

MIRA INFORM REPORT

Report No. :	539478
Report Date :	14.11.2018

IDENTIFICATION DETAILS

Name :	CAMIDA LIMITED
Registered Office :	New Quay Clonmel Co Tipperary 169221
Country :	Ireland
Financials (as on) :	31.12.2016
Date of Incorporation :	23.12.1988
Com. Reg. No.:	IE138561
Legal Form :	Ltd - Private Company Limited By Shares
Line of Business :	Distribution of speciality chemicals.
No. of Employees :	33 (31.12.2016)

RATING & COMMENTS

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

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

Status :	Good
Payment Behaviour :	Regular
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)
Ireland	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

IRELAND - ECONOMIC OVERVIEW

Ireland is a small, modern, trade-dependent economy. It was among the initial group of 12 EU nations that began circulating the euro on 1 January 2002. GDP growth averaged 6% in 1995-2007, but economic activity dropped sharply during the world financial crisis and the subsequent collapse of its domestic property market and construction industry during 2008-11. Faced with sharply reduced revenues and a burgeoning budget deficit from efforts to stabilize its fragile banking sector, the Irish Government introduced the first in a series of draconian budgets in 2009. These measures were not sufficient to stabilize Ireland's public finances. In 2010, the budget deficit reached 32.4% of GDP - the world's largest deficit, as a percentage of GDP. In late 2010, the former COWEN government agreed to a \$92 billion loan package from the EU and IMF to help Dublin recapitalize Ireland's banking sector and avoid defaulting on its sovereign debt. In March 2011, the KENNY government intensified austerity measures to meet the deficit targets under Ireland's EU-IMF bailout program.

In late 2013, Ireland formally exited its EU-IMF bailout program, benefiting from its strict adherence to deficit-reduction targets and success in refinancing a large amount of banking-related debt. In 2014, the economy rapidly picked up. In late 2014, the government introduced a fiscally neutral budget, marking the end of the austerity program. Continued growth of tax receipts has allowed the government to lower some taxes and increase public spending while keeping to its deficit-reduction targets. In 2015, GDP growth exceeded 26%. The magnitude of the increase reflected one-off statistical revisions, multinational corporate restructurings in intellectual property, and the aircraft leasing sector, rather than real gains in the domestic economy, which was still growing. Growth moderated to around 4.1% in 2017, but the recovering economy assisted lowering the deficit to 0.6% of GDP.

In the wake of the collapse of the construction sector and the downturn in consumer spending and business investment during the 2008-11 economic crisis, the export sector, dominated by foreign multinationals, has become an even more important component of Ireland's economy. Ireland's low corporation tax of 12.5% and a talented pool of high-tech laborers have been some of the key factors in encouraging business investment. Loose tax residency requirements made Ireland a common destination for international firms seeking to pay less tax or, in the case of U.S. multinationals, defer taxation owed to the United States. In 2014, amid growing international pressure, the Irish government announced it would phase in more stringent tax laws, effectively closing a commonly used loophole. The Irish economy continued to grow in 2017 and is forecast to do so through 2019, supported by a strong export sector, robust job growth, and low inflation, to the point that the Government must now address concerns about overheating and potential loss of competitiveness. The greatest risks to the economy are the UK's scheduled departure from the European Union ("Brexit") in March 2019, possible changes to international taxation policies that could affect Ireland's revenues, and global trade pressures.

Source : CIA

COMPANY NAME

CAMIDA LIMITED

COMPANY NO

IE138561

COMPANY SUMMARY

Registered Address	NEW QUAY CLONMEL CO TIPPERARY 169221
Trading Address	TOWER HOUSE NEWQUAY CLONMEL CO TIPPERARY 169221
Website Address	-
Eircode	E91YV66
VAT Number	IE6518010Q
Telephone Number	0862361166
Fax Number	
TPS	No
FPS	Yes
Incorporation Date	23/12/1988
Previous Name	
Type	LTD - PRIVATE COMPANY LIMITED BY SHARES
FTSE Index	-
Date of Change	-
Filing Date of Accounts	-
Currency	EUR
Share Capital	€362
SIC07	
Charity Number	-
SIC07 Description	
Principal Activity	Distribution of speciality chemicals.
Nace Code	-
Nace Description	-

ADDITIONAL INFORMATION

CJ's	0 (€0)
No CJ Information To Display	
Ultimate Holding Company	CAMIDA HOLDINGS LIMITED
Accountant	-
Mortgages	10
Group	3 companies
Linkages	0 companies
Countries	In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/12/2016	€27,469,455	€2,698,863	€6,104,841	33
31/12/2015	€25,006,634	€2,045,054	€5,239,330	31
31/12/2014	€20,880,648	€1,080,540	€4,022,343	31

MORTGAGE SUMMARY

Total Mortgage	10
Outstanding	10
Satisfied	0

TRADE DEBTORS / BAD DEBT SUMMARY

Total Number of Documented Trade	0
Total Value of Documented Trade	€0

COMMENTARY

No exact match CCJs are recorded against the company.	
Sales in the latest trading period increased 9.8% on the previous trading period.	
Net Worth increased by 16.5% during the latest trading period.	
A 23.8% growth in Total Assets occurred during the latest trading period.	

CJ

Total Number of Exact CJs -	0	Total Value of Exact CJs -	€0
Total Number of Possible CJs -	0	Total Value of Possible CJs -	€0
Total Number of Satisfied CJs -	0	Total Value of Satisfied CJs -	€0

Total Current Directors	6	Total Current Secretaries	1
Total Previous Directors / Company Secretaries	14		

CURRENT DIRECTORS

Title		Function	Director
Name	DAVID ANCHELL	Nationality	
Date of Birth	05/1954	Present Appointments	4
Latest Address	NEW INN, CASHEL, CO. TIPPERARY.	Appointment Date	23/12/1988
Eircode			
Title		Function	Director
Name	ORLA HEENAN	Nationality	
Date of Birth	11/1965	Present Appointments	3
Latest Address	KILCASH, CLONMEL, CO. TIPPERARY.	Appointment Date	01/07/1997
Eircode			
Title		Function	Director
Name	MAURICE ANTHONY HEALY	Nationality	
Date of Birth	06/1953	Present Appointments	4
Latest Address	HILLSIDE, WHITEHALL ROAD, CHURCHTOWN, DUBLIN 14.	Appointment Date	30/05/2006
Eircode			
Title		Function	Director
Name	GARETH HEALY	Nationality	
Date of Birth	07/1982	Present Appointments	3
Latest Address	GLENCARRICK, GLENAMUCK SOUTH ROAD, KILTERNAN, DUBLIN 18	Appointment Date	16/02/2015
Eircode			

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Title		Function	Director
Name	JAKE ANCHELL	Nationality	
Date of Birth	07/1981	Present Appointments	1
Latest Address	GARRANLEA, NEW INN, CASHEL, CO TIPPERARY	Appointment Date	16/02/2015
Eircode			
Title		Function	Director
Name	THOMAS GLEESON	Nationality	
Date of Birth	05/1986	Present Appointments	1
Latest Address	KILROE, BALLYLOOBY, CO. TIPPERARY	Appointment Date	06/03/2018
Eircode			

CURRENT COMPANY SECRETARY



Title		Function	Company Secretary
Name	DEIRDRE MC GRATH	Nationality	
Date of Birth	01/1968	Present Appointments	1
Latest Address	MARLHILL NEW INN, CASHEL, CO. TIPPERARY	Appointment Date	12/06/2000
Eircode			

Authorised Person Top Shareholders














Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
CAMIDA HOLDINGS LTD	EUR	285	ORDINARY	1.27	100

FINANCIAL








Profit & Loss

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	EUR	(%)	EUR	(%)	EUR	(%)	EUR	(%)	EUR
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	Turnover	€27,469,455	9.8%	€25,006,634	19.8%	€20,880,648	-3.8%	€21,694,231	-3.6%	€22,500,424
	Export	€14,689,950	19.5%	€12,289,132	41%	€8,718,728	-9.5%	€9,629,231	13.1%	€8,514,704

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	Cost of Sales	€19,963,849	9%	€18,313,281	16.9%	€15,667,261	-7.3%	€16,902,069	-6.4%	€18,055,983
	Gross Profit	€7,505,606	12.1%	€6,693,353	28.4%	€5,213,387	8.8%	€4,792,162	7.8%	€4,444,441
	Wages & Salaries	€2,949,536	-1.7%	€3,001,155	15.2%	€2,605,498	19.4%	€2,182,520	9.4%	€1,994,410
	Directors Emoluments	€933,000	-5.5%	€987,471	5%	€940,295	23.3%	€762,677	-0.6%	€767,545
	Operating Profit	€2,774,105	29.5%	€2,141,834	86.1%	€1,151,116	-4.9%	€1,210,366	-3.6%	€1,256,118
	Depreciation	€126,225	-9.2%	€139,059	-12.8%	€159,524	-1.4%	€161,772	10.6%	€146,289
	Audit Fees	-	-	-	-	-	-	€14,700	1.4%	€14,500
	Interest Payments	€75,242	-22.3%	€96,780	37.1%	€70,576	2.1%	€69,110	-31.9%	€101,456
	Pre Tax Profit	€2,698,863	32%	€2,045,054	89.3%	€1,080,540	-5.3%	€1,141,256	-1.2%	€1,154,662
	Taxation	-€465,352	-55.8%	-€298,717	-88.3%	-€158,626	11.8%	-€179,867	-6.9%	-€168,289
	Profit After Tax	€2,233,511	27.9%	€1,746,337	89.4%	€921,914	-4.1%	€961,389	-2.5%	€986,373
	Dividends Payable	€1,368,000	356%	€300,000	-75%	€1,200,000	300%	€300,000	66.4%	€180,235
	Retained Profit	€865,511	-40.2%	€1,446,337	620.1%	-€278,086	-142%	€661,389	-18%	€806,138

Balance Sheet

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Tangible Assets	€3,366,662	62.4%	€2,072,764	6.4%	€1,947,498	21%	€1,609,962	-1.7%	€1,637,846
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	€3,366,662	62.4%	€2,072,764	6.4%	€1,947,498	21%	€1,609,962	-1.7%	€1,637,846
	Stock	€2,994,038	-2.1%	€3,057,087	44.1%	€2,121,194	4.2%	€2,036,367	-21.8%	€2,603,680
	Trade Debtors	€4,462,122	26.7%	€3,523,185	45.3%	€2,424,109	-11.8%	€2,747,089	-5.6%	€2,910,300
	Cash	€1,472,750	29.4%	€1,137,889	70.8%	€666,169	102%	€329,755	77.9%	€185,385
	Other	€58,894	-	€188,993	7.1%	€176,504	-	€344,170	45.4%	€236,670

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	Debtors		68.8 %				48.7%		%	
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	€8,987,804	13.7%	€7,907,154	46.8%	€5,387,976	-1.3%	€5,457,381	-8.1%	€5,936,035
	Trade Creditors	€1,930,069	39.2 %	€1,386,851	2.2%	€1,356,364	30.1%	€1,042,274	-42.9 %	€1,826,946
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	€580,636	-47.4 %	€1,104,853	86%	€593,940	-51%	€1,211,018	-17.3 %	€1,464,214
	Miscellaneous Current Liabilities	€2,493,922	94.3 %	€1,283,313	749.2 %	€151,128	94%	€77,901	9.4%	€71,222
	Total Current Liabilities	€5,004,627	32.6%	€3,775,017	79.6%	€2,101,432	-9.9%	€2,331,193	-30.7%	€3,362,382
	Bank Loans & Overdrafts and LTL	€1,244,998	28.9 %	€965,571	-20.3%	€1,211,699	178.1 %	€435,721	-23.9 %	€572,459
	Other Long Term Finance	€1,244,998	28.9 %	€965,571	-20.3%	€1,211,699	178.1 %	€435,721	-23.9 %	€572,459
	Total Long Term Liabilities	€1,244,998	28.9%	€965,571	-20.3%	€1,211,699	178.1%	€435,721	-23.9%	€572,459

Capital & Reserves

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Called Up Share Capital	€362	-	€362	-	€362	-	€362	-	€362
	P & L Account Reserve	€5,912,984	17.1 %	€5,047,473	30.1 %	€3,879,079	-6.7 %	€4,157,165	18.9 %	€3,495,776
	Revaluation Reserve	€142,902	-	€142,902	-	€142,902	-	€142,902	-	€142,902
	Sundry Reserves	€48,593	-	€48,593	-	-	-	-	-	-
	Sharehold	€6,104,84	16.5	€5,239,33	30.3	€4,022,34	-	€4,300,42	18.2	€3,639,04

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	er Funds	1	%	0	%	3	6.5%	9	%	0
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Other Financial Items

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Net Worth	€6,104,841	16.5%	€5,239,330	30.3%	€4,022,343	-6.5%	€4,300,429	18.2%	€3,639,040
	Working Capital	€3,983,177	-3.6%	€4,132,137	25.7%	€3,286,544	5.1%	€3,126,188	21.5%	€2,573,653
	Total Assets	€12,354,466	23.8%	€9,979,918	36.1%	€7,335,474	3.8%	€7,067,343	-6.7%	€7,573,881
	Total Liabilities	€6,249,625	31.8%	€4,740,588	43.1%	€3,313,131	19.7%	€2,766,914	-29.7%	€3,934,841
	Net Assets	€6,104,841	16.5%	€5,239,330	30.3%	€4,022,343	-6.5%	€4,300,429	18.2%	€3,639,040

Cash Flow

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Net Cashflow from Operations	€2,440,116	197.1%	€821,318	-62.2%	€2,171,438	73.9%	€1,248,782	-5.7%	€1,324,778
	Net Cashflow before Financing	€573,735	241.5%	€167,991	-4.6%	€176,156	-63.4%	€480,701	-16.2%	€573,341
	Net Cashflow from Financing	-€238,874	-178.6%	€303,729	89.5%	€160,258	147.6%	-€336,331	44.2%	-€603,259
	Increase in Cash	€334,861	-29%	€471,720	40.2%	€336,414	133%	€144,370	582.6%	-€29,918















Miscellaneous

	Date Of Accounts	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13	(%)	31/12/12
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	€7,349,839	18.5%	€6,204,901	18.5%	€5,234,042	10.5%	€4,736,150	12.5%	€4,211,499
	Number of Employees	33	6.5%	31	-	31	3.3%	30	7.1%	28

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Accountants	
Auditors	ERNST & YOUNG
Auditor Comments	The audit report contains no adverse comments
Bankers	ALLIED IRISH BANK
Bank Branch Code	93-53-79

RATIOS

	Date Of Accounts	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
	Pre-tax profit margin %	9.82	8.18	5.17	5.26	5.13
	Current ratio	1.80	2.09	2.56	2.34	1.77
	Sales/Net Working Capital	6.90	6.05	6.35	6.94	8.74
	Gearing %	20.40	18.40	30.10	10.10	15.70
	Equity in %	49.40	52.50	54.80	60.80	48
	Creditor Days	25.57	20.18	23.64	17.48	29.55
	Debtor Days	59.12	51.28	42.25	46.09	47.08
	Liquidity/Acid Test	1.19	1.28	1.55	1.46	0.99
	Return On Capital Employed %	36.72	32.95	20.64	24.09	27.41
	Return On Total Assets Employed %	21.84	20.49	14.73	16.14	15.24
	Current Debt Ratio	0.81	0.72	0.52	0.54	0.92
	Total Debt Ratio	1.02	0.90	0.82	0.64	1.08
	Stock Turnover Ratio %	10.89	12.22	10.15	9.38	11.57
	Return on Net Assets Employed %	44.20	39.03	26.86	26.53	31.72

Report Notes

There are no notes to display.

Status History

No Status History found

EVENT HISTORY

Date	Description
06/03/2018	New Board Member (THOMAS GLEESON) appointed
14/11/2017	New Accounts Filed
14/11/2017	New Accounts Filed
13/11/2017	Annual Returns
04/11/2016	New Accounts Filed
28/10/2016	New Accounts Filed
25/10/2016	Annual Returns
12/11/2015	New Accounts Filed
11/11/2015	Annual Returns
16/02/2015	New Board Member (GARETH HEALY) appointed
16/02/2015	New Board Member (JAKE ANCHELL) appointed
31/12/2014	BRENDAN HANNIFFY has left the board
05/12/2014	BERNARD POLLARD has left the board
17/11/2014	New Accounts Filed
17/11/2014	New Accounts Filed

Previous Company Names

No Previous Names found

Received Documents

Writ Details

No writs found

STATISTICS

Group	3 companies
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	CAMIDA HOLDINGS LIMITED
Ownership Status	Wholly Owned
Ultimate Holding Company	CAMIDA HOLDINGS LIMITED

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GROUP STRUCTUREFULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
☐ CAMIDA HOLDINGS LIMITED	IE281525	31.12.2016	N	
☐ CAMIDA LIMITED	02377502	31.12.2016	N	
☐ CAMIDA LIMITED	IE138561	31.12.2016	N	€27,469,455

BUSINESS OWNER LINKS

	Business Name	Business No	Business Status.
☐	CAMIDA LIMITED	IE138561	
☐	CAMIDA	157775	NORMAL

MORTGAGE DETAILS

Mortgage Type:	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.		
Date Charge Created:	27/01/14		
Date Charge Registered:	30/01/14		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:			
Details:	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.		
Mortgage Type:	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.		
Date Charge Created:	27/01/14		
Date Charge Registered:	30/01/14		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:			
Details:	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.		

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Mortgage Type:	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.		
Date Charge Created:	18/01/08		
Date Charge Registered:	24/01/08		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:			
Details:	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.		
Mortgage Type:	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.		
Date Charge Created:	07/09/05		
Date Charge Registered:	15/09/05		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:	1550000		
Details:	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.		
Mortgage Type:	MORTGAGE/CHARGE.		
Date Charge Created:	10/08/99		
Date Charge Registered:	17/08/99		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:			
Details:	ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED		
Mortgage Type:	LETTER OF UNDERTAKING FROM SOLICITORS.		
Date Charge Created:	15/03/99		
Date Charge Registered:	19/03/99		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:			
Details:	ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED		
Mortgage Type:	MORTGAGE/CHARGE.		
Date Charge Created:	25/06/96		
Date Charge Registered:	04/07/96		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		

Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:	0		
Details:	ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED		
Mortgage Type:	A MORTGAGE.		
Date Charge Created:	15/12/94		
Date Charge Registered:	21/12/94		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	IRISH PERMANENT PLC		
Amount Secured:	162700		
Details:			
Mortgage Type:	A DEBENTURE.		
Date Charge Created:	18/08/94		
Date Charge Registered:	30/08/94		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	AIB COMMERCIAL SERVICES LIMITED		
Amount Secured:	0		
Details:	ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED		
Mortgage Type:	A DEBENTURE.		
Date Charge Created:	23/01/91		
Date Charge Registered:	07/02/91		
Date Charge Satisfied:	-		
Status:	NOT SATISFIED		
Person(s) Entitled:	ALLIED IRISH BANKS PLC		
Amount Secured:	0		
Details:	ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED		

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
DAVID ANCHELL	4	4	3
DAVID ANCHELL	4	4	3
FRANZ WILLI SINET	0	2	0
FRANZ WILLI SINET	0	2	0
MICHAEL IAN ARMSTRONG	0	1	0
OLIVER MCAULIFFE	0	1	0
ALLAN HUGHES	0	2	0
ITA LA ROCHE	0	1	0
DONALD MCDONAGH	0	1	0

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MARY BRITTON	1	3	3
GEOFFREY LANGDALE	0	1	0
BRENDAN HANNIFFY	0	1	0
NOEL HASTINGS	0	1	0
BERNARD, POLLARD	0	2	0
Average Invoice Value			€23161.87
Invoices available			13
Paid			13
Outstanding			0
Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.			

	Within Terms	0-30 Days	31-60 Days	61-90 Days	91+ Days
Paid	8	5	0	0	0
Outstanding	0	0	0	0	0

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 72.59
UK Pound	1	INR 93.49
Euro	1	INR 81.61
EURO	1	INR 81.48

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	POJ

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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)