

MIRA INFORM REPORT

Report No. :	538276
Report Date :	12.11.2018

IDENTIFICATION DETAILS

Name :	BAY CITY TEXTILHANDELS GMBH
Registered Office :	An'n Slagboom 7, D 22848 Norderstedt
Country :	Germany
Date of Incorporation :	1977
Com. Reg. No.:	HRB 13292 KI
Legal Form :	Private limited company
Line of Business :	<ul style="list-style-type: none"> Wholesale of textiles Restaurant with conventional service
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)
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. Germany benefits from a highly skilled labor force, but, like its Western European neighbors, 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.

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.

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. 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

Report on: Bay City Textilhandels GmbH
An'n Slagboom 7
D 22848 Norderstedt
Telephone: 040/53413-300
Telefax: 040/53413-301
Homepage: www.bay-city.de
E-mail: baycity@fashioncenter.net

Company Status: active

VAT no.: DE815312407
Tax ID number: 11 291 28816

CONCLUSION

Business relations are permissible.

COMPANY SUMMERY

LEGAL FORM Private limited company
Date of foundation: 1977
Shareholders'
agreement: 24.08.2011
Registered on: 06.10.2011
Commercial Register: Local court 24114 Kiel
under: HRB 13292 KI

Share capital: EUR 1,500,000.00

Shareholder:

SCHMIDT GROUP GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 7,144,950.00
Share: EUR 1,500,000.00
Registered on: 24.01.2013
Reg. data: 24114 Kiel, HRB 14564 KI
Profit transfer agreement

Manager:

Peter-Kurt Schmidt
D 20095 Hamburg
having sole power of representation
born: 11.04.1946

Manager: Profession: Businessman
Marital status: married
Jan Peter Schmidt
Hansastr. 26
D 20149 Hamburg
having sole power of representation
born: 11.03.1971
Profession: Fully qualified merchant
Marital status: unknown

Further functions/participations of Peter-Kurt Schmidt (Manager)
Proprietor:

Peter Kurt Schmidt
Gutenbergring 67a
D 22848 Norderstedt
Legal form: Unregistered commercial
enterprise

Limited partner:

Angelika Schmidt GmbH & Co. KG
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Ltd partnership with priv. ltd.
company as general partner
Total cap. EUR 300,000.00
contribution:
Share: EUR 156,000.00
Registered
on: 27.09.2004
Reg. data: 24114 Kiel, HRA 4487 KI

Shareholder:

SCHMIDT GROUP GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 7,144,950.00
Share: EUR 3,715,374.00
Registered
on: 24.01.2013
Reg. data: 24114 Kiel, HRB 14564 KI

Shareholder:

Winkler International GmbH
An' n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 1,022,583.76
Share: EUR 1,022,583.76
Registered
on: 08.08.1985

- Shareholder: Reg. data: 24114 Kiel, HRB 2066 NO
TSL Textil-Service & Logistik GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 500,000.00
Share: EUR 500,000.00
Registered
on: 29.08.2011
Reg. data: 24114 Kiel, HRB 13286 KI
- Shareholder: SFG Service & Fulfilment GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 500,000.00
Share: EUR 500,000.00
Registered
on: 13.12.1999
Reg. data: 24114 Kiel, HRB 4265 NO
- Shareholder: TEDDY'S EUROPE GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 260,000.00
Share: EUR 135,200.00
Registered
on: 13.02.1992
Reg. data: 24114 Kiel, HRB 2917 NO
- Shareholder: V + V Vermietungs- und Verwaltungs GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,564.59
Share: EUR 25,564.59
Registered
on: 10.07.1990
Reg. data: 24114 Kiel, HRB 2667 NO
- Shareholder: Orokoko GmbH
Holstenstr. 194b
D 22765 Hamburg
Legal form: Private limited company
Share capital: EUR 110,054.00
Share: EUR 27,513.00
Registered

on: 03.01.2014
Reg. data: 20355 Hamburg, HRB 130189

Shareholder:

TSL Beteiligungsgesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 07.04.1999
Reg. data: 24114 Kiel, HRB 4412 NO

Shareholder:

Friends of Frozen Yogurt GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
insolvent
Share capital: EUR 139,431.00
Share: EUR 17,538.00
Registered
on: 01.10.2014
Reg. data: 24114 Kiel, HRB 16125 KI

Shareholder:

Angelika Schmidt Verwaltungsgesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 13,000.00
Registered
on: 14.04.2004
Reg. data: 24114 Kiel, HRB 6354 KI

Shareholder:

LZN Logistikzentrum Norderstedt GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 12,250.00
Registered
on: 24.01.2011
Reg. data: 24114 Kiel, HRB 13130 KI

Shareholder:

LZO Logistik Zentrum Oststraße GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00

Share: EUR 12,250.00
Registered
on: 04.08.2015
Reg. data: 24114 Kiel, HRB 16940 KI

Shareholder:

Chiemsee Einzelhandel-
Entwicklungs-Gesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 12,250.00
Registered
on: 30.04.2015
Reg. data: 24114 Kiel, HRB 16724 KI

Shareholder:

KLIPPER-Marketing GmbH
Heinrich-Hertz-Str. 24
D 22085 Hamburg
Legal form: Private limited company
Share capital: EUR 25,564.60
Share: EUR 2,556.46
Registered
on: 06.02.1992
Reg. data: 20355 Hamburg, HRB 49233

Manager:

V + V Vermietungs- und Verwaltungs GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,564.59
Registered
on: 10.07.1990
Reg. data: 24114 Kiel, HRB 2667 NO

Manager:

Winkler International GmbH
An' n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 1,022,583.76
Registered
on: 08.08.1985
Reg. data: 24114 Kiel, HRB 2066 NO

Manager:

TEDDY'S EUROPE GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 260,000.00

Registered
on: 13.02.1992
Reg. data: 24114 Kiel, HRB 2917 NO

Manager:

Okamoto Sportswear GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 1,533,875.64
Registered
on: 13.07.1984
Reg. data: 24114 Kiel, HRB 3870 NO

Manager:

Chiemsee Service Essen GmbH
Theodor-Sanne-Str. 6
D 83233 Bernau
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 25.09.2008
Reg. data: 83278 Traunstein, HRB 18572

Manager:

Chiemsee Service GmbH
Theodor-Sanne-Str. 6
D 83233 Bernau
Legal form: Private limited company
Share capital: EUR 25,564.59
Registered
on: 18.08.1998
Reg. data: 83278 Traunstein, HRB 11482

Manager:

Chiemsee Service Frankfurt GmbH
Theodor-Sanne-Str. 6
D 83233 Bernau
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 09.09.2008
Reg. data: 83278 Traunstein, HRB 18551

Manager:

Angelika Schmidt Verwaltungsgesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 14.04.2004
Reg. data: 24114 Kiel, HRB 6354 KI

Manager:

LZO Logistik Zentrum Oststraße GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 04.08.2015
Reg. data: 24114 Kiel, HRB 16940 KI

Manager:

KAPPA Deutschland GmbH
Gutenbergring 69c
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 1,025,000.00
Registered
on: 09.06.1998
Reg. data: 24114 Kiel, HRB 3981 NO

Manager:

WSC Windsurfing Chiemsee Beteiligungs GmbH
Gutenbergring 69c
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,564.59
Registered
on: 21.09.2011
Reg. data: 24114 Kiel, HRB 13248 KI

Manager:

Expand GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 09.10.2015
Reg. data: 24114 Kiel, HRB 17105 KI

Manager:

LZN Logistikzentrum Norderstedt GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 24.01.2011
Reg. data: 24114 Kiel, HRB 13130 KI

Manager:

Objektgesellschaft An`n Slagboom mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company

BAY CITY TEXTILHANDELS GMBH - 538276

PAGE NO. : 11

Share capital: EUR 25,564.59
Registered
on: 02.08.1985
Reg. data: 24114 Kiel, HRB 2067 NO

Manager:

SCHMIDT GROUP GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 7,144,950.00
Registered
on: 24.01.2013
Reg. data: 24114 Kiel, HRB 14564 KI

Manager:

Chiemsee Einzelhandel-
Entwicklungs-Gesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 30.04.2015
Reg. data: 24114 Kiel, HRB 16724 KI

Further functions/participations of Jan Peter Schmidt (Manager)

Limited partner:

Angelika Schmidt GmbH & Co. KG
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Ltd partnership with priv. ltd.
company as general partner
Total cap. EUR 300,000.00
contribution:
Share: EUR 72,000.00
Registered
on: 27.09.2004
Reg. data: 24114 Kiel, HRA 4487 KI

Shareholder:

SCHMIDT GROUP GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 7,144,950.00
Share: EUR 1,714,788.00
Registered
on: 24.01.2013
Reg. data: 24114 Kiel, HRB 14564 KI

Shareholder:

TEDDY'S EUROPE GmbH

An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 260,000.00
Share: EUR 62,400.00
Registered
on: 13.02.1992
Reg. data: 24114 Kiel, HRB 2917 NO

Shareholder:

LZO Logistik Zentrum Oststraße GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 6,375.00
Registered
on: 04.08.2015
Reg. data: 24114 Kiel, HRB 16940 KI

Shareholder:

LZN Logistikzentrum Norderstedt GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 6,375.00
Registered
on: 24.01.2011
Reg. data: 24114 Kiel, HRB 13130 KI

Shareholder:

Chiemsee Einzelhandel-
Entwicklungs-Gesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 6,375.00
Registered
on: 30.04.2015
Reg. data: 24114 Kiel, HRB 16724 KI

Shareholder:

Angelika Schmidt Verwaltungsgesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 6,000.00
Registered
on: 14.04.2004
Reg. data: 24114 Kiel, HRB 6354 KI

Manager:

Chiemsee Service Essen GmbH
Theodor-Sanne-Str. 6
D 83233 Bernau
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 25.09.2008
Reg. data: 83278 Traunstein, HRB 18572

Manager:

Chiemsee Service Frankfurt GmbH
Theodor-Sanne-Str. 6
D 83233 Bernau
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 09.09.2008
Reg. data: 83278 Traunstein, HRB 18551

Manager:

LZO Logistik Zentrum Oststraße GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 04.08.2015
Reg. data: 24114 Kiel, HRB 16940 KI

Manager:

Chiemsee Einzelhandel-
Entwicklungs-Gesellschaft mbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 25,000.00
Registered
on: 30.04.2015
Reg. data: 24114 Kiel, HRB 16724 KI

Manager:

SCHMIDT GROUP GmbH
An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Share capital: EUR 7,144,950.00
Registered
on: 24.01.2013
Reg. data: 24114 Kiel, HRB 14564 KI

Manager:

Chiemsee Service GmbH
Theodor-Sanne-Str. 6

D 83233 Bernau
Legal form: Private limited company
Share capital: EUR 25,564.59
Registered
on: 18.08.1998
Reg. data: 83278 Traunstein, HRB 11482

Member of the Board of Directors:

e-lots.com Aktiengesellschaft
An' n Slagboom 7
D 22848 Norderstedt
Legal form: Public limited company
Share capital: EUR 50,000.00
Registered
on: 07.08.2000
Reg. data: 24114 Kiel, HRB 4425 NO

COMPANY HISTORY

company name and legal form

15.12.1997 - 18.02.2004 Bay City Textilhandels GmbH & Co. KG
An'n Slagboom 7
D 22848 Norderstedt
Ltd partnership with priv. ltd. company
as general partner

26.03.1997 - 15.12.1997 Bay City Textilhandels GmbH & Co. KG
Gutenbergring 69d
D 22848 Norderstedt
Ltd partnership with priv. ltd. company
as general partner

BUSINESS ACTIVITIES

Main industrial sector

4641 Wholesale of textiles

Secondary industrial sector

56101 Restaurant with conventional service

PARTICIPATIONS

Shareholder:

Expand GmbH

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An'n Slagboom 7
D 22848 Norderstedt
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 09.10.2015
Local court 24114 Kiel
HRB 17105 KI

FINANCIAL INFORMATION

Payment experience: Slow but Correct

Negative information: We have no negative information at hand.

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 An'n Slagboom 7
D 22848 Norderstedt

Real Estate of: Peter-Kurt Schmidt
Type of ownership: proprietor
Share: 100.00 %
Address Von-Kurtzrock-Ring 8
D 22391 Hamburg

Real Estate of: Jan Peter Schmidt
Type of ownership: Tenant
Address Hochallee 58
D 20149 Hamburg

Land register documents were not available.

BANKERS

COMMERZBANK VORMALS DRESDNER BANK, 22824 NORDERSTEDT
Sort. code: 20080000, Account no.: 655509300
BIC: DRESDEFF200, IBAN: DE63200800000655509300

FINANCIAL FIGURES

Financial year: 01.01. - 31.12.
Share capital: EUR 1,500,000.00
The number of employees is not known.

Profit transfer agreement to:
SCHMIDT GROUP GmbH
An'n Slagboom 7
D 22848 Norderstedt

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 72.73
UK Pound	1	INR 94.87
Euro	1	INR 82.52
Euro	1	INR 82.17

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)