11.73	5,041,663	64.77	3,059,861	2.75	2,977,889
Issued share capital	5,014,594	0	5,014,594	11.55	4,495,346	73.04	2,597,892	0	2,597,892
Share premium account	0	-	0	-	0	-	0	-	0
Revaluation reserve	0	-	0	-	0	-	0	-	0
Reserves	697,959	12.8	618,499	13.2	546,317	18.2	461,969	21.5	379,997

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		5		1		6		7	
Provisions for Liabilities & Charges	0	-	0	-	0	-	0	-	0
Deffered taxes	0	-	0	-	0	-	0	-	0
Creditors	23,965,649	-3.48	24,830,179	18.74	20,910,850	-1.31	21,188,213	39.81	15,155,091
Other long term loans	4,149,116	3.28	4,017,252	11.52	3,602,325	-27.72	4,984,108	-4.33	5,209,628
Other long term liabilities	0	-	0	-	0	-	0	-	0
Total long term debts	4,149,116	3.28	4,017,252	11.52	3,602,325	-27.72	4,984,108	-4.33	5,209,628
Current portion of long term debt	0	-	0	-	0	-	0	-	0
Financial debts	11,428,098	-6.74	12,254,493	10.65	11,075,122	17.37	9,436,215	60.57	5,876,774
Trade creditors	8,100,394	-4.57	8,488,727	37.17	6,188,448	-7.68	6,703,334	67.15	4,010,449
Amounts Payable for Taxes,	219,537	345	49,300	19.66	41,198	-19.28	51,037	-6.92	54,832
Remuneration & Social Security									
Miscellaneous current liabilities	68,504	235	20,407	443	3,758	-72.20	13,519	296	3,408
Total current liabilities	19,816,534	-4.79	20,812,927	20.25	17,308,525	6.82	16,204,105	62.93	9,945,463
Total Liabilities	29,678,203	-2.58	30,463,272	17.38	25,952,513	7.03	24,248,073	33.72	18,132,980

RATIO ANALYSIS

TRADING PERFORMANCE									
Profit Before Tax	0.27	200	0.09	-30.77	0.13	8.33	0.12	9.09	0.11
Return on capital employed	2.27	202	0.75	-27.18	1.03	-8.04	1.12	43.59	0.78
Return on total	0.75	212	0.24	-	0.34	-8.11	0.37	5.71	0.35

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assets employed				29.41					
Return on net assets employed	3.92	206	1.28	-	1.76	-	2.95	37.85	2.14
				27.27		40.34			
Sales / net working capital	8.62	-1.37	8.74	11.48	7.84	-	9.05	26.22	7.17
						13.37			
Stock turnover ratio	8.30	89.93	4.37	-	6.27	11.76	5.61	-6.81	6.02
				30.30					
Creditor days	35.63	-4.61	37.35	10.05	33.94	-0.41	34.08	34.86	25.27
Debtor days	90.33	-	112.28	-3.61	116.48	20.07	97.01	7.34	90.38
		19.55							
SHORT TERM STABILITY									
Current ratio	1.49	2.05	1.46	-2.67	1.50	0.67	1.49	-	1.82
								18.13	
Liquidity ratio / acid ratio	1.14	-	1.28	2.40	1.25	0.81	1.24	-	1.47
		10.94						15.65	
Current debt ratio	3.47	-5.96	3.69	7.58	3.43	-	5.30	58.68	3.34
						35.28			
Cashflow	98,796	12.87	87,527	-8.79	95,963	1.15	94,873	10.78	85,644
Net worth	5,712,553	1.41	5,633,093	11.73	5,041,663	64.77	3,059,861	2.75	2,977,889
LONG TERM STABILITY									
Gearing	272.68	-5.60	288.86	-0.78	291.12	-	471.27	26.59	372.29
						38.23			
Equity in percentage	19.25	4.11	18.49	-4.84	19.43	53.96	12.62	-	16.42
								23.14	
Total debt ratio	4.20	-4.76	4.41	6.27	4.15	-	6.92	35.95	5.09
						40.03			
Working capital	9,752,836	1.69	9,591,000	11.75	8,582,625	7.25	8,002,736	-1.63	8,135,470

PROFIT & LOSS									
Operating Income	84,074,853	0.29	83,834,456	24.59	67,286,041	-7.15	72,470,064	24.26	58,320,605
Turnover	84,049,553	0.29	83,806,481	24.61	67,256,551	-7.15	72,438,738	24.27	58,290,722
Total operating expenses	82,972,507	0.01	82,961,199	24.65	66,557,123	-7.28	71,785,625	23.94	57,919,793
Gross Operating Margin	-	-	-	-	-	-	-	-	-
Operating Charges	84,116,399	1.36	82,989,174	24.63	66,586,614	-7.28	71,816,950	23.93	57,949,676
Employee costs	196,689	-6.94	211,362	21.28	174,281	6.62	163,459	2.43	159,584
Wages and	160,669	-5.65	170,297	21.8	139,752	5.34	132,673	2.70	129,189

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salary				6					
Employee pension costs	-	-	-	-	-	-	-	-	-
Social security contributions	33,010	-12.47	37,712	20.35	31,334	6.05	29,547	7.01	27,612
Other employee costs	3,011	-10.20	3,353	4.93	3,195	157	1,239	-55.48	2,782
Director remuneration	-	-	-	-	-	-	-	-	-
Amortization and depreciation	19,335	26.00	15,345	32.12	11,615	-9.97	12,901	-3.97	13,434
Operating result	1,077,047	27.42	845,282	20.85	699,428	7.09	653,113	76.08	370,929
Total financial income	232	-98.55	15,973	61.75	9,875	67.31	5,902	217	1,857
Total financial expenses	811,677	2.85	789,181	27.17	620,585	9.11	568,752	84.00	309,105
Results on ordinary operations before taxation	224,057	210	72,074	-18.76	88,717	-1.71	90,264	41.74	63,681
Extraordinary Income	41,545	-	-	-	-	-	-	-	12,413
Extraordinary Charges	-	-	-	-	1,991	1658933	0	-	-
Extraordinary items	41,545	-	-	-	-1,991	1658933	0	-100	12,413
Results for the Year Before Taxation	265,602	268	72,074	-16.89	86,726	-3.92	90,264	18.62	76,093
Taxation	186,141	172289	-108	-104	2,378	-71.32	8,292	113	3,883
Results on ordinary operations after taxation	37,915	-47.47	72,182	-16.40	86,339	5.33	81,972	37.08	59,798

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Net result	79,461	10.08	72,182	- 14.4 2	84,348	2.90	81,972	13.5 2	72,210
Profit (Loss) for the Year to be appropriated	79,461	10.08	72,182	- 14.4 2	84,348	2.90	81,972	13.5 2	72,210
Dividends	-	-	-	-	-	-	-	-	-

SOCIAL BALANCE SHEET DETAILS

Social Balance Sheet	Total
During the reporting year ended 31-12-2016	
Full-time Employees	5
Part-time Employees	1
Total Fte Employees	6
Number of hours worked	
Full-time Employees	9,059
Part-time Employees	278
Total	9,337
Personnel Charges	
Full-time Employees	192,284
Part-time Employees	4,406
Total	196,689
Benefits In Addition To Wages	-
During the previous reporting year	
Average number employees in Fte	6
Actual working hours	11,052
Personnel Charges	211,362
Benefits In Addition To Wages	-

Type of Contract	Full-Time	Part-Time	Total Fte
Unlimited Duration Contracts	4	1	4
Limited Duration Contracts Contracts For Specific Work Contracts Regarding Substitution	1 - -	- - -	1 - -
Gender and Education Level			
Men	Full-Time	Part-Time	Total Fte
Primary education	3	-	3
Secondary education	-	-	-

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Higher education (non university)	-	-	-
Higher education (university)	-	-	-
Women	Full-Time	Part-Time	Total Fte
Primary education	1	1	1
Secondary education	1	-	1
Higher education (non university)	-	-	-
Higher education (university)	-	-	-
Working Category	Full-Time	Part-Time	Total Fte
Management	-	-	-
White collar worker	4	-	4
Blue collar worker	1	1	1
Other	-	-	-
Temporary personnel		Total	
Average number of temporary staff		-	
Actual working hours		-	
Cost of temporary staff		-	
New staff and leavers	Full-Time	Part-Time	Total Fte
New Starters	-	1	0
Leavers	1	1	1

INDUSTRY COMPARISON

Activity code	46761
Activity description	Wholesale of diamonds and other precious stones

PAYMENT INFORMATION

Suspension of payments / moratorium history	
Amount	-
Details	-

Payment expectations

Payment expectation days	35.63
Day sales outstanding	90.33
Industry comparison	
Activity code	46761
Activity description	Wholesale of diamonds and other precious stones
Industry average payment expectation days	199.67

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Industry average day sales	211.41
outstanding	

Industry quartile analysis	
Payment expectations	
Company result	35.63
Lower	129.28
Median	58.57
Upper	26.76

Day sales outstanding	
Company result	90.33
Lower	137.49
Median	82.12
Upper	46.10

SHAREHOLDER DETAILS

Summary

Group - Number of Companies	2
Linkages - Number of Companies	0
Number of Countries	0

Group Structure		
Company Name	Number	Latest Financials
- CHINTAMANI DMCC		
- - CHINTAMANI BVBA	873540329	31-12-2016

Minority Shareholders

No minority shareholders found

Minority Interests

No minority interests found

Companies that match this address

No Companies Match this address

LINKED COMPANIES

Summary

Group - Number of Companies	2
Linkages - Number of Companies	0
Number of Countries	0

Summons

There is no data for this company

Protested Bills

There is no data for this company

Bankruptcy and other legal events

There is no data for this company

DIRECTOR DETAILS

CURRENT DIRECTOR DETAILS

Position	Permanent representative legal entity
Start Date	01/07/2011
Street	44 FAZANTENLAAN ANTWERPEN
Post code	2610
Country	Belgium
Name	Milan Mehta
Name	DUBAI METALS & COMMODITIES CENTRE BO
Position	Manager
Start Date	01/04/2005

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 63.67
UK Pound	1	INR 85.90
Euro	1	INR 76.41
Euro	1	INR 76.35

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

INFORMATION DETAILS

Analysis Done by :	NIY
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)

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