

MIRA INFORM REPORT

Report No. :	519772
Report Date :	16.07.2018

IDENTIFICATION DETAILS

Name :	TECHNO ABZY EDUCATIONAL RESEARCH ADVICE SERVICES COMPANY
Registered Office :	2 nd Alley, Behinde Saderat Bank, Bahmani Ave, Boushehr
Country :	Iran
Date of Incorporation :	26.09.2001
Com. Reg. No.:	2628
Legal Form :	Cooperative Company
Line of Business :	Supplier of aquaculture machines
No. of Employees :	6

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

Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear

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 (31.12.2017)	Current Rating (01.04.2018)
Iran	B1	B1

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

IRAN - ECONOMIC OVERVIEW

Iran's economy is marked by statist policies, inefficiencies, and reliance on oil and gas exports, but Iran also possesses significant agricultural, industrial, and service sectors. The Iranian government directly owns and operates hundreds of state-owned enterprises and indirectly controls many companies affiliated with the country's security forces. Distortions - including corruption, price controls, subsidies, and a banking system holding billions of dollars of non-performing loans - weigh down the economy, undermining the potential for private-sector-led growth.

Private sector activity includes small-scale workshops, farming, some manufacturing, and services, in addition to medium-scale construction, cement production, mining, and metalworking. Significant informal market activity flourishes and corruption is widespread.

The lifting of most nuclear-related sanctions under the Joint Comprehensive Plan of Action (JCPOA) in January 2016 sparked a restoration of Iran's oil production and revenue that drove rapid GDP growth, but economic growth declined in 2017 as oil production plateaued. The economy continues to suffer from low levels of investment and declines in productivity since before the JCPOA, and from high levels of unemployment, especially among women and college-educated Iranian youth.

In May 2017, the re-election of President Hasan RUHANI generated widespread public expectations that the economic benefits of the JCPOA would expand and reach all levels of society. RUHANI will need to implement structural reforms that strengthen the banking sector and improve Iran's business climate to attract foreign investment and encourage the growth of the private sector. Sanctions that are not related to Iran's nuclear program remain in effect, and these—plus fears over the possible re-imposition of nuclear-related sanctions—will continue to deter foreign investors from engaging with Iran.

Source : CIA

NOTE

In absence of financials, no credit limit could be recommended.

COMMENTS ON ORIGINAL INVESTIGATION DETAILS

INDICATE ANY CHANGES REGARDING YOUR FINDINGS AGAINST THE DETAILS GIVEN IN OUR ORDER

The subject refused us.

Note:

The name that you provided is trade name of this company.

COMPANY DETAILS

COMPANY REGISTERED NAME	Techno Abzy Educational Research Advice Services Company
TRADE NAME	Techno Abzy Co,
HEADQUARTER ADDRESS	No. 578, Technoabzy Building, Beside Hessark Gas Station, Beheshti Ave, Karaj, Iran
POSTAL ADDRESS	
WEBSITE / EMAIL	www.technoabzy.ir, info@technoabzy.ir
TEL	+98 26 34562726, 26345715-6, 34565637, 36571615, 34565659, 34715643
FAX	+98 26 34565659, 34555279
Mobile	+98 912 6663051, 910 8561007

REGISTRATION DETAILS

LEGAL FORM	Cooperative Company	Source of info: Iran Registry Office
REGISTERED NAME	Techno Abzy Educational Research Advice Services Company	Source of info: Iran Registry Office
REGISTRATION NUMBER	2628	Source of info: Iran Registry Office
DATE OF REGISTRATION	26/09/2001	Source of info: Iran Registry Office
REGISTERED ADDRESS	2 nd Alley, Behinde Saderat Bank, Bahmani Ave,	Source of info: Iran Registry Office

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CHAMBER OF COMMERCE REG. NUMBER	Boushehr, Iran -	Source of info: Iran Registry Office
TAX REGISTRATION NUMBER	-	Source of info: Iran Registry Office
ANY OTHER REGISTRATION INFO	National Number: 10320084319	Source of info: Iran Registry Office

HISTORY

YEAR STARTED OPERATIONS	26/09/2001	
FORMER LEGAL FORM / DATE OF CHANGE / Source of info	-	Iran Registry Office
FORMER REGISTERED NAME / DATE OF CHANGE/ Source of info	-	Iran Registry Office
FORMER REGISTERED ADDRESS / DATE OF CHANGE/ Source of info	-	Iran Registry Office

CAPITAL

CURRENCY	Iranian Riyals	
AUTHORISED (NOMINAL) CAPITAL	10,000,000	Source of info: Iran Registry Office
ISSUED CAPITAL	10,000,000	Source of info: Iran Registry Office
PAID UP CAPITAL		Source of info: Iran Registry Office
PARTNERSHIP CAPITAL		Source of info: Iran Registry Office
START UP CAPITAL		Source of info: Iran Registry Office
FORMER CAPITAL / DATE OF CHANGE		Source of info: Iran Registry Office
FORMER CAPITAL / DATE OF CHANGE		Source of info: Iran Registry Office
FORMER CAPITAL / DATE OF CHANGE		Source of info: Iran Registry Office

OWNERSHIP

FULL NAME (and address)	NATIONALITY	NUMBER OF SHARES HELD	% OF SHARES HELD
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Mohamadi Family Iranian Source of info: Iran
Registry Office Source of info:
Chamber

PRINCIPALS

FULL NAME (Address)	NATIONALITY	POSITION	RELATION WITH OTHER COMPANIES (pls state company name and type of relation)	WORK EXPERIENCE / QUALIFICATIONS
Ali Mohamadi	Iranian	Chairman		
Mohamad Mohamadi	Iranian	Managing Director		

OPERATIONS / ACTIVITIES

LINE OF BUSINESS (ie: manufacture, retail, wholesale, type of products or services etc) Wholesale %__100__ / Retail % _____
Detail explanation of activities:

NUMBER OF EMPLOYEES / GROUP EMPLOYEES 6
Supplier of aquaculture machines.

TYPE OF CLIENTS (government, group companies, general public, etc) Group Companies

NUMBER OF CLIENTS
NAME OF MAJOR CLIENTS
LOCAL MARKET SHARE % -
CURRENT CONTRACTS AND THEIR VALUE -
NUMBER OF OWNED VEHICLES

IMPORTS %		EXPORTS %
IMPORTS FROM (countries)	China	EXPORTS TO (countries)
IMPORTS TERMS OF PAYMENT (ie: CAD/ LC/ Open accounts) and DAYS OF CREDIT	Bank Transfer	EXPORTS TERMS OF PAYMENT (ie: CAD/ LC/ Open accounts) and DAYS OF CREDIT

BANKERS

BANK NAME	BRANCH/ADDRESS/ COUNTRY	ACCOUNT NUMBER / CURRENCY
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MIRA INFORM PRIVATE LIMITED
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<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

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Mellat Bank

Beheshti Ave, Karaj, Iran

FINANCIAL INFORMATION

CURRENCY	Iranian Rials
FIGURES ARE INDIVIDUAL OR GROUP?	Individual
IF FIGURES ARE FOR GROUP PLEASE STATE WHICH COMPANIES ARE CONSOLIDATED	
SOURCE OF INFO	TAX Office

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FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.41
UK Pound	1	INR 90.07
Euro	1	INR 79.76
IRR	1	INR 0.0016

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

INFORMATION DETAILS

Analysis Done by :	PRI
Report Prepared by :	KET

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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)