

## MIRA INFORM REPORT

<b>Report No. :</b>	542250
<b>Report Date :</b>	29.11.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	LUMA K SA DE CV
<b>Registered Office :</b>	Roble 325, Urdiales 64430 Monterrey
<b>Country :</b>	Mexico
<b>Date of Incorporation :</b>	2001
<b>Legal Form :</b>	Sociedad Anonima De Capital Variable
<b>Line of Business :</b>	Subject is a company dedicated to the commercialization of accessories, fittings and components for tempered glass and aluminum.
<b>No. of Employees :</b>	3

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>B</b>
------------------------	----------

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Unknown
<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.

### ECGC Country Risk Classification List

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
Mexico	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

**MEXICO - ECONOMIC OVERVIEW**

Mexico's \$2.4 trillion economy – 11th largest in the world - has become increasingly oriented toward manufacturing since the North American Free Trade Agreement (NAFTA) entered into force in 1994. Per capita income is roughly one-third that of the US; income distribution remains highly unequal.

Mexico has become the US' second-largest export market and third-largest source of imports. In 2017, two-way trade in goods and services exceeded \$623 billion. Mexico has free trade agreements with 46 countries, putting more than 90% of its trade under free trade agreements. In 2012, Mexico formed the Pacific Alliance with Peru, Colombia, and Chile.

Mexico's current government, led by President Enrique PENA NIETO, has emphasized economic reforms, passing and implementing sweeping energy, financial, fiscal, and telecommunications reform legislation, among others, with the long-term aim to improve competitiveness and economic growth across the Mexican economy. Since 2015, Mexico has held public auctions of oil and gas exploration and development rights and for long-term electric power generation contracts. Mexico has also issued permits for private sector import, distribution, and retail sales of refined petroleum products in an effort to attract private investment into the energy sector and boost production.

Since 2013, Mexico's economic growth has averaged 2% annually, falling short of private-sector expectations that President PENA NIETO's sweeping reforms would bolster economic prospects. Growth is predicted to remain below potential given falling oil production, weak oil prices, structural issues such as low productivity, high inequality, a large informal sector employing over half of the workforce, weak rule of law, and corruption. Mexico's economy remains vulnerable to uncertainty surrounding the future of NAFTA — because the United States is its top trading partner and the two countries share integrated supply chains — and to potential shifts in domestic policies following the inauguration of a new president in December 2018.

Source : CIA

## **STATUTORY INFORMATION**

Legal Name	LUMA K SA DE CV
Trade Name	LUMAK
ID	RFC
ID Details	LKX0106226B2
Creation Date	2001
Incorporation Date	2001
Legal Address	Roble 325, Urdiales 64430 Monterrey, Mexico
Operative Address	Roble 325, Urdiales 64430 Monterrey, Mexico
Telephone	+52 (81) 8370 8086
Fax	+52 (81) 8370 8086
Legal Form	Sociedad Anonima De Capital Variable
E-Mail	alicia.perez@lumak.com.mx / claudia.perez@lumak.com.mx
Registered In	MEXICO
Website	www.lumak.com.mx
Contact	Claudia Perez
Staff	3 employees
Activity	Retail Trade of Glasses and Mirrors

## **BANKS**

Name of Bank	Reported Amount
There are not informed banks	
Description	The company does not make its banking data public.

## **HISTORY**

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

History	The company was founded in 2001
Key Developments	NA
Parent Company	NA

## **PRINCIPAL ACTIVITY**

General Description	LUMA K SA DE CV is a company dedicated to the commercialization of accessories, fittings and components for tempered glass and aluminum.
Service/Product Description	<p>Cancel For Bathroom  Sliding Cancels  Cancel Sliding Kinetic Traditional Rail  Cancel Sliding Kinetic Round Rail  Cancel Sliding Imported Alumax Crist 6mm  Accessories for Kinetic Sliding Canceles  Folding doors  Hinges For Glass Doors For Ba O  Handles, Towel Racks, Support Brackets, Knobs And Picaportes For Glass Doors  Glass Fixed Clips</p> <p>Access doors  Doors of Folding  Patch Fittings  Bar Pivots  accessories</p> <p>Sliding doors  Punctual Sliding Door Brand Kinetic, A Mamposteria  Punctual Sliding Door Brand Kinetic A Lintel</p> <p>Hydraulic Hinges A Floor  Tubular and solid handles  Locks For Folding Doors And Sliding Doors</p> <p>Railings  Rods  Swabs With Countersunk Screws  Rods With Chapetones  Poles  Spacers  Spacers Brand Kinetic Stainless Steel  Spacers Brand Kinetic Aluminum Natural</p>

	accessories Imported Line
	Showcases Hinges For Showcases Hinges Brand Iamsa Hinges Brand Ybj Hardware Locks For Showcase Knob For Showcase Shelving Clips Spacers For Signs
	Multifunctional Stationary Stands Kinetic Angle Support Stainless Clip Without Resaque Titan Angle Articulated support Shelves Supports Stand for Shelves Cr Laurence Sign Stands Supports P / Letreros Linea Eco Supports P / Letreros Cr Laurence Supports For Mirrors Mirror Brackets Brand Cr Laurence Kinetic canopies
	Aluminum Fittings Mosquito Screen Fabrics - Operators Aluminum plates and door closers Kinetic Hardware Doors Kinetic Hardware P / Windows Wheelchairs P / Doors And Windows Wholesale and Retail
Sales	
Operations Area	National
Imports From	USA
Employees	3 employees
Payments With Suppliers	Unknown
Brands Brand	Comments
KINETIC	NA
ALUMAX	NA

CRL	NA
DORMA	NA
OLIMPIA	NA
IAMSA	NA
HERRALUM	NA
MAB	NA
YBJ	NA

Clients	Country	Comments
---------	---------	----------

There are not informed clients

Comments	The company's main clients include national companies and private customers.
----------	--

Suppliers	Country	Comments
-----------	---------	----------

C.R. LAURENCE COMPANY E. VERNON	USA	NA
---------------------------------	-----	----

Comments	-
----------	---

## **LOCATION**

Headquarters	Roble 325, Urdiales 64430 Monterrey, Mexico
--------------	---

Branches	No branches found
----------	-------------------

Industries	NA
------------	----

## **GROUP STRUCTURE AND SUBDIARY COMPANIES**

Listed at the stock exchange	NO
------------------------------	----

Capital	NA
---------	----

Shareholders (%)	This is a private company. The company does not disclose information on shareholders. Despite our long search, we could not confirm major holders.
Management	Carlos Javier Carballo Beltran, Sales Manager Alicia Perez, Sales Claudia Perez, Sales Manager
Subsidiary Companies	NA
Related Companies	NA

## **FINANCIAL INFORMATION**

General Description	The company does not make its financial statements public. Despite our long search, we could not confirm financial figures for the subject.
---------------------	---

## **LEGAL FILINGS**

Lawsuits	No records 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 list.

## **SUMMARY**

Summary	<p>Founded in 2001, LUMAK SA DE CV is a company dedicated to the commercialization of accessories, fittings and components for tempered glass and aluminum.</p> <p>The company has approximately 3 employees.</p> <p>The company imports from USA and operates within national markets.</p> <p>This has been an ACTIVE company incorporated in</p>
---------	--

MEXICO in 2001.

## **RISK INFORMATION**

Debts	Controlled
Payments	Unknown
Cash Flow	Normal
State	ACTIVE

## **INTERVIEW**

First Name	Claudia
Position	Operator
Comments	The person contacted confirmed trade name, telephone, website, email, main activity and products, but refused to provide further information such as employees, shareholders and management.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.69
UK Pound	1	INR 90.14
Euro	1	INR 79.87
MXN	1	INR 3.46

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

**INFORMATION DETAILS**

<b>Analysis Done by :</b>	PRI
<b>Report Prepared by :</b>	TPT

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**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)