

## MIRA INFORM REPORT

Report No. :	520287
Report Date :	16.07.2018

### IDENTIFICATION DETAILS

Name :	LITHOS GMBH
Registered Office :	Otto-Hahn-Str. 14 D 68623 Lampertheim
Country :	Germany
Financials (as on) :	31.12.2016
Date of Incorporation :	01.01.1977
Com. Reg. No.:	HRB 97732
Legal Form :	Private limited company
Line of Business :	<ul style="list-style-type: none"> <li>• Agents involved in the sale of building materials and coatings</li> <li>• Wholesale of construction materials of mineral substances</li> <li>• Retail sale of paints and building materials</li> </ul>
No. of Employees :	49

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	No Complaints
Litigation :	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)
Germany	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

### GERMANY - ECONOMIC OVERVIEW

The German economy - the fifth largest economy in the world in PPP terms and Europe's largest - is a leading exporter of machinery, vehicles, chemicals, and household equipment and benefits from a highly skilled labor force. Like its Western European neighbors, Germany faces significant demographic challenges to sustained long-term growth. Low fertility rates and a large increase in net immigration are increasing pressure on the country's social welfare system and necessitate structural reforms.

Reforms launched by the government of Chancellor Gerhard SCHROEDER (1998-2005), deemed necessary to address chronically high unemployment and low average growth, contributed to strong economic growth and falling unemployment. These advances, as well as a government subsidized, reduced working hour scheme, help explain the relatively modest increase in unemployment during the 2008-09 recession - the deepest since World War II. The German Government introduced a minimum wage in 2015 that increased to \$9.79 (8.84 euros) in January 2017.

Stimulus and stabilization efforts initiated in 2008 and 2009 and tax cuts introduced in Chancellor Angela MERKEL's second term increased Germany's total budget deficit - including federal, state, and municipal - to 4.1% in 2010, but slower spending and higher tax revenues reduced the deficit to 0.8% in 2011 and in 2017 Germany reached a budget surplus of 0.7%. A constitutional amendment approved in 2009 limits the federal government to structural deficits of no more than 0.35% of GDP per annum as of 2016, though the target was already reached in 2012.

The German economy suffers from low levels of investment, and a government plan to invest 15 billion euros during 2016-18, largely in infrastructure, is intended to spur needed private investment. Following the March 2011 Fukushima nuclear disaster, Chancellor Angela MERKEL announced in May 2011 that eight of the country's 17 nuclear reactors would be shut down immediately and the remaining plants would close by 2022. Germany plans to replace nuclear power largely with renewable energy, which accounted for 29.5% of gross electricity consumption in 2016, up from 9% in 2000. Before the shutdown of the eight reactors, Germany relied on nuclear power for 23% of its electricity generating capacity and 46% of its base-load electricity production. Domestic consumption, investment, and exports are likely to drive German GDP growth in 2018, and the country's budget and trade surpluses are likely to remain high.

Source : CIA

## **COMPANY NAME AND ADDRESS**

Lithos GmbH

Otto-Hahn-Str. 14  
D 68623 Lampertheim  
Telephone: 06206/94310  
Telefax: 06206/943130  
Homepage: www.lithosmarmor.de  
E-mail: mail@lithosmarmor.de

## **COMPANY STATUS**

Active

## **VAT NO.**

DE111646336

## **TAX ID NUMBER**

007 238 10429

## **COMPANY SUMMERY**

LEGAL FORM	Private limited company
Date of foundation:	01.01.1977
Shareholders' agreement:	05.04.2018
Registered on:	26.04.2018
Commercial Register: under:	Local court 64283 Darmstadt HRB 97732

Share capital: EUR 2,000,000.00

Shareholder:

Selene Naturstein UG (haftungsbeschränkt)  
Kuhstr. 83  
D 59427 Unna

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Legal form: Entrepreneur Company (limited liability)

Share capital: EUR 2.00  
Share: EUR 1,880,000.00

Registered on: 18.01.2018

Reg. data: 59065 Hamm, HRB 9270

Shareholder:

Marcel Kop  
Kuhstr. 83  
D 59427 Unna  
born: 08.10.1960  
Share: EUR 60,000.00

Shareholder:

Nikolaos Kalfopoulos  
Nußbredde 21b  
D 59425 Unna  
born: 19.07.1961  
Share: EUR 60,000.00

Manager:

Marcel Kop  
Kuhstr. 83  
D 59427 Unna  
having sole power of representation  
born: 08.10.1960  
Marital status: married

Manager:

Nikolaos Kalfopoulos  
Nußbredde 21b  
D 59425 Unna  
having sole power of representation  
born: 19.07.1961

Further functions/participations of Marcel Kop (Manager)

Shareholder:

Selene Naturstein UG (haftungsbeschränkt)  
Kuhstr. 83  
D 59427 Unna  
Legal form: Entrepreneur Company (limited liability)  
Share capital: EUR 2.00  
Share: EUR 1.00  
Registered on: 18.01.2018  
Reg. data: 59065 Hamm, HRB 9270

Further functions/participations of Nikolaos Kalfopoulos (Manager)

Shareholder:

Selene Naturstein UG (haftungsbeschränkt)

Kuhstr. 83  
D 59427 Unna  
Legal form: Entrepreneur Company (limited  
liability)  
Share capital: EUR 2.00  
Share: EUR 1.00  
Registered  
on: 18.01.2018  
Reg. data: 59065 Hamm, HRB 9270

Manager:

Hyperion GmbH  
Max-Planck-Str. 21  
D 59423 Unna  
Legal form: Private limited company  
Share capital: EUR 25,000.00  
Registered  
on: 30.01.2013  
Reg. data: 64283 Darmstadt, HRB 91839

Manager:

Selene Naturstein UG (haftungsbeschränkt)  
Kuhstr. 83  
D 59427 Unna  
Legal form: Entrepreneur Company (limited  
liability)  
Share capital: EUR 2.00  
Registered  
on: 18.01.2018  
Reg. data: 59065 Hamm, HRB 9270

## **COMPANY HISTORY**

company name and legal form

26.05.2008 - 26.04.2018 Lithos AG

Otto-Hahn-Str. 14  
D 68623 Lampertheim  
Public limited company

10.11.1977 - 26.05.2008 Lithos-Marmor GmbH

Otto-Hahn-Str. 14  
D 68623 Lampertheim  
Private limited company

## **RESIGNED ACTING PERSONS AND SHAREHOLDERS**

05.02.2016 - 26.04.2018 President of the Supervisory Board  
Rosina Lafazani  
D 68623 Lampertheim  
05.02.2016 - 26.04.2018 Member of the Supervisory Board  
Alexandros Papadopoulou  
D 68623 Lampertheim  
06.11.2012 - 26.04.2018 Member of the Supervisory Board  
Maria Papadopoulou  
1 Mesimvrias Str.  
GR 66100 Drama

## **BUSINESS ACTIVITIES**

Main industrial sector  
46132 Agents involved in the sale of building materials and coatings  
46734 Wholesale of construction materials of mineral substances  
47523 Retail sale of paints and building materials

## **BRANCHES AND FACTORIES**

Works:

Lithos GmbH  
Steinbrüchenstr. 11a  
D 99428 Nohra  
TEL.: 03643/815780  
FAX.: 03643/8157820

Works:

Lithos GmbH  
Max-Planck-Str. 21  
D 59423 Unna  
TEL.: 02303/986900  
FAX.: 02303/9869034  
Reg. entry: 26.04.2018

Works:

Lithos GmbH  
Friedrich-Penseler-Str. 16  
D 21337 Lüneburg  
TEL.: 04131/799600

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FAX.: 04131/7996020

## ***PARTICIPATIONS***

Shareholder:

Hyperion GmbH  
Max-Planck-Str. 21  
D 59423 Unna  
Legal form: Private limited company  
Company Status: active  
Share capital: EUR 25,000.00  
Share: EUR 25,000.00  
Reg. data: 30.01.2013  
Local court 64283 Darmstadt  
HRB 91839

## ***FINANCIAL INFORMATION***

Payment experience: No Complaints

Negative information: We have no negative information at hand.

Balance sheet year: 2016

PMI: No significant / relevant payment experience  
information pertaining to the company  
inquired upon is shown in the Deutscher  
Debitoren Monitor (DDMonitor).

## ***REAL ESTATE***

Type of ownership: Tenant  
Address: Otto-Hahn-Str. 14  
D 68623 Lampertheim

Land register documents were not available.

## **BANKERS**

DORTMUNDER VOLKSBANK, 44128 DORTMUND  
Sort. code: 44160014, Account no.: 4105989301  
BIC: GENODEM1DOR, IBAN: DE60441600144105989301

## **FINANCIAL FIGURES**

Profit:	2016	EUR	171,235.00
Ac/ts receivable:		EUR	1,160,541.00
Liabilities:		EUR	5,451,907.00
Employees:			49

### **BALANCE SHEETS**

Balance sheet ratios 01.01.2016 - 31.12.2016  
Equity ratio [%]: 36.01  
Liquidity ratio: 0.33  
Return on total capital [%]: 1.70

Balance sheet ratios 01.01.2015 - 31.12.2015  
Equity ratio [%]: 30.16  
Liquidity ratio: 0.26  
Return on total capital [%]: -1.00

Balance sheet ratios 01.01.2014 - 31.12.2014  
Equity ratio [%]: 33.84  
Liquidity ratio: 0.14  
Return on total capital [%]: 1.03

Balance sheet ratios 01.01.2013 - 31.12.2013  
Equity ratio [%]: 38.16  
Liquidity ratio: 0.34  
Return on total capital [%]: 1.56

#### **Equity ratio**

The equity ratio indicates the portion of the equity as compared to the total capital. The higher the equity ratio, the better the economic stability (solvency) and thus the financial autonomy of a company.

#### **Liquidity ratio**

The liquidity ratio shows the proportion between adjusted

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receivables and net liabilities. The higher the ratio, the lower the company's financial dependency from external creditors.

**Return on total capital**

The return on total capital shows the efficiency and return on the total capital employed in the company. The higher the return on total capital, the more economically does the company work with the invested capital.

**Type of balance**

sheet: Company balance sheet

**Origin of the present**

balance sheet: electronic German Federal Gazette

Financial year: 01.01.2016 - 31.12.2016

ASSETS	EUR	10,063,263.33
Fixed assets	EUR	4,186,955.59
Intangible assets	EUR	13.00
Tangible assets	EUR	4,160,582.59
Financial assets	EUR	26,360.00
Current assets	EUR	5,876,307.74
Stocks	EUR	2,802,665.63
Accounts receivable	EUR	1,160,540.66
Liquid means	EUR	1,913,101.45
LIABILITIES	EUR	10,063,263.33
Shareholders' equity	EUR	3,623,573.59
Capital	EUR	2,000,000.00
Subscribed capital (share capital)	EUR	2,000,000.00
Reserves	EUR	654,562.01
Retained earnings / revenue reserves	EUR	654,562.01
Balance sheet profit/loss (+/-)	EUR	969,011.58
Balance sheet profit / loss	EUR	969,011.58
Provisions	EUR	987,782.31
Liabilities	EUR	5,451,907.43

**Type of balance**

sheet: Company balance sheet

**Origin of the present**

balance sheet: electronic German Federal Gazette

Financial year: 01.01.2015 - 31.12.2015

ASSETS	EUR	9,889,619.12
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Fixed assets	EUR	4,250,564.46
Intangible assets	EUR	13.00
Tangible assets	EUR	4,224,191.46
Financial assets	EUR	26,360.00
Current assets	EUR	5,639,054.66
Stocks	EUR	2,304,923.08
Accounts receivable	EUR	1,037,546.77
Liquid means	EUR	2,296,584.81
<b>LIABILITIES</b>	EUR	9,889,619.12
Shareholders' equity	EUR	2,982,475.90
Capital	EUR	2,000,000.00
Subscribed capital (share capital)	EUR	2,000,000.00
Reserves	EUR	174,199.69
Retained earnings / revenue reserves	EUR	174,199.69
Balance sheet profit/loss (+/-)	EUR	808,276.21
Profit / loss brought forward	EUR	907,052.18
Annual surplus / annual deficit	EUR	-98,775.97
Provisions	EUR	610,502.64
Liabilities	EUR	6,296,640.58

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.41
UK Pound	1	INR 90.07
Euro	1	INR 79.76
Euro	1	INR 80.24

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

**INFORMATION DETAILS**

Analysis Done by :	VIV
Report Prepared by :	TRU

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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)