

## MIRA INFORM REPORT

<b>Report No. :</b>	531272
<b>Report Date :</b>	20.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	VERANDA HOME S.R.O.
<b>Registered Office :</b>	Pri Kamennom Moste 50/3 99128 Vinica
<b>Country :</b>	Slovakia
<b>Date of Incorporation :</b>	14.06.2017
<b>Com. Reg. No.:</b>	50926624
<b>Legal Form :</b>	Limited Liability Company
<b>Line of Business :</b>	Computer consultancy activities.
<b>No. of Employees :</b>	Not Available

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	C
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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

<b>Status :</b>	Relatively New Business
<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

Country Name	Previous Rating	Current Rating
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	<b>(31.12.2017)</b>	<b>(01.04.2018)</b>
Slovakia	A2	A2

<b>Risk Category</b>	<b>ECGC Classification</b>
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**SLOVAKIA - ECONOMIC OVERVIEW**

Slovakia's economy suffered from a slow start in the first years after its separation from the Czech Republic in 1993, due to the country's authoritarian leadership and high levels of corruption, but economic reforms implemented after 1998 have placed Slovakia on a path of strong growth. With a population of 5.4 million, the Slovak Republic has a small, open economy driven mainly by automobile and electronics exports, which account for more than 80% of GDP. Slovakia joined the EU in 2004 and the euro zone in 2009. The country's banking sector is sound and predominantly foreign owned.

Slovakia has been a regional FDI champion for several years, attractive due to a relatively low-cost yet skilled labor force, and a favorable geographic location in the heart of Central Europe. Exports and investment have been key drivers of Slovakia's robust growth in recent years. The unemployment rate fell to historical lows in 2017, and rising wages fueled increased consumption, which played a more prominent role in 2017 GDP growth. A favorable outlook for the Eurozone suggests continued strong growth prospects for Slovakia during the next few years, although inflation is also expected to pick up.

Among the most pressing domestic issues potentially threatening the attractiveness of the Slovak market are shortages in the qualified labor force, persistent corruption issues, and an inadequate judiciary, as well as a slow transition to an innovation-based economy. The energy sector in particular is characterized by unpredictable regulatory oversight and high costs, in part driven by government interference in regulated tariffs. Moreover, the government's attempts to maintain low household energy prices could harm the profitability of domestic energy firms while undercutting energy efficiency initiatives.

Source : CIA

## **SUMMARY**

Company name	<b>Veranda Home, s.r.o.</b>
Operative address	Pri Kamennom Moste 50/3 99128 Vinica Slovakia
Legal form	Limited liability company - S.R.O.
Registration number	Trade register number: 50926624
VAT-number	SK2120536286

## **CONTACT INFORMATION**

Company name	Veranda Home, s.r.o.
Operative address	Pri Kamennom Moste 50/3 99128 Vinica Slovakia
Correspondence address	Pri Kamennom Moste 50/3 99128 Vinica Slovakia

## **REGISTRATION**

Registration number	Trade register number: 50926624
VAT-number	SK2120536286
Status	Active
Establishment date	2017-06-14
Legal form	Limited liability company - S.R.O.
Subscribed share capital	EUR 5.000

## **ACTIVITIES**

NACE	6202: Computer consultancy activities
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## **RELATIONS**

Shareholders	ULTIMATE GLOBAL SHAREHOLDER Name: MR MAROS PASTOREK Type: One or more named individuals or families Share direct: 100.00%
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Share total: 100.00%

**ULTIMATE DOMESTIC SHAREHOLDER**

Name: VERANDA HOME, S.R.O.  
National id number: 50926624  
Address: Pri Kamennom Moste 50/3  
City: VINICA  
Country: SK  
Type: Corporate  
Share direct: 100.00%  
Share total: 100.00%

**SHAREHOLDERS**

Name: MR MAROS PASTOREK  
Type: One or more named individuals or families  
Share direct: 100.00%  
Name: VERANDA HOME, S.R.O.  
Address: Svatopeterska 7  
City: HURBANOVO  
Country: SK

**Branches**

Name: VERANDA HOME, S.R.O.  
Address: Pieskova 950  
City: HURBANOVO  
Country: SK

## **MANAGEMENT**

**Management**

Fullname: Mr Maros Pastorek  
Type: Individual  
Gender: Male  
Number of involvements: 1  
Function: Company Agent / Executive Head  
Level of responsibility: Unspecified executive; Representative

## **FINANCIAL ANALYSIS**

<b>Trend</b>	Can not be evaluated due to the lack of sufficient financial data
<b>Profitability</b>	Can not be evaluated
<b>Solvability</b>	Can not be evaluated
<b>Liquidity</b>	Negative
<b>Show amount in</b>	Euro



**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 72.67
UK Pound	1	INR 95.59
Euro	1	INR 84.90
EURO	1	INR 84.53

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

**INFORMATION DETAILS**

Analysis Done by :	PRI
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)