

MIRA INFORM REPORT

Report No. :	535359
Report Date :	17.10.2018

IDENTIFICATION DETAILS

Name :	PLUCZENIK DIAMOND COMPANY NV
Registered Office :	Pelikaanstraat 78, 2018 Antwerpen
Country :	Belgium
Financials (as on) :	15.01.2017
Date of Incorporation :	20.06.1963
Com. Reg. No.:	405805438
Legal Form :	Public Limited Company
Line of Business :	Wholesale of diamonds and other precious stones
No. of Employees :	15

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 :	Satisfactory
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 NAME

PLUCZENIK DIAMOND COMPANY NV

COMPANY SUMMARY

Business number	405805438
Branche Unit Number	2004639612
Company name	PLUCZENIK DIAMOND COMPANY NV
Address	PELIKAANSTRAAT 78 2018 ANTWERPEN
Date of establishment	20/06/1963
Telephone number	3232322080
Mobile number	-
Fax number	-
Liabile for VAT	yes
VAT Number	BE.0405.805.438 Check VAT number

ULTIMATE HOLDING COMPANY

Company name	Company Number
PLUCZENIK DIAMOND COMPANY NV	-

COMMENTARY

The business was established over 54 years ago. The business has 15 employees.

The business is part of a group.

The business has been at the address for over 35 years.

Pre-tax profits increased by 3234% compared to the previous trading period.

The business saw a decrease in their Cash Balance of 80% during the latest trading period.

ANNUAL ACCOUNTS

DATE OF LATEST ACCOUNTS	TURNOVER	PROFIT BEFORE TAX	NET WORTH	WORKING CAPITAL
15/01/2017	792,030,202	25,351,319	186,627,772	171,702,001
15/01/2016	702,484,121	760,274	158,235,390	156,377,073
15/01/2015	636,292,761	2,006,481	146,487,597	144,644,409

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Accounts				
DATE OF LATEST ACCOUNTS	BALANCE TOTAL	NUMBER OF EMPLOYEES	CAPITAL	CASHFLOW
15/01/2017	475,747,926	15	142,506,266	23,745,914
15/01/2016	449,692,031	15	138,324,230	1,240,895
15/01/2015	361,573,006	14	128,948,620	1,676,069

PAYMENT EXPECTATIONS

Past payments		Payment expectation days	104.14
Industry average payment expectation days	202.48	Industry average day sales outstanding	210.99
Day sales outstanding	72.94		

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	07/05/2002
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COMPANY INFORMATION

Business number	405805438	Company name	PLUCZENIK DIAMOND COMPANY NV
Fax number	-	Date founded	20/06/1963
Company status	active	Company type	Public limited company
Currency	Euro (€)	Date of latest accounts	15/01/2017
Activity code	46761	Number of staff	15
Activity description	Wholesale of diamonds and other precious stones		
Belgian Bulletin of Acts Publications	moniteur belge		

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CONTRACTOR DETAILS

Registered contractor number	-
Contractor description	-
Date struck off register	
Personnel (NSSO classification)	
Code	-
Description	-
Joint Industrial Committee (JIC)	
JIC Code	218
Description	Additional national joint committee for the employees
Event Date	19/05/2014
Event Description	
Event Details	Rechtzetting publicatie d.d. 13/10/2010 : de benoeming tot voorzitter en gedelegeerd bestuurder van dhr Pluczenik Chaim dient toegevoegd te worden.

COMPANY ACCOUNTS

Assets	15-01-2017	%	15-01-2016	%	15-01-2015	%	15-01-2014	%	15-01-2013
Weeks	52		52		52		52		54
Currency	EUR		EUR		EUR		EUR		EUR
Total fixed assets	15,094,635	646	2,022,226	1.31	1,995,987	12.95	1,767,091	-2.67	1,815,606
Intangible fixed assets	0	-	0	-	0	-	0	-	0
Tangible fixed assets	365,912	-8.69	400,738	-17.27	484,404	3.84	466,493	-4.36	487,758
Land & building	118,562	-1.13	119,921	3.11	116,304	11.87	103,967	-5.58	110,108
Plant & machinery	127,001	41.03	90,050	-35.83	140,329	30.23	201,133	30.95	291,277
Furniture & Vehicles	120,349	-36.91	190,767	-16.25	227,771	41.13	161,394	86.86	86,373
Leasing & Other	0	-	0	-	0	-	0	-	0

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Similar									
Rights									
Other tangible assets	0	-	0	-	0	0	-1	-	0
Financial fixed assets	14,728,723	808	1,621,488	7.27	1,511,584	16.22	1,300,597	-2.05	1,327,848
Total current assets	460,653,291	2.90	447,669,805	24.50	359,577,019	-2.61	369,205,564	7.08	344,786,532
Inventories	290,552,664	33.29	217,977,323	23.29	176,797,364	-4.00	184,170,200	-19.11	227,682,011
Raw materials & consumables	0	-	0	-	0	-	0	-	0
Work in progress	0	-	0	-	0	-	0	-	0
Finished goods	290,552,664	33.29	217,977,323	23.29	176,797,364	-4.00	184,170,200	-19.11	227,682,011
Other stocks	0	-	0	-	0	-	0	-	0
Trade debtors	158,276,825	-23.37	206,544,692	26.26	163,589,131	-0.07	163,696,255	65.41	98,963,507
Other amounts receivable	8,131,457	21.50	6,692,545	4.42	6,409,463	3.68	6,181,689	-2.48	6,338,822
Cash	3,242,310	-80.16	16,344,003	29.03	12,666,871	-15.69	15,024,398	29.11	11,637,085
Miscellaneous current assets	450,035	304	111,242	-2.58	114,190	-14.16	133,022	-19.43	165,107
Total Assets	475,747,926	5.79	449,692,031	24.37	361,573,006	-2.53	370,972,655	7.03	346,602,138
Liabilities									
Total shareholders equity	186,627,772	17.94	158,235,390	8.02	146,487,597	17.41	124,760,591	-0.69	125,621,677
Issued share capital	142,506,266	3.02	138,324,230	7.27	128,948,620	16.20	110,967,375	-2.05	113,292,406
Share premium account	0	-	0	-	0	-	0	-	0
Revaluation reserve	0	-	0	-	0	-	0	-	0
Reserves	44,121,506	121	19,911,160	13.5	17,538,977	27.1	13,793,216	11.8	12,329,271

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				3		6		7	
Provisions for Liabilities & Charges	0	-	0	-	0	-	0	-	0
Deffered taxes	0	-	0	-	0	-	0	-	0
Creditors	289,120,154	-0.80	291,456,640	35.51	215,085,409	-12.64	246,212,064	11.42	220,980,461
Other long term loans	168,865	3.02	163,909	7.27	152,799	16.20	131,493	-2.05	134,247
Other long term liabilities	0	-	0	-	0	-	0	-	0
Total long term debts	168,865	3.02	163,909	7.27	152,799	16.20	131,493	-2.05	134,247
Current portion of long term debt	0	-	0	-	0	-	0	-	0
Financial debts	69,537,409	-34.43	106,051,402	19.51	88,740,553	-32.17	130,836,985	4.84	124,793,225
Trade creditors	217,391,200	17.57	184,911,080	46.93	125,846,329	9.42	115,012,860	19.99	95,850,379
Amounts Payable for Taxes,	1,822,741	2119	82,114	2.73	79,928	-1.79	81,384	-1.22	82,389
Remuneratio n & Social Security									
Miscellaneous current liabilities	199,940	-19.42	248,136	-6.65	265,800	77.98	149,342	24.22	120,221
Total current liabilities	288,951,290	-0.80	291,292,732	35.53	214,932,610	-12.66	246,080,571	11.43	220,846,214
Total Liabilities	475,747,926	5.79	449,692,031	24.37	361,573,006	-2.53	370,972,655	7.03	346,602,138

Ratio analysis

TRADING PERFORMANCE									

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Profit Before Tax	3.20	2809	0.11	-	0.32	10.3	0.29	-	0.37
				65.6		4		21.6	
				2				2	
Return on capital employed	13.57	2727	0.48	-	1.37	0	1.37	-	1.47
				64.9				6.80	
				6					
Return on total assets	5.33	3035	0.17	-	0.55	19.5	0.46	-	0.53
				69.0		7		13.2	
				9				1	
employed									
Return on net assets	13.58	2729	0.48	-	1.37	0	1.37	-	1.47
				64.9				6.80	
				6					
employed									
Sales / net working capital	4.61	2.67	4.49	2.05	4.40	-	4.75	16.7	4.07
						7.37		1	
Stock turnover ratio	36.68	18.2	31.03	11.6	27.79	-	31.50	-	45.18
		1		6		11.7		30.2	
				6		8		8	
Creditor days	104.14	8.52	95.96	34.0	71.61	-	72.69	3.36	70.33
				0		1.49			
Debtor days	72.94	-	107.32	14.3	93.84	-	102.19	42.5	71.68
		32.0		6		8.17		6	
		4							
SHORT TERM STABILITY									
Current ratio	1.59	3.25	1.54	-	1.67	11.3	1.50	-	1.56
				7.78		3		3.85	
Liquidity ratio / acid ratio	0.59	-	0.79	-	0.85	13.3	0.75	41.5	0.53
		25.3		7.06		3		1	
		2							
Current debt ratio	1.55	-	1.84	25.1	1.47	-	1.97	11.9	1.76
		15.7		7		25.3		3	
		6				8			
Cashflow	23,745,91	1813	1,240,895	-	1,676,069	-	1,892,652	-	2,039,842
	4			25.9		11.4		7.22	
				6		4			
Net worth	186,627,7	17.9	158,235,3	8.02	146,487,5	17.4	124,760,5	-	125,621,6
	72	4	90		97	1	91	0.69	77
LONG TERM STABILITY									
Gearing	37.35	-	67.12	10.6	60.68	-	104.98	5.56	99.45
		44.3		1		42.2			
		5				0			
Equity in percentage	39.23	11.4	35.19	-	40.51	20.4	33.63	-	36.24
		8		13.1		6		7.20	
				3					

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Total debt ratio	1.55	-	1.84	25.1	1.47	-	1.97	11.9	1.76
		15.76		7		25.38		3	
Working capital	171,702,001	9.80	156,377,073	8.11	144,644,409	17.48	123,124,993	-0.66	123,940,318

Profit & loss

Operating Income	792,078,562	12.75	702,527,372	10.40	636,353,299	8.80	584,882,456	16.06	503,961,113
Turnover	792,030,202	12.75	702,484,121	10.40	636,292,761	8.82	584,703,535	16.03	503,927,630
Total operating expenses	761,936,159	8.33	703,340,150	9.65	641,417,721	11.06	577,541,098	16.10	497,453,267
Gross Operating Margin	-	-	-	-	-	-	-	-	-
Operating Charges	761,984,519	8.33	703,383,402	9.65	641,478,259	11.04	577,720,020	16.13	497,486,751
Employee costs	503,943	3.78	485,610	-6.46	519,161	12.79	460,306	-3.48	476,923
Wages and salary	-	-	-	-	422,117	13.00	373,545	-2.79	384,248
Employee pension costs	-	-	-	-	-	-	-	-	-
Social security contributions	-	-	-	-	86,022	10.76	77,668	-7.25	83,742
Other employee costs	503,943	3.78	485,610	4305	11,022	21.21	9,093	1.79	8,933
Director remuneration	-	-	-	-	137,280	11.87	122,719	-9.03	134,896
Amortization and depreciation	137,553	-4.44	143,939	-12.96	165,371	-5.87	175,680	4.30	168,442
Operating result	30,094,043	3515	-856,029	16.70	-5,124,960	-171	7,162,437	10.63	6,474,363
Total financial income	3,686,538	-74.74	14,594,267	-14.31	17,030,791	149	6,813,607	-22.42	8,782,835
Total financial	8,429,262	-35.0	12,977,965	31.10	9,899,350	-19.2	12,266,042	-8.54	13,411,552

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expenses		5				9			
Results on ordinary operations before taxation	25,351,319	3234	760,274	- 62.11	2,006,481	17.34	1,710,002	-7.35	1,845,646
Extraordinary Income	-	-	336,682	2.79	327,548	4189	7,636	- 15.86	9,075
Extraordinary Charges	-	-	-	-	823,011	-	-	-	-
Extraordinary items	-	-	336,682	67.95	-495,463	- 6588	7,636	- 15.86	9,075
Results for the Year Before Taxation	25,351,319	2211	1,096,956	- 27.40	1,511,018	- 12.03	1,717,638	-7.39	1,854,722
Taxation	1,742,959	-	-	-	320	- 52.02	667	4.00	-16,678
Results on ordinary operations after taxation	23,608,360	3005	760,274	- 62.10	2,006,161	17.36	1,709,335	-8.21	1,862,324
Net result	23,608,361	2052	1,096,956	- 27.39	1,510,698	- 12.01	1,716,972	-8.25	1,871,400
Profit (Loss) for the Year to be appropriated	23,608,361	2052	1,096,956	- 27.39	1,510,698	- 12.01	1,716,972	-8.25	1,871,400
Dividends	-	-	-	-	-	-	-	-	-

SOCIAL BALANCE SHEET DETAILS

Social Balance Sheet Details	
Social Balance Sheet	Total
During the reporting year ended 15-01-2017	
Full-time Employees	12
Part-time Employees	5
Total Fte Employees	15

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Number of hours worked	
Full-time Employees	18,570
Part-time Employees	5,441
Total	24,011
Personnel Charges	
Full-time Employees	394,396
Part-time Employees	109,547
Total	503,943
Benefits In Addition To Wages	-
During the previous reporting year	
Average number employees in Fte	15
Actual working hours	24,011
Personnel Charges	503,943
Benefits In Addition To Wages	-

Type of Contract	Full-Time	Part-Time	Total Fte
Unlimited Duration	10	5	13
Contracts			
Limited Duration Contracts	2	-	2
Contracts For Specific Work	-	-	-
Contracts Regarding Substitution	-	-	-
Gender and Education Level			
Men	Full-Time	Part-Time	Total Fte
Primary education	-	-	-
Secondary education	6	2	7
Higher education (non university)	-	-	-
Higher education (university)	-	-	-
Women	Full-Time	Part-Time	Total Fte
Primary education	2	2	3
Secondary education	4	1	5
Higher education (non university)	-	-	-
Higher education (university)	-	-	-
Working Category	Full-Time	Part-Time	Total Fte
Management	-	-	-
White collar worker	8	5	11
Blue collar worker	4	-	4
Other	-	-	-

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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	-	-	

INDUSTRY COMPARISON

Activity code	46761
Activity description	Wholesale of diamonds and other precious stones

PAYMENT INFORMATION

Payment Information Summary

Total number of Invoices available	6
Total number of Invoices paid within or up to 30 days after the due date	6
Total number of Invoices paid more than 30 days after the due date	0
Total number of Invoices currently outstanding where the due date has not yet been reached	0
Total number of Invoices currently outstanding beyond the due date	0

Suspension of payments / moratorium history

Amount	-
Details	-

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Payment expectations

Payment expectation days	104.14
Day sales outstanding	72.94

Industry comparison

Activity code	46761
Activity description	Wholesale of diamonds and other precious stones
Industry average payment expectation days	202.48
Industry average day sales outstanding	210.99

Industry quartile analysis	
Payment expectations	
Company result	104.14
Lower	132.91
Median	57.96
Upper	24.10

Day sales outstanding

Company result	72.94
Lower	135.55
Median	80.92
Upper	43.77

SHAREHOLDER DETAILS

Summary	
Group - Number of Companies	2
Linkages - Number of Companies	1
Number of Countries	2

Group Structure		
Company name	Number	Latest financials
- PLUCZENIK DIAMOND COMPANY NV		
- - PLUCZENIK DIAMOND JEWELRY NV	472186397	15-01-2017

Minority Shareholders

No minority shareholders found

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Minority Interests

No minority interests found

LINKED COMPANIES

Summary	
Group - Number of Companies	2
Linkages - Number of Companies	1
Number of Countries	2

Linked Companies

NAME	NUMBER	LATEST KEY FINANCIALS	TURNOVER
PLUCZENIK DIAMOND JEWELRY NV	472186397	15.01.2017	€262

Summons

Legal event type	Social Security Summons
Event date	07/05/2002
Court type	Court name
Creditor's name	3rd party type

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	Managing Director
Start Date	28/05/1998
Street	15 REMBRANDTSTRAAT ANTWERPEN
Post code	2018
Country	Belgium
Name	Chaim Pluczenik
Position	Director
Start Date	01/01/1969

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Street	15 REMBRANDTSTRAAT ANTWERPEN
Post code	2018
Country	Belgium
Name	Lionel Stern
Position	Director
Start Date	01/01/2015
Street	
Post code	
Country	United Kingdom
Name	Tsvi Pluczenik
Position	Director
Start Date	26/07/2008

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 73.90
UK Pound	1	INR 97.33
Euro	1	INR 85.58
Euro	1	INR 85.06

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

INFORMATION DETAILS

Analysis Done by :	PRA
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)