

## MIRA INFORM REPORT

|               |            |
|---------------|------------|
| Report No. :  | 535289     |
| Report Date : | 22.10.2018 |

### IDENTIFICATION DETAILS

|                         |  |
|-------------------------|--|
| Name :                  | HABITAT DE MÉXICO S.A. DE C.V  |
| Registered Office :     | Ferrocarril Acámbaro No. 26 San Luis Tlatilco Naucalpan, Estado De Mexico, 53580 |
| Country :               | Mexico   |
| Year of Establishment : | 1984   |
| Legal Form :            | Sociedad Anónima De Capital Variable   |
| Line of Business :      | Subject is engaged in sells and distributes cotton fabrics.                      |
| No. of Employees :      | 32   |

### RATING & COMMENTS

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

|                 |   |
|-----------------|---|
| MIRA's Rating : | A |
|-----------------|---|

| Credit Rating | Explanation     | Rating Comments   |
|---------------|-----------------|---|
| A             | Acceptable Risk | Business dealings permissible with moderate risk of default |

|                     |               |
|---------------------|---------------|
| Status :            | Satisfactory  |
| Payment Behaviour : | No Complaints |
| Litigation :        | 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

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| Country Name | Previous Rating<br>(30.06.2018) | Current Rating<br>(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 a president in December 2018.

Source : CIA

## **STATUTORY INFORMATION**

|                    |  |
|--------------------|--|
| Legal Name         | Habitat De México, S.A. De C.V.  |
| Trade Name         | Habitat De México, S.A. De C.V.  |
| ID                 | RFC  |
| ID Details         | HME8407021E2   |
| Creation Date      | 1984   |
| Incorporation Date | 1984   |
| Legal Address      | Ferrocarril Acámbaro No. 26 San Luis Tlatilco<br>NAUCALPAN, ESTADO DE MEXICO, 53580 Mexico                   |
| Operative Address  | Ferrocarril Acámbaro No. 26 San Luis Tlatilco<br>NAUCALPAN, ESTADO DE MEXICO, 53580 Mexico<br>+52-5555764181 |
| Telephone          | -  |
| Fax                | -  |
| Legal Form         | SOCIEDAD ANÓNIMA DE CAPITAL VARIABLE   |
| E-Mail             | -  |
| Registered In      | MEXICO   |
| Website            | The company does not have a website.   |
| Contact            | Salomón Chomer Achar - President   |
| Staff              | 32   |
| Activity           | NAICS Code: 424310, Piece Goods, Notions, and<br>Other Dry Goods Merchant Wholesalers                        |

## **BANKS**

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

## **HISTORY**

|                  |  |
|------------------|--|
| History          | Habitat De México, S.A. De C.V. was founded in 1984. |
| Key Developments | NA   |
| Parent Company   | NA   |

## **PRINCIPAL ACTIVITY**

|                             |   |
|-----------------------------|---|
| General Description         | Habitat De México, S.A. De C.V. is a mexican company<br>that sells and distribute cotton fabrics. |
| Service/Product Description | The company offers cotton fabrics.  |
| Sales                       | Wholesale   |

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|                         |                            |
|-------------------------|----------------------------|
| Operations Area         | National and International |
| Imports From            | CHINA, PAKISTAN, INDIA     |
| Export To               | CUBA                       |
| Employees               | 32 employees               |
| Payments with Suppliers | No Complaints              |

**Brands**

**Brand**

HABITAT DE MEXICO

**Comments**

-

**Clients**

**Name of Client**

**Country**

**Comments**

Cadena De Tiendas Trd Caribe

CUBA

-

Comments

-

**Suppliers**

**Supplier Name**

**Country**

**Comments**

INTERNATIONAL DICHOM  
LIMITED

CHINA

-

WEALTH SHEEN LIMITED

CHINA

-

Comments

-

## **LOCATION**

Headquarters

Ferrocarril Acámbaro No. 26 San Luis Tlatilco  
NAUCALPAN, ESTADO DE MEXICO, 53580 Mexico

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

Salomón Chomer Achar - President  
Emilia Cherem Amkie - Secretary  
Abraham Chomer Cherem - Treasurer

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.

### Import Fob Dollar Year

### Amount

|      |            |
|------|------------|
| 2017 | 8.764.230  |
| 2016 | 13.085.874 |
| 2015 | 9.656.129  |

### Export Fob Dollar Year

### Amount

|      |         |
|------|---------|
| 2017 | 369.648 |
| 2016 | 541.740 |
| 2015 | 408.796 |

## **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 1984, Habitat De México, S.A. De C.V. is an organization in the Piece Goods, Notions, and Other Dry Goods Merchant Wholesalers Industry headquartered in Mexico. The company has 32 regular employees. It operates nationally and internationally, mainly exporting to Cuba. It is ACTIVE in business with no negative records.

## **RISK INFORMATION**

Debts  
Payments  
Cash Flow  
State

Controlled  
No Complaints  
Normal  
Active

## **INTERVIEW**

First Name  
Position  
Comments

Maria Elena  
Receptionist  
She confirmed the name of the company, the address of the headquarters and location, the date of creation of the company, the approximate number of employees and the name of the President. She claimed not to be authorised to provide further information.

**FOREIGN EXCHANGE RATES**

| Currency  | Unit | Indian Rupees |
|-----------|------|---------------|
| US Dollar | 1    | INR 73.44     |
| UK Pound  | 1    | INR 95.65     |
| Euro      | 1    | INR 84.17     |
| MXN       | 1    | INR 3.80      |

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

**INFORMATION DETAILS**

|                             |     |
|-----------------------------|-----|
| <b>Analysis Done by :</b>   | NIS |
| <b>Report Prepared by :</b> | SAN |

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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)