

MIRA INFORM REPORT

Report No. :	538708
Report Date :	05.11.2018

IDENTIFICATION DETAILS

Name :	J.N. DIAMONDS BVBA
Registered Office :	Hoveniersstraat 2-Bus 610 2018 Antwerpen
Country :	Belgium
Financials (as on) :	31.12.2017
Date of Incorporation :	08.07.2010
Com. Reg. No.:	827718717
Legal Form :	Private limited liability company
Line of Business :	Preparation of diamonds
No. of Employees :	Not Available

RATING & COMMENTS

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

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

Status :	Moderate
Payment Behaviour :	Slow but Correct
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.

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ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
Belgium	A2	A2

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

BELGIUM - ECONOMIC OVERVIEW

Belgium's central geographic location and highly developed transport network have helped develop a well-diversified economy, with a broad mix of transport, services, manufacturing, and high tech. Service and high-tech industries are concentrated in the northern Flanders region while the southern region of Wallonia is home to industries like coal and steel manufacturing. Belgium is completely reliant on foreign sources of fossil fuels, and the planned closure of its seven nuclear plants by 2025 should increase its dependence on foreign energy. Its role as a regional logistical hub makes its economy vulnerable to shifts in foreign demand, particularly with EU trading partners. Roughly three-quarters of Belgium's trade is with other EU countries, and the port of Zeebrugge conducts almost half its trade with the United Kingdom alone, leaving Belgium's economy vulnerable to the outcome of negotiations on the UK's exit from the EU.

Belgium's GDP grew by 1.7% in 2017 and the budget deficit was 1.5% of GDP. Unemployment stood at 7.3%, however the unemployment rate is lower in Flanders than Wallonia, 4.4% compared to 9.4%, because of industrial differences between the regions. The economy largely recovered from the March 2016 terrorist attacks that mainly impacted the Brussels region tourist and hospitality industry. Prime Minister Charles MICHEL's center-right government has pledged to further reduce the deficit in response to EU pressure to decrease Belgium's high public debt of about 104% of GDP, but such efforts would also dampen economic growth. In addition to restrained public spending, low wage growth and higher inflation promise to curtail a more robust recovery in private consumption.

The government has pledged to pursue a reform program to improve Belgium's competitiveness, including changes to labor market rules and welfare benefits. These changes have generally made Belgian wages more competitive regionally, but have raised tensions with trade unions, which have called for extended strikes. In 2017, Belgium approved a tax reform plan to ease corporate rates from 33% to 29% by 2018 and down to 25% by 2020. The tax plan also included benefits for innovation and SMEs, intended to spur competitiveness and private investment.

Source : CIA

COMPANY SUMMARY

Business number	827718717
Branche Unit Number	2189849333
Company name	J.N. DIAMONDS BVBA
Address	HOVENIERSSTRAAT 2-BUS 610 2018 ANTWERPEN
Date of establishment	08/07/2010
Telephone number	3232337891
Mobile number	-
Fax number	-
Liable for VAT	yes
VAT Number	BE.0827.718.717 Check VAT number

ULTIMATE HOLDING COMPANY

Safe number	Company name	Company Number
-	-	-

COMMENTARY

The business was established over 8 years ago.

No employees are recorded for this business.

The business has been at the address for over 3 years.

Operating Result in the latest trading period increased 57% on the previous trading period.

A 26% decline in Total Assets occurred during the latest trading period.

Pre-tax profits increased by 94% compared to the previous trading period.

The business saw a decrease in their Cash Balance of 35% during the latest trading period.

Turnover in the latest trading period decreased 83% on the previous trading period.

ANNUAL ACCOUNTS

DATE OF LATEST ACCOUNTS	TURNOVER	PROFIT BEFORE TAX	NET WORTH	WORKING CAPITAL
31/12/2017	12,588,626	122,566	1,980,703	1,716,169
31/12/2016	76,365,962	62,954	2,219,050	1,896,134
31/12/2015	78,063,467	133,366	2,094,714	1,828,332
Accounts				
DATE OF LATEST	BALANCE	NUMBER OF	CAPITAL	CASHFLOW

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ACCOUNTS	TOTAL	EMPLOYEES		
31/12/2017	44,830,861	-	1,657,600	60,965
31/12/2016	60,836,925	-	1,897,200	75,715
31/12/2015	46,137,407	-	1,837,000	121,627

PAYMENT EXPECTATIONS

Past payments		Payment expectation days	1245.29
Industry average payment expectation days	100.31	Industry average day sales outstanding	169.11
Day sales outstanding	1235.58		

COURT DATA SUMMARY

BANKRUPTCY DETAILS

Court action type	no
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PROTESTED BILLS

Bill amount	-
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NSSO DETAILS

Date of summons	-
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COMPANY INFORMATION

Business number	827718717	Company name	J.N. DIAMONDS BVBA
Fax number	-	Date founded	08/07/2010
Company status	active	Company type	Private limited liability company
Currency	Euro (€)	Date of latest accounts	31/12/2017
Activity code	32121	Number of staff	-
Activity description	Preparation of diamonds		
Belgian Bulletin of Acts Publications	moniteur belge		

Contractor details

Registered contractor number	-
Contractor description	-

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Date struck off register

Personnel (NSSO classification)

Code	-
Description	-
Joint Industrial Committee (JIC)	

Significant Events

Event Date	07/11/2014
Event Description	
Event Details	Jay Mehta schrijft in op 1370 nieuwe aandelen.
Event Date	08/07/2010
Event Description	Legal creation
Event Details	

COMPANY ACCOUNTS

Assets									
Annual accounts	31-12-2017	%	31-12-2016	%	31-12-2015	%	31-12-2014	%	31-12-2013
Weeks	52		52		52		52		52
Currency	EUR		EUR		EUR		EUR		EUR
Total fixed assets	264,534	- 18.08	322,915	21.22	266,382	28.83	206,766	735	24,743
Intangible fixed assets	0	-	0	-	0	-	0	-	0
Tangible fixed assets	264,534	- 18.08	322,915	21.22	266,382	28.83	206,766	735	24,743
Land & building	208,219	- 14.63	243,892	11.08	219,564	18.32	185,572	-	0
Plant & machinery	24,397	- 19.53	30,320	- 10.99	34,063	2315	1,410	-	0
Furniture & Vehicles	31,919	- 34.46	48,703	281	12,755	- 35.53	19,784	- 20.04	24,743
Leasing & Other Similar Rights	0	-	0	-	0	-	0	-	0
Other tangible assets	-1	-	0	-	0	-	0	-	0
Financial	0	-	0	-	0	-	0	-	0

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fixed assets									
Total current assets	44,566,327	- 26.35	60,514,010	31.92	45,871,025	71.57	26,735,638	78.81	14,951,848
Inventories	1,773,408	- 81.92	9,808,335	95.04	5,028,999	- 48.50	9,765,156	154	3,837,513
Raw materials & consumables	0	-	0	-	0	-	0	-	0
Work in progress	0	-	0	-	0	-	0	-	0
Finished goods	1,773,408	- 81.92	9,808,335	95.04	5,028,999	- 48.50	9,765,156	154	3,837,513
Other stocks	0	-	0	-	0	-	0	-	0
Trade debtors	42,614,330	- 15.50	50,429,628	25.31	40,245,091	139	16,800,414	58.31	10,612,135
Other amounts receivable	1,492	- 42.55	2,597	152	1,029	- 64.20	2,874	63.39	1,759
Cash	170,467	- 35.64	264,871	- 55.25	591,894	256	166,194	- 66.71	499,167
Miscellaneous current assets	6,630	- 22.72	8,579	113	4,012	301	1,000	- 21.51	1,274
Total Assets	44,830,861	- 26.31	60,836,925	31.86	46,137,407	71.24	26,942,404	79.90	14,976,591
Liabilities									
Total shareholders equity	1,980,703	- 10.74	2,219,050	5.94	2,094,714	17.27	1,786,281	1613	104,266
Issued share capital	1,657,600	- 12.63	1,897,200	3.28	1,837,000	11.52	1,647,200	7473	21,749
Share premium account	0	-	0	-	0	-	0	-	0
Revaluation reserve	0	-	0	-	0	-	0	-	0
Reserves	323,103	0.39	321,850	24.89	257,714	85.30	139,081	68.55	82,517
Provisions for Liabilities & Charges	0	-	0	-	0	-	0	-	0

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Deffered taxes	0	-	0	-	0	-	0	-	0
Creditors	42,850,158	-26.90	58,617,876	33.09	44,042,693	75.08	25,156,122	69.15	14,872,325
Other long term loans	0	-	0	-	0	-	0	-	0
Other long term liabilities	0	-	0	-	0	-100	1	-	0
Total long term debts	0	-	0	-	0	-100	1	-	0
Current portion of long term debt	0	-	0	-	0	-	0	-	0
Financial debts	0	-	0	-	0	-	0	-	0
Trade creditors	42,413,460	-25.88	57,220,007	34.23	42,627,511	78.75	23,847,371	93.82	12,304,047
Amounts Payable for Taxes,	96,810	320	23,012	-43.08	40,428	-6.51	43,243	87.59	23,052
Remuneration & Social Security									
Miscellaneous current liabilities	339,888	-75.28	1,374,857	0.01	1,374,754	8.63	1,265,508	-50.28	2,545,226
Total current liabilities	42,850,158	-26.90	58,617,876	33.09	44,042,693	75.08	25,156,122	69.15	14,872,325
Total Liabilities	44,830,861	-26.31	60,836,925	31.86	46,137,407	71.24	26,942,404	79.90	14,976,591

Ratio analysis

TRADING PERFORMANCE									
Profit Before Tax	0.97	1112	0.08	-52.94	0.17	30.77	0.13	-50.0	0.26
Return on capital employed	6.19	117	2.84	-55.42	6.37	86.26	3.42	-94.26	59.58
Return on total assets employed	0.27	170	0.10	-65.52	0.29	26.09	0.23	-43.90	0.41
Return on net	6.19	117	2.84	-	6.37	86.26	3.42	-	59.58

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assets employed				55.42				94.26	
Sales / net working capital	7.34	- 81.77	40.27	-5.69	42.70	45.98	29.25	- 90.14	296.72
Stock turnover ratio	14.09	9.74	12.84	99	6.44	- 69.54	21.14	30.01	16.26
Creditor days	1,245.29	354	273.85	37.12	199.71	5.81	188.74	-1.12	190.88
Debtor days	1,235.58	412	241.03	28.09	188.17	41.76	132.74	- 19.13	164.15
SHORT TERM STABILITY									
Current ratio	1.04	0.97	1.03	-0.96	1.04	-1.89	1.06	4.95	1.01
Liquidity ratio / acid ratio	1.00	14.94	0.87	-6.45	0.93	38.81	0.67	- 10.67	0.75
Current debt ratio	21.63	- 18.13	26.42	25.63	21.03	49.36	14.08	- 90.13	142.64
Cashflow	60,965	- 19.48	75,715	- 37.75	121,627	115	56,552	15.53	48,948
Net worth	1,980,703	- 10.74	2,219,050	5.94	2,094,714	17.27	1,786,281	1613	104,266
LONG TERM STABILITY									
Gearing	-	-	-	-	-	-	-	-	-
Equity in percentage	4.42	21.10	3.65	- 19.60	4.54	- 31.52	6.63	847	0.70
Total debt ratio	21.63	- 18.13	26.42	25.63	21.03	49.36	14.08	- 90.13	142.64
Working capital	1,716,169	-9.49	1,896,134	3.71	1,828,332	15.75	1,579,516	1886	79,523

Profit & loss

Operating Income	12,783,452	- 83.26	76,372,839	-2.17	78,069,068	68.99	46,196,580	95.76	23,599,137
Turnover	12,588,626	- 83.52	76,365,962	-2.17	78,063,467	68.98	46,196,580	95.78	23,596,400
Total operating expenses	12,431,544	- 83.70	76,266,088	-2.11	77,909,491	68.94	46,117,117	96.01	23,527,464
Gross Operating Margin	-	-	-	-	-	-	-	-	-
Operating Charges	12,626,004	- 83.45	76,281,868	-2.10	77,915,092	68.95	46,117,116	95.99	23,530,201
Employee costs	-	-	-	-	-	-	-	-	-

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Wages and salary	-	-	-	-	-	-	-	-	-
Employee pension costs	-	-	-	-	-	-	-	-	-
Social security contributions	-	-	-	-	-	-	-	-	-
Other employee costs	-	-	-	-	-	-	0	-	0
Director remuneration	-	-	-	-	-	-	78,340	121	35,327
Amortization and depreciation	19,065	-4.79	20,025	5.28	19,020	69.85	11,198	39.94	8,002
Operating result	157,082	57.28	99,874	-35.14	153,976	93.77	79,463	15.27	68,936
Total financial income	796	-80.12	4,005	-26.54	5,452	38.13	3,947	108	1,890
Total financial expenses	35,678	11.42	32,022	22.87	26,062	16.77	22,319	156	8,700
Results on ordinary operations before taxation	122,566	94.69	62,954	-52.80	133,366	118	61,091	-1.67	62,126
Extraordinary Income	-	-	8,933	-	-	-	-	-	-
Extraordinary Charges	366	1120	30	-	-	-	-	-	-
Extraordinary items	-366	-104	8,903	-	-	-	0	-	0
Results for the Year Before	122,200	70.06	71,857	-46.12	133,366	118	61,091	-1.67	62,126
Taxation									
Taxation	80,300	396	16,167	-47.44	30,760	95.46	15,737	-25.70	21,179
Results on ordinary operations after taxation	42,266	-9.66	46,787	-54.40	102,606	126	45,354	10.76	40,947
Net result	41,900	-	55,690	-	102,607	126	45,354	10.7	40,946

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		24.7 6		45.7 2				7	
Profit (Loss) for the Year to be appropriated	41,900	- 24.7 6	55,690	- 45.7 2	102,607	126	45,354	10.7 7	40,946

SOCIAL BALANCE SHEET DETAILS

Social Balance Sheet Details

Social Balance Sheet	Total
During the reporting year ended 31-12-2017	
Full-time Employees	-
Part-time Employees	-
Total Fte Employees	-
Number of hours worked	
Full-time Employees	-
Part-time Employees	-
Total	-
Personnel Charges	
Full-time Employees	-
Part-time Employees	-
Total	-
Benefits In Addition To Wages	-
During the previous reporting year	
Average number employees in Fte	-
Actual working hours	-
Personnel Charges	-
Benefits In Addition To Wages	-

Type of Contract	Full-Time	Part-Time	Total Fte
Unlimited Duration Contracts	-	-	-
Limited Duration Contracts	-	-	-
Contracts For Specific Work	-	-	-
Contracts Regarding Substitution	-	-	-

Gender and Education			
Level			
Men	Full-Time	Part-Time	Total Fte

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Primary education	-	-	-
Secondary education	-	-	-
Higher education (non university)	-	-	-
Higher education (university)	-	-	-

Women	Full-Time	Part-Time	Total Fte
Primary education	-	-	-
Secondary education	-	-	-
Higher education (non university)	-	-	-
Higher education (university)	-	-	-

Working Category	Full-Time	Part-Time	Total Fte
Management	-	-	-
White collar worker	-	-	-
Blue collar worker	-	-	-
Other	-	-	-

Temporary personnel	Total
Average number of temporary staff	-
Actual working hours	-
Cost of temporary staff	-

New staff and leavers	Full-Time	Part-Time	Total Fte
New Starters	-	-	-
Leavers	-	-	-

Total of formal continuing vocational training initiatives for workers paid by the employer	Male	Female
Number of employees	-	-
Number of training hours	-	-
Net costs for enterprise	-	-
Total of less formal and informal continuing vocational training initiatives for workers paid by the employer	Male	Female
Number of employees	-	-
Number of training hours	-	-
Net costs for enterprise	-	-
Total of initial training initiatives at the expense of the employer	Male	Female
Number of employees	-	-
Number of training hours	-	-
Net costs for enterprise	-	-

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Industry comparison		
Activity code	32121	
Activity description	Preparation of diamonds	

PAYMENT INFORMATION

Suspension of payments / moratorium history

Amount	-
Details	-

Payment expectations

Payment expectation days	1245.29
Day sales outstanding	1235.58

Industry comparison

Activity code	32121
Activity description	Preparation of diamonds
Industry average payment expectation days	100.31
Industry average day sales outstanding	169.11

Industry quartile analysis

Payment expectations

Company result	1245.29
Lower	114.45
Median	54.31
Upper	10.07

Day sales outstanding

Company result	1235.58
Lower	151.15
Median	60.31
Upper	21.16

SHAREHOLDER DETAILS

Summary	
Group - Number of Companies	0
Linkages - Number of Companies	0

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Number of Countries	0
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GROUP STRUCTURE

No group structure for this company.

MINORITY SHAREHOLDERS

No minority shareholders found

MINORITY INTERESTS

No minority interests found

INDIVIDUAL SHAREHOLDERS

SHAREHOLDER NAME

Forename	Jay	Middle name	-
Surname	Mehta		
SHAREHOLDER DETAILS			
Start date	11/12/2014(estimated)	End date	-
Percentage owned	-		
SHAREHOLDER ADDRESS			
Street name	-	House number	-
Postal town	-		
Post code	-	Country	India

LINKED COMPANIES

Summary

Group - Number of Companies	0
Linkages - Number of Companies	0
Number of Countries	0

Summons

There is no data for this company

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Protested Bills

There is no data for this company

Bankruptcy and other legal events

There is no data for this company

DIRECTOR DETAILS

Current director details

Position	Manager
Start Date	01/01/2014
Street	
Post code	
Country	India
Name	Jay Mehta

Former director details

Name	Ashit Mehta
Position	Manager
Start Date	08/07/2010
End Date	01/01/2014
Date of birth	29/04/1957
Street	19 DELLA FAILLELAAN ANTWERPEN
Post code	2020
Country	Belgium

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 72.88
UK Pound	1	INR 94.75
Euro	1	INR 83.23
Euro	1	INR 83.06

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

INFORMATION DETAILS

Analysis Done by :	DIV
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)