

## MIRA INFORM REPORT

<b>Report No. :</b>	538604
<b>Report Date :</b>	12.11.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	N M GHANY (2003) LIMITED
<b>Registered Office :</b>	No. 1 Industrial Lane, Champs Fleurs
<b>Country :</b>	Trinidad and Tobago
<b>Date of Incorporation :</b>	16.05.2003
<b>Legal Form :</b>	Limited Company
<b>Line of Business :</b>	Subject is a distributor of several food products.
<b>No. of Employees :</b>	90

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	No Complaints
<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.

## **STATUTORY INFORMATION**

Legal Name	N M GHANY (2003) LIMITED
Trade Name	N M GHANY (2003) LIMITED
ID	ID
ID Details	1115359
Creation Date	2003
Incorporation Date	2003-05-16
Legal Address	NO. 1 INDUSTRIAL LANE, CHAMPS FLEURS, TRINIDAD AND TOBAGO
Operative Address	NO. 1 INDUSTRIAL LANE, CHAMPS FLEURS, TRINIDAD AND TOBAGO
Telephone	(868) 662-2203
Fax	(868) 645 5268
Legal Form	LIMITED COMPANYY
E-Mail	-
Registered In	TRINIDAD AND TOBAGO
Website	The company does not have a website.
Contact	Mr. Saara Ghany - Manager
Staff	90
Activity	NAICS Code 4244 - Grocery and Related Product Merchant Wholesalers

## **BANKS**

Name of Bank	Reported Amount
There are no informed banks	
Description	The company does not disclose its banking details.

## **HISTORY**

History	N M GHANY (2003) LIMITED was founded in 2003.
Key Developments	NA
Parent Company	NA

## ***PRINCIPAL ACTIVITY***

General Description	N.M.Ghany (2003) Ltd is a distributor of several food products.
Service/Product Description	The company offers frozen meat products such as cowheel, ox tail, beef, lamb; dairy products such as Evaporated Milk and Rennet free cheese; paper products such as toilet paper, paper towels and paper napkins; and dry goods such as red beans, whole kernel corn, cream style corn, peas and carrots, pigeon peas.
Sales	Wholesale
Operations Area	National
Imports From	CANADA, FRANCE, PERU, ECUADOR
Employees	90 employees
Payments with Suppliers	No Complaints
Brands	
Brand	Comments
There are no informed brands	

Clients			
Name of Client	Country		Comments
There are no informed clients			
Comments		-	

Suppliers			
Supplier Name	Country		Comments
Ln Reynolds Fwd Co. Ltd.	CANADA		-
West India Trading Co Inc	CANADA		-
COVI SAS BRESSUIRE	FRANCE		-
GLORIA S.A.	PERU		-
Ecuavegetal S.A.	ECUADOR		-
Comments		-	

## ***LOCATION***

Headquarters	NO. 1 INDUSTRIAL LANE, CHAMPS FLEURS, TRINIDAD AND TOBAGO
Branches	No branches found.

## ***GROUP STRUCTURE AND SUBDIARY COMPANIES***

Listed at the stock exchange	NO
Capital	NA
Shareholders (%)	The company does not disclose information on shareholders. We were not able to confirm major holders.
Management	Mr. Saara Ghany (Manager) Amina Ghany - Director Aurangzeib Ghany - Director Imtiaz Ghany - Director Amina Marquez - Director
Subsidiary Companies	No subsidiary companies were found.
Related Companies	No related companies were found.

## ***FINANCIAL INFORMATION***

General Description	The company does not make its financial statements public. Despite our long search, we were not able to confirm financial figures for the subject.
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## ***LEGAL FILINGS***

Lawsuits	No found.
Trademarks	No records found.
Patents Registered	No records found.
Renewals	No records found.
OFAC Sanctions List Search	The company is not listed in the OFAC Sanctions List.

## ***SUMMARY***

Summary	Founded in 2003, N M GHANY (2003) LIMITED is an organization in the Grocery and Related Product Merchant Wholesalers Industry headquartered in Trinidad and Tobago. The company has 90 regular employees. It operates nationally, mainly importing from Canada, France, Peru and Ecuador. It is ACTIVE in business with no negative records.
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## ***RISK INFORMATION***

Debts	Controlled
Payments	No Complaints
Cash Flow	Normal
State	Active

## ***INTERVIEW***

First Name	Nezam
Position	-
Comments	He confirmed the name of the company, the address of the headquarters and location and the name of the Manager. He claimed not to be authorised to provide further information.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 72.73
UK Pound	1	INR 94.87
Euro	1	INR 82.52
TTD	1	INR 10.75

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

**INFORMATION DETAILS**

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