

## MIRA INFORM REPORT

<b>Report No. :</b>	519129
<b>Report Date :</b>	12.07.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	ELYAS TAWFIQ LTD
<b>Registered Office :</b>	Floor #2, Office # 5, # 105, Panjsher Business Center, Kabul
<b>Country :</b>	Afghanistan
<b>Date of Incorporation :</b>	29.10.2009
<b>Com. Reg. No.:</b>	9202
<b>Legal Form :</b>	Limited Liability Company
<b>Line of Business :</b>	Subject is Manufacturer, Trader, Service Provider, Trader, Importer and Exporter of Tires, Dry Charge Battery and Lead Acid Battery, Importing and, Selling of Cars, Commercial Consulting, Wheel , Lubricants, Filters, Tubes
<b>No. of Employees :</b>	7

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Unknown
<b>Litigation :</b>	Clear

#### NOTES :

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

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**ECGC Country Risk Classification List**

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
Afghanistan	C2	C1

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

**AFGHANISTAN - ECONOMIC OVERVIEW**

Afghanistan is gradually recovering from decades of conflict. Before 2014, the economy had sustained nearly a decade of strong growth, largely because of international assistance. Since 2014, however, the economy has slowed, in large part because of the withdrawal of nearly 100,000 foreign troops that had artificially inflated the country's economic growth. Despite improvements in life expectancy, incomes, and literacy since 2001, Afghanistan is extremely poor, landlocked, and highly dependent on foreign aid. Much of the population continues to suffer from shortages of housing, clean water, electricity, medical care, and jobs. Corruption, insecurity, weak governance, lack of infrastructure, and the Afghan Government's difficulty in extending rule of law to all parts of the country pose challenges to future economic growth. Afghanistan's living standards are among the lowest in the world.

The international community remains committed to Afghanistan's development, pledging over \$83 billion at ten donors' conferences between 2003 and 2016. In October 2016, the donors at the Brussels conference pledged an additional \$3.8 billion in development aid annually from 2017 to 2020. Despite this help, the Government of Afghanistan will need to overcome a number of challenges, including low revenue collection, anemic job creation, high levels of corruption, weak government capacity, and poor public infrastructure.

In 2017 Afghanistan's growth rate was only marginally above that of the 2014-2016 average. The drawdown of international security forces that started in 2012 has negatively affected economic growth, as a substantial portion of commerce, especially in the services sector, has catered to the ongoing international troop presence in the country. Afghan President Ashraf GHANI Ahmadzai is dedicated to instituting economic reforms to include improving revenue collection and fighting corruption. The government has implemented reforms to the budget process and in some other areas. However, many other reforms will take time to implement and Afghanistan will remain dependent on international donor support over the next several years.

Source : CIA

## COMPANY SUMMERY

Company Name (legal name) ELYAS TAWFIQ LTD  
 Other business name used Elyas Tawfiq Co.Ltd  
 Business Address FLOOR #2, OFFICE # 5, #105, Panjsher Business Center, Kabul – Afghanistan  
 Tel No +93 700 285 956 Fax No +93  
 +93 20 220 44 77  
 +93 798 186 836  
 E-mail contact@nal.com.af Website http://www.nal.com.af  
 hop111@live.com  
 ayubi1384@yahoo.com  
 etc@nal.com.af  
 nabil.gha-1+d@yahoo.com

Location : Owned  Rented  Leased  Area  Sq. ft.  
 Type of Office : Commercial Office Bldg  Semi-commercial office Bldg   
 Bank  Industrial Park   
 Business Center  Home Office   
 Residential Bldg

Location : Owned  Rented  Leased  Area  Sq. ft.

Type (M, I, T, E, S) Service Provider Industry Trading Import Export  
 Date of Incorporation 29 Aug, 2009 Authorized Capital 2,000,000 AFN  
 (local)

Chairman's name Ahmad Zaki" Ayoubi Sex Male  
 Legal Form (General)  Public Listed Co  Joint-stock company  Foreign Co  
 State-owned Co  Sole Proprietorships  Partnership  
 Limited Liability Co  Joint Venture  
 others (please specify)

Legal Form (Specific)  CO  LLC  LTD  JSC  EST  JV  
 others (please specify)

Registered No. 9202 AISA 11  
 (License Number)  
 Issuing Authority  Ministry of Trade  
 Afghanistan Investment Support Agency  
 Afghanistan Central Business Registry  
 \_\_\_\_\_ Others

Chamber of Commerce:7861



## **CAPITAL STRUCTURE**

Authorized Capital	2,000,000 AFN	No. of Shares	2,000	Share Value	1,000
				:	
Paid-up Capital	2,000,000 AFN	No. of Shares	2,000	Share Value	1,000
				:	

## **MANAGEMENT**

First name	Ahmad Zaki"	Last Name	Ayoubi	Age	
Nationality	Afghan	Job Description	President	Sex	Male
Department		Email address			
First name	Haji Zalmai	Last Name	Ayoubi	Age	
Nationality	Afghan	Job Description	Vice President	Sex	Male
Department		Email address			
First name	Mahdi	Last Name	Haidari	Age	
Nationality	Afghan	Job Description	CEO	Sex	Male
Department		Email address			

## **MAJOR SHAREHOLDERS**

Names of Shareholders	No. of Shares	Amount of shares	% of Shares
Ahmad Zaki"Ayoubi			50%
Haji Zalmai Ayoubi			50%

## **BANK DETAILS**

Bank Name :	New Kabul Bank
Bank Address :	Kabul, Afghanistan
Bank Account No:	

## **PAYMENT DETAILS**

Unknown.

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## ***ADDITIONAL INFORMATION***

Branch Offices:

Mazr-e-Sharif, Heart, Jalalabd, Kunduz, Ghazni

Name/Title: Mr. Ahmad Erfan

Subject has refused us.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.82
UK Pound	1	INR 91.34
Euro	1	INR 88.79
AFN	1	INR 0.93

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

**INFORMATION DETAILS**

Analysis Done by :	VIV
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)