

## MIRA INFORM REPORT

<b>Report No. :</b>	422534.2
<b>Report Date :</b>	26.07.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	FRESH PHARMACEUTICALS
<b>Registered Office :</b>	Plot No. 7, Street S-6, National Industrial Zone, RCCI, Rawat, Rawalpindi
<b>Country :</b>	Pakistan
<b>Financials (as on) :</b>	2017 [Summarized]
<b>Date of Incorporation :</b>	20.10.2015
<b>Legal Form :</b>	Partnership
<b>Line of Business :</b>	Manufacture & Marketing of Pharmaceutical Products
<b>No. of Employees :</b>	About 20

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>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>	Small Cmpany
<b>Payment Behaviour :</b>	Slow & Delayed
<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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## ***BUSINESS NAME***

FRESH PHARMACEUTICALS

## ***FULL ADDRESS***

### **Registered Address & Factory**

Plot No. 7, Street S-6, National Industrial Zone, RCCI, Rawat, Rawalpindi, Pakistan

Tel No. 92 (51) 4499227, 4499228

Fax No. 92 (51) 4499228

## ***SHORT DESCRIPTION OF BUSINESS***

- |    |                    |  |
|----|--------------------|--|
| a. | Nature of Business | Manufacture & Marketing of Pharmaceutical Products |
| b. | Year Established   | 20 <sup>th</sup> October, 2015                     |
| c. | National Tax #     | 7113757 - 4  |

## ***BRANCHES***

None

## ***LEGAL STATUS***

Subject Company was established as a Partnership business in 20<sup>th</sup> October, 2015

## ***DETAILS OF MANAGEMENT***

<b>Names</b>	<b>Nationality</b>	<b>Address</b>	<b>Occupation</b>	<b>Designation</b>
Mr. Fareed Hussain	Pakistani	Plot No. 7, Street S-6, National Industrial Zone, RCCI, Rawat, Rawalpindi	Business	CEO / Managing Partner

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Mrs. Fareed Hussain      Pakistani      Plot No. 7, Street Business      Partner  
S-6,      National  
Industrial      Zone,  
RCCI,      Rawat,  
Rawalpindi

## **ASSOCIATES**

**A.      SUBSIDIARY**

None

**B.      ASSOCIATED COMPANIES**

- Do -

## **BUSINESS ACTIVITIES**

- (1) Subject Company is engaged in manufacture & marketing of Pharmaceutical Products.
- (2) It purchases raw materials against **D/A, D/P** basis to its trade suppliers globally.
- (3) Its import globally from Companies belongs to China, Korea & India.
- (4) Its major customers are Distributors, Pharmacies & Hospitals deal with cash term basis.
- (5) Subject operates from caption leased factory premises situated at industrial area of Rawat, Rawalpindi.
- (6) Subject employs about **20** persons in its set up.

## **TRADE SUPPLIERS**

Subject import globally from Companies belongs to China, Korea & India. Its global trade suppliers are Companies related to Pharmaceutical Raw Materials

## **ANNUAL SALES VOLUME**

Year      In Pak Rupees

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2017

13,000,000/- (Estimated)

## ***CAPACITY & PRODUCTION***

The capacity and production of the company's plant is indeterminable as it is multi- product and involves various processes of manufacturing

## ***BANKERS***

- (1) Habib Bank Limited, Pakistan.
- (2) Soneri Bank Limited, Pakistan.
- (3) Bank Alfalah Limited, Pakistan.

## ***COMMENTS***

Subject Company was established in 20<sup>th</sup> October, 2015 and is engaged in manufacture & marketing of Pharmaceutical Products. Trade relations are reported as fair. In view of current disturbed economic and political situation, we would advise to deal with all the business in Pakistan with some caution.

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**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.80
UK Pound	1	INR 90.58
Euro	1	INR 80.45
PKR	1	INR 0.53

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

**INFORMATION DETAILS**

<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	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)