

## MIRA INFORM REPORT

<b>Report No. :</b>	538084
<b>Report Date :</b>	02.11.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	CAJUGRAM GRANITOS E MARMORES DO BRASIL LTDA
<b>Registered Office :</b>	Rod Br 101 Sn Km 436 Zona Rural 29400 Mimoso Do Sul
<b>Country :</b>	Brazil
<b>Financials (as on) :</b>	2017 (Summarized)
<b>Date of Incorporation :</b>	21.02.1990
<b>Com. Reg. No.:</b>	32.440.901/0001-90
<b>Legal Form :</b>	Limited liability company - LTDA
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Cutting, shaping and finishing of stone</li> <li>• Subject engaged in the mining and quarrying of dimension stones; Involved in developing the mine site and/or mining or quarrying dimension stones (i.e., rough blocks and/or slabs of stone)</li> </ul>
<b>No. of Employees :</b>	151 (2017)

### RATING & COMMENTS

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

**MIRA's Rating :** A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	No Complaints

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<b>Litigation :</b>	Clear
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**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.

**ECGC Country Risk Classification List**

<b>Country Name</b>	<b>Previous Rating (30.06.2018)</b>	<b>Current Rating (30.09.2018)</b>
Brazil	A2	A2

<b>Risk Category</b>	<b>ECGC Classification</b>
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
sModerately High Risk	C1
High Risk	C2
Very High Risk	D

**BRAZIL - ECONOMIC OVERVIEW**

Brazil is the eighth-largest economy in the world, but is recovering from a recession in 2015 and 2016 that ranks as the worst in the country's history. In 2017, Brazil's GDP grew 1%, inflation fell to historic lows of 2.9%, and the Central Bank lowered benchmark interest rates from 13.75% in 2016 to 7%.

The economy has been negatively affected by multiple corruption scandals involving private companies and government officials, including the impeachment and conviction of Former President Dilma ROUSSEFF in August 2016. Sanctions against the firms involved — some of the largest in Brazil — have limited their business opportunities, producing a ripple effect on associated businesses and contractors but creating opportunities for foreign companies to step into what had been a closed market.

The succeeding TEMER administration has implemented a series of fiscal and structural reforms to restore credibility to government finances. Congress approved legislation in December 2016 to cap public spending. Government spending growth had pushed public debt to 73.7% of GDP at the end of 2017, up from over 50% in 2012. The government also boosted infrastructure projects, such as oil and natural gas auctions, in part to raise revenues. Other economic reforms, proposed in 2016, aim to reduce barriers to foreign investment, and to improve labor conditions. Policies to strengthen Brazil's workforce and industrial sector, such as local content requirements, have boosted employment, but at the expense of investment.

Brazil is a member of the Common Market of the South (Mercosur), a trade bloc that includes Argentina, Paraguay and Uruguay - Venezuela's membership in the organization was suspended In August 2017. After the Asian and Russian financial crises, Mercosur adopted a protectionist stance to guard against exposure to volatile foreign markets and it currently is negotiating Free Trade Agreements with the European Union and Canada.

Source : CIA

## **SUMMARY**

<b>Company name</b>	<b>Cajugram Granitos E Marmores Do Brasil Ltda</b>
<b>Operative address</b>	Rod Br 101 Sn Km 436 Zona Rural 29400 Mimoso Do Sul Brazil
<b>Status</b>	Active
<b>Legal form</b>	Limited liability company - LTDA
<b>Registration number</b>	VAT/Tax number: 32.440.901/0001-90
<b>VAT-number</b>	32.440.901/0001-90

## **CONTACT INFORMATION**

<b>Company name</b>	Cajugram Granitos E Marmores Do Brasil Ltda
<b>Operative address</b>	Rod Br 101 Sn Km 436 Zona Rural 29400 Mimoso Do Sul Brazil
<b>Correspondence address</b>	Rod Br 101 Sn Km 436 Zona Rural 29400 Mimoso Do Sul Brazil
<b>Website</b>	www.cajugram.com.br

## **REGISTRATION**

<b>Registration number</b>	VAT/Tax number: 32.440.901/0001-90
<b>VAT-number</b>	32.440.901/0001-90
<b>Status</b>	Active
<b>Establishment date</b>	1990-02-21
<b>Legal form</b>	Limited liability company - LTDA
<b>Subscribed share capital</b>	BRL 4.059.180

## **ACTIVITIES**

<b>NACE</b>	2370: Cutting, shaping and finishing of stone
<b>Goal</b>	Engaged in the mining and quarrying of dimension stones; Involved in developing the mine site and/or mining or quarrying

dimension stones (i.e., rough blocks and/or slabs of stone)

## **RELATIONS**

### **Shareholders**

#### **ULTIMATE GLOBAL SHAREHOLDER**

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA

National id number: 32.440.901/0001-90

Address: ROD BR 101 SN KM 436

City: MIMOSO DO SUL

Country: BR

Website: [www.cajugram.com.br](http://www.cajugram.com.br)

Type: Corporate

Share direct: 100.00%

Share total: 100.00%

Turnover: 12.60735877 mil. BRL

#### **SHAREHOLDERS**

Name: JOVERCY ROBERTE VIGHINI

Country: BR

Type: One or more named individuals or families

Name: MR OTAVIO RODRIGUES JUNQUEIRA

Country: BR

Type: One or more named individuals or families

Name: NELSON VEGHINI

Country: BR

Type: One or more named individuals or families

Name: VALDECYR ROBERTE VIGUINI

Country: BR

Type: One or more named individuals or families

### **Branches**

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA

National id number: 32.440.901/0004-33

Address: LOC RIO NORTE SN

City: MUNIZ FREIRE

Country: BR

Phone: +55 28 999855087,+55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA

National id number: 32.440.901/0005-14

Address: ROD BR 436 KM 436 2 SN

City: PRESIDENTE KENNEDY  
Country: BR

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0006-03  
Address: LOC ALTO ASSUNCAO  
City: MUNIZ FREIRE  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0007-86  
Address: SAO JOAO DO INDAIA SN  
City: JUSSARA  
Country: BR  
Phone: +55 62 33821579,+55 61 992057978,+55 62 33732202

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0008-67  
Address: LOCALIDADE DE BOM SUCESSO  
City: PIRANHAS  
Country: BR  
Phone: +55 64 36651561

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0009-48  
Address: ROD GO 060 IPORA A PIRANHAS 03 KM SN  
MARGENS ESQUERDA  
City: IPORA  
Country: BR  
Phone: +55 62 33821218

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0011-62  
Address: LUGAR DENOMINADO MONTE ALVERNE SN  
City: CASTELO  
Country: BR

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0014-05  
Address: FAZ CINCO PONTOES, ALTO SOBREIRO SN  
City: ITAGUACU

Country: BR  
Phone: +55 28 35556140,+55 28 998852115

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0015-96  
Address: FAZ DEUS DARA ZONA RURAL  
City: ECOPORANGA  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0016-77  
Address: FAZ PRECIOSA  
City: ITAOBIM  
Country: BR  
Phone: +55 33 37343197

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0017-58  
Address: FAZ SAO BENTO  
City: PANCAS  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0018-39  
Address: FAZ Low  
City: PINHEIROS  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0020-53  
Address: ROD COQUEIRAL-GUARANA COMUNIDADES ES-124  
KM: 43-  
City: ARACRUZ  
Country: BR  
Phone: +55 28 35556140,+55 28 999898484

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0023-04  
Address: LOCALIDADE DE CORREGO DO ABRAAO

City: IUNA  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0025-68  
Address: OTR LOCALIDADE DE CORREGO BOM DESTINO  
City: AGUA DOCE DO NORTE  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0026-49  
Address: SIT BELA VISTA - DISTRITO DE ITAPINA SN  
City: COLATINA  
Country: BR  
Phone: +55 28 35556140,+55 28 998852115

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0027-20  
Address: FAZ SANTA RITA CABECEIRA DO CORGAO S/N  
City: ECOPORANGA  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0028-00  
Address: FAZ BOA SORTE  
City: ALTO RIO NOVO  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0029-91  
Address: OTR LOCALIDADE DE CORREGO DA ESTIVA  
City: NOVA VENECIA  
Country: BR  
Phone: +55 28 35556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0030-25  
Address: ST SIA SUL TRECHO 02 LOTES 2025, 2035 E 2045

City: BRASILIA  
Country: BR

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0031-06  
Address: ST SIA SUL TRECHO 02 LOTES 2025, 2035 E 2045  
PARTE A  
City: BRASILIA  
Country: BR  
Phone: +55 61 36201917,+55 61 33556140

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0032-97  
Address: ROD ENGENHEIRO FABIANO VIVACQUA 2424  
City: CACHOEIRO DE ITAPEMIRIM  
Country: BR  
Phone: +55 28 35180749,+55 28 999898484,+55 28  
35180960,+55 28 35556140,+55 28 35116120

Name: CAJUGRAM GRANITOS E MARMORES DO BRASIL  
LTDA  
National id number: 32.440.901/0033-78  
Address: FAZ NOVA SN  
City: JEQUITINHONHA  
Country: BR  
Phone: +55 28 35556140

## **MANAGEMENT**

### **Management**

Fullname: Ms Jovercy Roberte Vighini  
Type: Individual  
Gender: Female  
Number of involvements: 31  
Function: Administrator-Partner; Shareholder  
Level of responsibility: Unspecified executive

Fullname: Mr Nelson Veghini  
Type: Individual  
Gender: Male  
Number of involvements: 40  
Function: Administrator-Partner; Shareholder  
Level of responsibility: Unspecified executive

Fullname: Mr Otavio Rodrigues Junqueira  
Type: Individual  
Gender: Male  
Number of involvements: 33  
Function: Administrator-Partner; Shareholder  
Level of responsibility: Unspecified executive

Fullname: Mr Valdecyr Roberte Viguini  
Type: Individual  
Gender: Male  
Country: Brazil  
Number of involvements: 43  
Function: Administrator-Partner; Shareholder  
Level of responsibility: Unspecified executive

## **EMPLOYEES**

Year **2017**  
Annual 151

## **FINANCIAL ANALYSIS**

Trend Can not be evaluated due to the lack of sufficient financial data  
Profitability Can not be evaluated  
Solvability Can not be evaluated  
Liquidity Positive  
Show amount in Euro

## **KEY FIGURES**

Year **2017**  
Turnover 12.605.370

## **FINANCIAL STATEMENT**

Last annual account 2017  
Remark annual account There is no financial data published

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Type of annual account	Corporate
Annual account	<b>Cajugram Granitos E Marmores Do Brasil Ltda</b> Rod Br 101 Sn Km 436 Zona Rural 29400 Mimoso Do Sul Brazil

## **PROFIT AND LOSS**

Year	2017
Net turnover	12.605.370

## **COUNTRY INFORMATION**

Population	206.1 million
GDP per capita	8.727 USD
Country risk	Average
Company risk	Below average

## **PUBLICATIONS**

Remarks	Status: Active Category: Large company Last year: 2017 Turnover last year: 12.605.370 EUR Number of employees: 151 Number of shareholders: 4 Number of subsidiaries: 0 Number of branches: 23
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**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 73.83
UK Pound	1	INR 94.82
Euro	1	INR 83.73
BRL	1	INR 19.65

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

**INFORMATION DETAILS**

Analysis Done by :	NIY
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)