

BUSINESS INFORMATION REPORT
ON
TEXTIME JSC VIATCIONAYA

GENERAL INFORMATION

Client	SAMPLE
Client's Reference No:	SAMPLE
RL No	SAMPLE
Service Type:	SAMPLE
Inquiry Date	SAMPLE
Due Date:	SAMPLE
Delivery Date:	SAMPLE

INQUIRY DETAILS

Name Given	Textime JSC Viatcionaya
Address Given	TR 69 Moscow 123182, Russia
Tel No Given	NIL
Fax No Given	NIL
E-Mail Given:	NIL

COMPANY DETAILS

Name	Textime JSC Viatcionaya
Registered Address	ZAO "Tekstaym", ul Marshala Novikova, D 15, RU 123098 Moskva
Country	Russia
Telephone No	+7 (495) 995-12-08
Fax No	+7 (495) 995-12-09
E-Mail	info@textime.ru
Website	www.textime.ru
Established	2003
Registration Number	1037739880584
Registration Date	26 th September 2003
Legal Status	Closed Joint-Stock Company
Business Type	Wholesaler
Status	<i>Satisfactory</i>
Payment Behavior	No complaints have been heard regarding payments

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	from local suppliers or banks.
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LOCATIONS

Head Office	ZAO "Tekstaym", ul Marshala Novikova, D 15, RU 123098 Moskva, Russia
Telephone No	+7 (495) 995-12-08
Fax No	+7 (495) 995-12-09
E-Mail	info@textime.ru
Website	www.textime.ru
Operational Address	123182, Moskva, ul Aviacionnaya, d 69, Russia
Factory	N/A
Warehouse	ZAO "Tekstaym", ul Marshala Novikova, D 15, RU 123098 Moskva, Russia

DIRECTOR

Name	Mr. Ponomarev Dmitriy Yurevich
Designation	Director
Nationality	Russian

SHAREHOLDERS

Name	Citizens of the Russian Federation
Share Percent	100%
Country	Russia

BUSINESS DETAILS

Line of Business	Wholesaler
Items Dealing In	Textiles
Terms of Purchase	Local: Cash or Credit Import: Against L/C
Terms of Sale	Local: Cash or Credit Export: Against L/C / TT

FINANCIAL INFORMATION

**Balance Sheet
As At 1 January 2008
Currency: Russian Ruble**

Assets	2008
I. NON-CURRENT ASSETS	
Intangible assets	64.00
Fixed assets	0.00
Construction in progress	86.00
Profitable investments in tangible assets	0.00
Long-term financial investments	448.00
Deferred tax assets	0.00
Other non-current assets	5.00
TOTAL IN SECTION I.	603.00
II. CURRENT ASSETS	
Inventories	16,478.00
raw materials, materials and other similar assets	641.00
live stock	0.00
WIP costs	0.00
finished goods and goods for resale	15,743.00
goods shipped	0.00
Deferred expenses	94.00
other inventories and costs	0.00
VAT on acquired assets	5.00
Accounts receivable (due after 12 months)	0.00
Accounts receivable (due within 12 months)	25,844.00
Trade Accounts Receivable	10,950.00
Cash	1,126.00
TOTAL IN SECTION II.	43,453.00
TOTAL ASSETS	44,056.00
LIABILITIES	
III. CAPITAL AND RESERVES	
Nominal capital	100.00
Retained earnings (uncovered loss)	1,886.00
TOTAL IN SECTION III.	1,986.00
IV. LONG-TERM LIABILITIES	
TOTAL IN SECTION IV.	0.00
V. SHORT-TERM LIABILITIES	
Accounts payable	42,070.00
trade accounts payable	36,079.00
payables to employees	115.00
payables to state	43.00
extra-budgetary funds taxes payable	57.00
other creditors	5,776.00
TOTAL IN SECTION V.	42,070.00
TOTAL LIABILITIES	44,056.00

**Profit & Loss Account
For the Year Ended 1 January 2008
Currency: Russian Ruble**

	2008
Net revenue from sales of goods, products, operations and services (less VAT, excise taxes and similar payments)	396,721.00
Cost of goods, products, operations, and services sold	382,007.00
Gross profit	14,714.00
Selling expenses	11,939.00
Sales profit (loss)	2,775.00
Other operating income	1,688.00
Other operating expenses	2,269.00
Profit (loss) before tax	2,194.00
Current profit tax	78.00
Net profit (loss) of the reported period	2,116.00

EXCHANGE RATE

Currency	Unit	Bangladeshi Taka (BDT)
Great Britain Pound	1	113.9823
U.S Dollar	1	71.1500
European Euro	1	97.4399

ADVERSE DATA MONITORING

Dishonored Checks	No Records Found
Debt	No Records Found
Litigation	No Records Found
Performance Defaults	No Records Found
Adverse Press Coverage	No Records Found
Money Laundering	No Records Found

RL CREDIT RATING



61-75	B+	Good	The company is okay for normal business engagements under usual trade terms
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MAXIMUM RECOMMENDED CREDIT

Amount	Based On
US\$ 20,000.00	90 Days

GENERAL INFORMATION

Employees	100
Range of Products	▸ Textile Products
Export To	▸ Global
Certifications	NIL
Group Name	NIL
Subsidiaries / Affiliates	NIL
Member	NIL

COMMENTS

The subject is a private limited company engaged as wholesaler of textile products.

The directors are experienced people who know their job well. They are financially solvent and good at their business commitments, it is reported.

END OF REPORT

RL CREDIT RATING SCORES

Score	Rating	Summary	Description
91-100	A+	Excellent	The company is very strong. Capable of meeting its financial obligations. Absolutely no risk exists
76-90	A	Very Good	The company is quite healthy financially and is capable of repaying the principal sum and interest within the due time.
61-75	B+	Good	The company is okay for normal business engagements under usual trade terms
46-60	B	Average	The company is quite stable but may be vulnerable to sudden financial crisis.
31-45	C+	Poor	The company is operational but the financial condition is not very satisfactory.
16-30	C	Very Poor	The company's financial condition is shaky. Default risk exists.
1-15	U	Default	High Risk Exists. Caution is advised to be taken before entering into any business transactions with the company.