



ABC CO

United Arab Emirates Credit Report

Report Date: December 2016





COMPANY OVERVIEW

COMPANY NAME

ABC CO

TRADING NAME

NA

FORMER NAME

XXXX IMXXX & XXRT CO. (L.L.C)

DATE OF CHANGE

0X/20XX

NATIVE REGISTERED NAME

NA

ACRONYM

NA

REGISTRATION DATE

XX/XX/19XX

REGISTRATION PERIOD END

XX/XX/20XX

REGISTRATION NUMBER

58XXX

REGISTRATION TOWN

DUBAI - UAE

LEGAL FORM

LIMITED LIABILITY COMPANY

REGISTERED ADDRESS

DUBAI - UAE

HEADQUARTERS ADDRESS

AL GHXXX XXXS BUILDING (OLD NAME: NATIXXX XXXUR MIXXX BUILDING), NEAR XXON ROUND ABOUT.

POSTAL ADDRESS

1XXX & 5XXX, DUBAI - UAE

TELEPHONE

9714 31XXXXX
9714 31XXXXX

FACSIMILE

9714 39XXXXX
9714 39XXXXX

WEBSITE/EMAIL

amXXX@algXXXrgroup.com
www.XX-ghXXX.com

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COMPANY OVERVIEW

KEY EXECUTIVE

MR XXMMED ABDXXX XXXED AL GHXXXX (CHAIRMAN)

LINE OF BUSINESS

MANUFACTURE OF GRAIN MILL PRODUCTS

AUTHORIZED CAPITAL

AED XX,XXX,000

ISSUED CAPITAL

NA

PAID-UP CAPITAL

NA

BANKER

XXXXXXEQ BANK
XXRD XXRED BANK

LISTED

NO

STOCK EXCHANGE

NA

STAFF STRENGTH

XXX (APPROXIMATELY)

AUDITOR

NA

CREDIT LIMIT

EUR XXX,000

CREDIT RATING

DP6

[All figures quoted in UNITED ARAB EMIRATES DIRHAM (AED) unless otherwise stated]

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BUSINESS PROFILE/ OPERATIONS

Legal Status/ History

National ID No. NA
Trade License No. 20XXXXX
Chamber of Commerce No. 16XX
Original Started By Mr. AbdXXXX AI XXXXrair
Original Legal Form PROPRIETORSHIP
Original Start Date XX/XX/19XX

Former Names	Date Of Change
XXXX XXXORT & XXPORT CO. (L.L.C)	0X/20XX

Legal Form Changed From	Changed To	Under The Name	Date Of Change
PROPRIETORSHIP	LIMITED LIABILITY COMPANY	XXXX XXXORT & XXXRT CO. (L.L.C)	19XX

Company Activities

NACE Code: 1061 Manufacture of grain mill products

The registered activity of Subject is to engaged in general trading.

Investigation revealed that Subject is engaged in trading of various agricultural commodities such as wheat, barley, corn, flour, pulses, beans, rice and animal feed products.

Subject is part of AI XXX Investment (L.L.C), which headquartered in UAE. Subject's parent company operates as an investment firm for various industries such as food, construction, resources, properties and other related industries.

Local Reporters consider Subject to be LARGE in its field of concern.

HQ Premises

Description: Owned Offices
Size: XXX square meters
Location: Central Business Area, Main Road

Local Purchases

Purchased terms Percentage No local purchasing terms supplied open account



BUSINESS PROFILE/ OPERATIONS

Imports

Type of Product	Finished Goods
Percentage	XX%
Import From	Africa, Australia, Europe, Far East, USA
Importing Terms	60 Days credit, letters of credit

Exports

Type of Product	NA
Percentage	XX%
Export From	Gulf countries, India, Pakistan, Sri Lanka
Exporting Terms	60 Days credit, letters of credit

Trading & Selling

Territory	XX% Local, XX% International
Term of Sales	30-60 days credit
Type of Customer	Exports agents, Wholesalers & retailers of foodstuff & animal feed
Number of Accounts	XX,000

Employees

Subject employs	XXX (Approximately)
Group employs	XXX,000

Vehicles

Total	XXX
Type	XX trucks, XX vans, XX cars

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SHAREHOLDERS & MANAGEMENT

Capital

Authorised capital	AED XX,XXX,000
Issued capital	NA
Paid up capital	NA

Major Shareholders

Name	% Held	Address
AX XXXXX INVESTMENT (L.L.C)	XX.XX%	Dubai, United Arab Emirates
MR. EXXX XXXXLLA AHXXX AL XXXAIR	XX.XX%	NA

Principals

Name	Position	Nationality	Family Connection with	Additional Info
MR XXMMED ABDXXX XXXED AL GHXXXX	Chairman	UAE National	MR. EXXX XXXXLLA AHXXX AL XXXAIR	-
MR. EXXX XXXXLLA AHXXX AL XXXAIR	Director	UAE National	-	-

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RELATED COMPANIES

Parent Company

AX XXXX INVESTMENT (L.L.C)

Affiliates

Name	Address	Related Through
AX XXXX FOODS (L.L.C)	Dubai, United Arab Emirates	common shareholders
AX XXXX FARM	United Arab Emirates	common shareholders
BUX XXXXX LLC	Dubai, United Arab Emirates	common shareholders
GUX XXX XXXTORS	Jebel Ali Free Zone, Dubai , United Arab Emirates	common shareholders

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BANKING & FINANCIAL INFORMATION

Banker(s)

XXXXREQ BANK

Bank Id 11XXX
Branch Dubai
Address P.O. Box: 1XXXDeira, United Arab Emirates
Contact No. +9714 222XXXX

XXXXRD XXXRED BANK

Bank Id 16XXX
Branch Dubai
Address P.O. Box: XXX, United Arab Emirates
Contact No. +9714 313XXXX

Brief Financial Information

Interview Date XX/XX/20XX
Source Mr. AhXXX XXXXeI XXXXore (Senior Finance Manager)
Figures are Estimates
 Consolidated Financial Information
Currency USD

Months	Period Ended	Sales	Gross Profit /(Loss)	Net Profit/ Net (Loss)
12	XX/XX/20XX	X,XXX,000,000	-	-
12	XX/XX/20XX	X,XXX,000,000	-	-
12	XX/XX/20XX	X,XXX,000,000	XXX,XXX,000	XXX,XXX,000

Note: The above financial statement is the consolidated financial statement for Subject and its affiliate, Al Ghurair Resources Oils & Proteins L.L.C.

Financial Statement

No financial statement was found for Subject. Only listed companies in UAE are required to publish their financial accounts.

Auditor

Name XXXX
Address P O Box XXX, Dubai - UAE
Contact No. +9714 33XXXX



SUPPLEMENTARY INFORMATION

Interview Comments

Interview Date: XX/XX/20XX

Comments: Subject has confirmed the data shown in the report and has declined any financial information.

Subject is active in business.

Subject's correct registered address and postal address are as reflected in the report.

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SUMMARY

Subject is registered on XX/XX/19XX as Limited Liability Company.

Subject is engaged in trading of various agricultural commodities such as wheat, barley, corn, flour, pulses, beans, rice and animal feed products.

Local Reporters consider Subject to be LARGE in its field of concern.

No financial statement was found for Subject. Only listed companies in UAE are required to publish their financial accounts. However, based on available estimated consolidated financial statement, Subject recorded total sales of USD X,XXX million in FY15 (FY14: USD X,XXX million).

In view of the above, Subject's credit rating is **DP6**.

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RATING EXPLANATION/ SCORESHEET

Default Frequency	DP Credit Rating	Explanation	Status
<0.1%	DP1	Possess extremely strong financial fundamental with high incentive and capability for repayment of obligations.	Premium
0.1% - <0.2%	DP2	Has strong financial health with above average capability for meeting payments.	Premium
0.2% - <0.4%	DP3	Stable financial health and above normal operational environment. General unfavourable factors are not likely to cause distress.	Strong
0.4% - <1.0%	DP4	Overall financial health and operation are considered normal. Capable of meeting its commitments. May be susceptible to difficulties in the event of drastic changes in economic conditions.	Strong
1.0% - <3.0%	DP5	Adequate financial capabilities to meet normal commitments. However, adverse changes in economic condition could lead to doubtfulness in the ability to pay.	Moderate
3.0% - <8.0%	DP6	Sufficiently sound financial ability to meet normal obligations. Capabilities in reacting to adverse operational condition are limited or consider doubtful.	Moderate
8% - <14.0%	DP7	Weakness in financial ability is apparent. Vulnerable to unfavourable changes in the economic and operational environment and is likely to fall into a weakened financial condition.	Monitor
14.0% - <30%	DP8	Apparent weakness in financial health with limited capability to meet its obligations especially in the event of any adverse changes in operating environment.	Monitor

*DP 1 to DP 4 is comparable to "Investment Grade" rated securities, and DP 5 to DP 6 is comparable to "High Yield" rated securities, and DP 7 to DP 8 is comparable to "High Risk" rated securities.

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