

MIRA INFORM REPORT

Report No. :	484799
Report Date :	06.01.2018

IDENTIFICATION DETAILS

Name :	MONIR TRADING
Registered Office :	Janata Iron Market, Sagarika Road, Saripara, Pahartali, Chittagong
Country :	Bangladesh
Year of Establishment :	2010
Legal Form :	Partnership
Line of Business :	Exporter of Marin Engine, Generator, Ship Spars Parts
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating :	D
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Credit Rating	Explanation	Rating Comments
D	High Risk	Business dealing not recommended or on secured terms only

Status :	Closed down
Payment Behaviour :	---
Litigation :	--

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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)
Bangladesh	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

BANGLADESH - ECONOMIC OVERVIEW

Bangladesh's economy has grown roughly 6% per year since 1996 despite prolonged periods of political instability, poor infrastructure, endemic corruption, insufficient power supplies, and slow implementation of economic reforms. Although more than half of GDP is generated through the services sector, almost half of Bangladeshis are employed in the agriculture sector, with rice as the single-most-important product. Garment exports, the backbone of Bangladesh's industrial sector, accounted for more than 80% of total exports and surpassed \$25 billion in 2016. The sector continues to grow, despite a series of high-profile factory accidents that have killed more than 1,000 workers and crippling strikes, including a nationwide transportation blockade orchestrated by the political opposition during the first several months of 2015. Steady export growth in the garment sector combined with remittances from overseas Bangladeshis - which totaled about \$15 billion and 8% of GDP in 2015 - are key contributors to Bangladesh's sustained economic growth and rising foreign exchange reserves.

Source : CIA

EXECUTIVE SUMMARY

IDENTIFICATION DETAILS

Correct company Name : Monir Trading
Head Office : 3804/A, Sagorika Road, Pahartoli, Chittagong-4217, Bangladesh

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Tel No : 88-01713163174
 Fax No : Nil
 E-mail : jehancorp@gmail.com, jakir@yahoo.com
 Website : Nil
 Date/ Year of : 2010
 Establishment
 Trade License No : Nil
 Legal Form (General) : Public Listed Co Public (but not listed) Private Co State-owned Co
 Sole Proprietorships Partnership Not Registered
 others (please specify) _____
 Legal form (Specific) : LTD CORP INC CO
 others (please specify) _____
 Issuing Authority : Registrar of Joint Stock Companies & Firms City Corporation
 Municipal Administration Union Council
 Cantonment Board Chief Controller of Import & Export

FINANCIALS- SUMMARY

Year	Turnover/ Sales	Assets	Income
June' 2017	N/A	N/A	N/A

FULLCHECK REPORT DETAILS

Information Parted By

Name : Mr. Md. Zakir Hossain
 Designation : Partner
 Contract No : 88-01713163174

Locations Details

Business Address : 3804/A, Sagorika Road, Pahartoli, Chittagong-4217, Bangladesh
 Tel No : 88-01713163174
 Fax No : Nil
 E-mail : jehancorp@gmail.com, jakir@yahoo.com
 Website : Nil

Location : : Owned Rented Leased Area 750 Sq. ft.

Type of Office : Commercial Area. Semi-commercial office Bldg.

Retail shop Industrial Park

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Business Center
Residential Bldg.

Home Office

Registry Address:

Address : Janata Iron Market, Sagarika Road, Saripara, Pahartali, Chittagong, Bangladesh
Tel No : Nil
Fax No : Nil

Branch:

Address : Bismillah Market, 4, D.T. Road, Pahartali, Chittagong, Bangladesh
Tel No : Nil
Fax No : Nil

Employee:

No.	of	In Office	:	N/A	Warehouse	:	N/A
Employees		In Branch	:	N/A	Total	:	N/A

Details:

PARTNERS

Names of Partners : Mr. Abdul Motin
Mr. Md. Zakir Hossain

MANAGEMENT

Name : Mr. Abdul Motin
Job Description : Partner
Nationality : Bangladeshi
Email address : N/A
Other details : N/A

Name : Mr. Md. Zakir Hossain
Job Description : Partner
Nationality : Bangladeshi
Email address : N/A
Other details : 88-01713163174

BUSINESS OPERATIONS

Nature of Activity : Manufacturer Trader Dealer Distributor

 Exporter √ Importer Services Others

Item Dealings In:

Products : Marin Engine, Generator, Ship Spars Parts
Import Products : N/A
Export products : N/A

Trading Terms:

Purchasing Terms: L/C √ Cash Others
 Credit : 30 days 60 days √ 90 days days

Selling Terms : L/C Cash √ Others
 Credit : √ 30 days 60 days 90 days days

DETAILED DATA

Trade : Overseas Clients : N/A
Reference & Related Parties : Local Clients : N/A
 Overseas Suppliers : N/A
 Local Suppliers : N/A
Trade Markets : Exports : India, China
 Imports : N/A
Brand Name : N/A
Certified : N/A
Auditors : N/A
Operation Status : Inactive

CAPITAL STRUCTURE

Capital Invested : BDT 6 Million
Assets : N/A

ASSOCIATES/SUBSIDIARIES/ RELATED PARTIES

Name of The Group : Nil
Name of Mother Company : Nil
Subsidiary : Nil
Sister Concerns : Jehan Corporation

BANKING

Bank Name : Prime Bank Ltd
Bank Address : Agrabad Branch
Chittagong Chamber House, 38, Agrabad C/A, Chittagong-4100, Bangladesh
Tel: 88-031-727018, 716724-5
Fax: 88-031-718971

ADVERSE DATA MONITORING

Dishonored Checks : No Record Found
Debt : No Record Found
Litigation : Clear
Performance Defaults : No Record Found
Adverse Local Media : No Record Found
Coverage/ Adverse Filling
History

SITE VISIT COMMENTARY

Our representative visited the subject company Head Office which is situated at 3804/A, Sagorika Road, Pahartoli, Chittagong-4217, Bangladesh. It's Commercial Area.

GENERAL COMMENTS

Subject's was closed two years ago but their sister concern Johan Corporation is active.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 63.38
UK Pound	1	INR 86.02
Euro	1	INR 76.50
BDT	1	INR 0.76

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

INFORMATION DETAILS

Analysis Done by :	NIY
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)

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