



Detailed Report - Enterprises

Currency rate for year 2018

LBP/ USD = 1507,5

NAME OF THE COMPANY XXXXX

CUSTOMER XXXXX

INQUIRY DATE

DELIVERY DATE

IDENTIFICATION

Name XXXX
Other Name XXXX
RC Number 0000- BEIRUT
RC Date DAY-MONTH-YEAR
Requester ID 35690

ADDRESS AND CONTACT NUMBERS

Floor 3rd Floor
Apt. Number 301-304
Building Name Building
Street Name Street
Sector Name Beirut
City / Town Beirut
Mohafazat Beirut

Telephone +961-1-38893 +961-1-234567
Facsimile +961-1-456789

P.O. Box 11 - 7999
Postal Code 2032-3302

Home Page www.sample.com

PUBLIC RECORD DATA

Registered Address	Al- Building, Street, Sector, Beirut, Lebanon
Legal form	SOCIETE ANONYME LIBANAISE-SAL
Founding date	Date- Month- Year
Registered capital	LBP 200,000,000
Paid capital	LBP 200,000,000
Shares / parts	200,000
Paid at	LEBANON & GULF BANK SAL

LINE OF BUSINESS

Registered Activity	Distribution, Commission
NACE Industry Code	Commerce of Groceries and Related Products (Wholesale) G513-Wholesale of Food Beverages and Tobacco
	Commerce of Meats and Meat Products (Wholesale) G5132-Wholesale of Meat and Meat Products
	Commerce of Fruit and Vegetables (Wholesale) G5131-Wholesale of Fruit and Vegetables
	Commerce of Shellfish (Wholesale) G5138- Wholesale of Other Food Including Fish, Crustaceans and Mollusks

OWNERSHIP

Name	Shares/Parts	Percent
Shareholder 1	1.00	
Shareholder 2	1.00	
Shareholder 3	199,998.00	100.00%

BOARD OF DIRECTORS

Name	Position
Director 1	Chairman & General Manager
Director 2	Director
Director 3	Director

MANAGEMENT

Name	Position
Manager 1	Chairman & General Manager
Manager 2	Financial Manager

MAIN BANKERS

BANK AUDI SAL
EMIRATES LEBANON BANK SAL
ARAB BANK PLC
HSBC BANK MIDDLE EAST LIMITED

REFERENCES

Lawyer XXXXXX
Auditor XXXXXX

OPERATIONS

Status Active
Starting Date year
Size of Staff 250
Number of vehicles 35 (cars & pick-ups)
Imports 100% of Total Purchases
From The United States of America, Australia, New Zealand, Belgium, Germany, France, Argentina
China, Vietnam, Thailand, Brazil, Ireland, Norway, the United Kingdom, Paraguay, Europe
Far East and South America
Exports Does Not Export
Number of Customers N/A
Type of Customers Retailers
Food Stores
Supermarkets,
Mini-Markets
Main Suppliers Name (Romania)
Brands Sold Name 1
Name 2

PREMISES & BRANCHES

Head Office
H.O. Utilization Office
Status Shared
Surface 250 SQM
Type of Occupancy Rented

Branches The subject company has a branch in ... XXXX

REAL ESTATE

Subject Enterprise does not own real estate assets in Lebanon according to our records.

MAIN REGISTERED AMENDMENTS & EVENTS

Date of Filing 21-January -2014
Event Change of Registered Name
Previous Name XXXX
Date of Filing 21-January -2014
Event Change of Legal Form
Previous Legal Form XXXX

Date of Filing 21-January -2014
 Event Election of Board of Directors
 Detail XXXXX

Date of Filing 21-January -2014
 Event Change of Capital
 Previous Capital LBP 400,000
 Shares / Parts 400

Date of Filing 21-January -2014
 Event Amendment on Shareholders
 Detail XXXXX

SECURED CHARGES

Our records do not show the existence of mortgages or charges on fixed assets owned by subject enterprise.

PAYMENT/FINANCIAL HISTORY

Our records do not show the existence of payment and financial defaults registered during the past 5 years

LEGAL ACTIONS AND JUDGEMENTS

Our records do not show the existence of debt- related legal actions registered during the past 5 years.

FIGURES – CURRENCY (USD)

BALANCE SHEET	Dec-16		Dec-15		Variation 15/16	Dec-14		Variation 14/15
	Unaudited	%	Audited	%		Audited	%	
Cash & Banks	2,118,637	7%	932,064	3%	127%	856,033	3%	9%
Trade Receivables	14,581,151	49%	14,141,445	47%	3%	13,933,595	45%	1%
Inventories	12,276,169	41%	13,873,571	46%	-12%	15,386,350	49%	-10%
Other Current Assets	58,852	0%	45,473	0%	29%	131,700	0%	-65%
Current Assets	29,034,808	97%	28,992,554	97%	0%	30,307,677	97%	-4%
Fixed Assets	885,321	3%	850,407	3%	4%	954,341	3%	-11%
Total Fixed Assets (net)	885,321	3%	850,407	3%	4%	954,341	3%	-11%
Total Assets	29,920,129	100%	29,842,961	100%	0%	31,262,018	100%	-5%

Capital & Liabilities	Dec-16		Dec-15		Variation 15/16	Dec-14		Variation 14/15
		%		%			%	
Bank Overdraft	3,945,650	13%	9,896,377	33%	-60%	10,106,379	32%	-2%
Accounts Payable	6,673,266	22%	6,987,221	23%	-4%	8,220,618	26%	-15%
Current income tax	114,558	0%	88,862	0%	29%	87,706	0%	1%
Other Current liabilities	1,549,205	5%	1,590,968	5%	-3%	1,839,672	6%	-14%
Current Liabilities	12,282,679	41%	18,563,428	62%	-34%	20,254,374	65%	-8%
Non-Current Liabilities	15,181,941	51%	10,345,045	35%	47%	10,267,491	33%	1%
Total Long Term Liabilities	15,181,941	51%	10,345,045	35%	47%	10,267,491	33%	1%
Total Liabilities	27,464,620	92%	28,908,473	97%	-5%	30,521,865	98%	-5%
Capital	132,670	0%	132,670	0%	0%	132,670	0%	0%
Reserves		0%	68,805	0%	-100%	68,805	0%	0%
Results brought forward	748,198	3%	538,679	2%	39%	95,801	0%	462%
Results this year	1,574,640	5%	194,334	1%	710%	442,878	1%	-56%
Net Worth	2,455,508	8%	934,488	3%	163%	740,153	2%	26%
Total Liabilities & Equity	29,920,128	100%	29,842,961	100%	0%	31,262,018	100%	-5%

Profit & Loss	Dec-16		Dec-15		Variation 15/16	Dec-14		Variation 14/15
		%		%			%	
Sales Income	61,832,729	100.00%	61,917,252	100.00%	0%	59,668,829	100.00%	4%
Cost of Goods Sold	48,274,957	78.07%	51,332,711	82.91%	-6%	50,484,661	84.61%	2%
Gross Operating Profit	13,557,772	22%	10,584,541	17%	28%	9,184,168	15%	15%
Salaries & Social Charges	3,906,986	6.32%	3,465,790	5.60%	13%	2,885,429	4.84%	20%
Selling and distribution expenses	4,859,058	7.86%	5,077,308	8.20%	-4%	4,351,684	7.29%	17%
Other Expenses	708,138	1.15%		0.00%			0.00%	
EBITDA	4,083,590	6.60%	2,041,443	3.30%	100%	1,947,055	3.26%	5%
Depreciation	955,588	1.55%	681,627	1.10%	40%	354,661	0.59%	92%
Financial Expenses	108,760	0.18%	495,071	0.80%	-78%	554,539	0.93%	-11%
Financial Income	72,682	0.12%	98,451	0.16%	-26%	11,670	0.02%	744%
Interest Expense	1,153,651	1.87%	680,000	1.10%	70%	538,941	0.90%	26%
Profit before Tax	1,938,273	3%	283,196	0%	584%	510,584	1%	-45%
Corporate Tax	363,633	0.59%	88,862	0.14%	309%	87,706	0.15%	1%
Net Profit	1,574,640	2.55%	194,334	0.31%	710%	422,878	0.71%	-54%

	Dec-16	Dec-15	Dec-14	
Working Capital	16,752,129	10,429,126	10,053,303	Liquidity Ratios
Current Ratio	2.364	1.562	1.496	
Quick Ratio/ Acid Test	1.360	0.812	0.730	
Cash Conversion Cycle (Days)	128.436	132.329	137.041	
Working Worth	9,603,819	5,681,807	5,396,728	Solvency Ratios
Debt to Equity	11.185	30.935	41.237	
Net Worth to Assets	0.082	0.031	0.024	
Interest Coverage	268%	142%	195%	
Receivable Collection Period (Days)	86.073	83.363	85.233	Activity Ratios
Inventory Processing Period (Days)	92.818	98.648	111.242	
Payable Payment Period (Days)	50.456	49.682	59.434	
Total Assets Turnover	2.067	2.075	1.909	
Fixed Assets Turnover	69.842	72.809	62.524	
Equity Turnover	25.181	66.258	80.617	Profitability Ratios
Profit Margin	3%	0%	1%	
ROA	5%	1%	1%	
ROCE	10219%	7978%	6923%	
ROE	64.13%	20.80%	57.13%	

Extended DuPont System			
	Dec-16	Dec-15	Dec-14
Tax Burden (Net Profit/EBT)	81.24%	68.62%	82.82%
Interest Burden (EBT/EBIT)	62.69%	29.40%	48.65%
EBIT Margin (EBIT/Sales)	5.00%	1.56%	1.76%
Efficiency (Sales/ TA)	206.66%	207.48%	190.87%
Leverage (TA/NW)	1218.49%	3193.51%	4223.72%
Final ROE	64.13%	20.80%	57.13%

OWNERS

Full Name	XXXXX
Born On/In	1972
Nationality	Lebanese
Real Estate	Exists (No Details)
Record Reputation	Clean Good
Associations	XXXXX

Full Name	XXXXXX
Born On/In	1970
Real Estate	Exists (No Details)
Record	Clean
Reputation	Good
Associations	XXXXXXX

LCIS CREDIT OPINION

General Opinion	Relationship can be envisaged
Credit rating	Low to average risk
Maximum Credit	USD 500,000

COMMENTS

Mr. XXXXXX (Manager), confirmed the information mentioned in our report.

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