

S/REF. : ABC123456789/2015

C.VIRTUAL : 155110

Report was issued on

Tuesday, May 15, 2017

PRIORITY: T1 A26 / R11 / D24 / T18 / S73 (RV)

YOUR REQUEST : INFORME DE PRUEBA

Business Status : Test Report

## IDENTIFICATION

**CORRECT COMPANY NAME** : **MODELO DE INFORME COMPLETO "A"**  
**TRADE NAME** : **"INFORME MODELO TIPO "A" STANDARD"**  
**TAXPAYER REGISTRATION** : RUC 1234567890 **Status Taxpaye Reg.:** Test Report  
**MAIN ADDRESS** : Larco 123, Miraflores, Lima..  
**POSTAL CODE** : Lima,18  
**PROV. / DEPT. / REG. / STATE** : Lima, Lima  
**COUNTRY** : PERU  
**TELEPHONE** : (511) 77889900 - 77998878  
**CORPORATE E - MAIL** : modelo@depueba.com  
**WEB SITE** : www.modelodeprueba.com

### COMMENTS .-

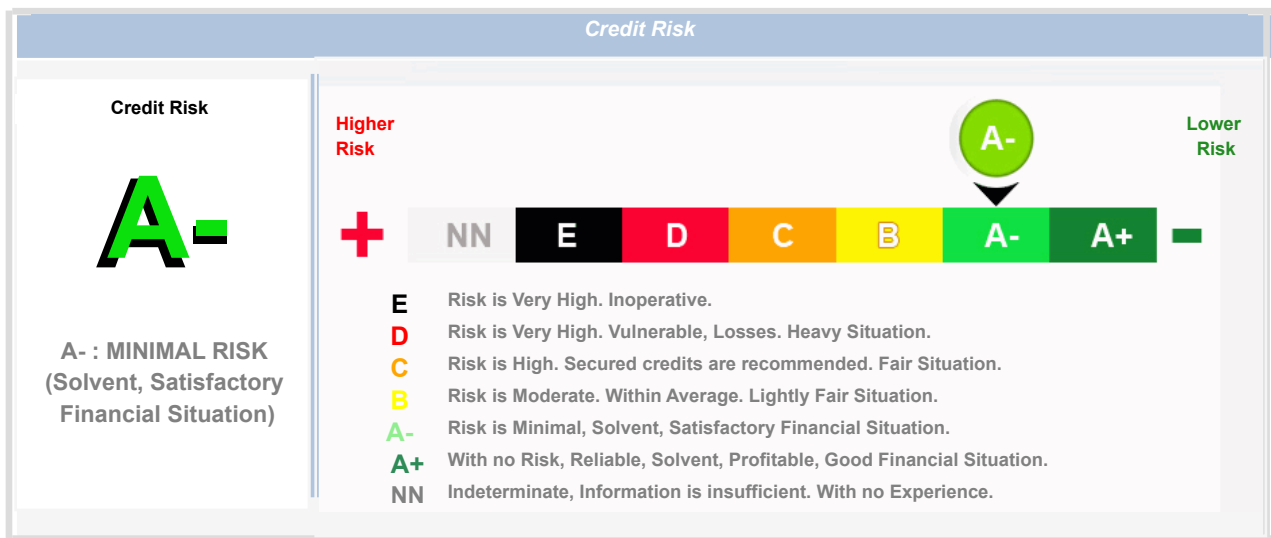
Please be advised that the investigated company DOES NOT appear in the list of companies linked to terrorism and drug trafficking published by OFAC, Office of Foreign Assets Control of the United States Department of the Treasury (Clinton List).

Your request came with an old address that was in force until July 2013.

## EXECUTIVE SUMMARY

**Date of Foundation** : 2011  
**Paid Capital Stock** : S/. 3,000,000.00 Soles  
**Shareholders' Equity** : 6,001,000.00 Nuevos Soles (31DEC2016)  
**Annual Revenues** : 15,000,000.00 Nuevos Soles (31DEC2016)  
**Profits (Loss) Net** : 1,500,000.00 Nuevos Soles (31DEC2016)  
**Permanent Employees** : 150  
**Chief Executive** : APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 1  
**Disposition** : A: Excellent. Full information and Financial Statements.  
**Financial Situation** : GOOD  
**Payments Policy (\*)** : P1: EXCELLENT (Always to terms or early. Very good clients)  
**Company Size (\*)** : LARGE COMPANY (INCOME HIGHER THAN US\$ 5,000,001)

## Credit Risk



## CREDIT OPINION

REQUESTED CREDIT	Suggested Credit (*)
US\$ 200,000.=	US\$ 200,000.=

(\*) Opinion After Analyzing Different Factors and Other Opinions.

## LEGAL STRUCTURE

<b>LEGAL STATUS</b>	: Joint-Stock Company
<b>DATE OF INCORPORATION</b>	: 31OCT2011
<b>ACTIVITIES STARTED</b>	: 01/11/2012
<b>PLACE OF REGISTRY</b>	: Lima
<b>NOTARY OFFICE</b>	: Daniel Cisneros
<b>DURATION</b>	: 50 years
<b>REGISTRATION</b>	: Card 1234567
<b>INITIAL CAPITAL</b>	: S/. 100,000.00 Soles Oro.      Origin of Capital : National
<b>CURRENT PAID-IN CAPITAL</b>	: S/. 3,000,000.00 Soles
<b>LAST CAPITAL INCREASE</b>	: 17/05/2012 By New Capitalization
<b>LISTED AT STOCK EXCHANGE</b>	: No
<b>CURRENT EXCHANGE RATE X US\$</b>	: S/3.30 X 1 us\$
<b>MEMBERSHIP</b>	: Camara de Comercio de Lima.- Socio N° 1234501

**COMMENTS .-**

Since its incorporation Subject has increased its Capital Stock through profits capitalizations currently amounting to S/. 3,000,000.00.

Subject's members are the same since it was founded.

Although last year it was speculated that the Chilean Group Falabella would be acquiring the Subject.

The procedures did not succeed.

On 15/05/2006 Subject absorbed SERVICIOS RAPIDOS SA, by transferring all assets and liabilities to Subject. They mentioned that it was very expensive to keep external personal.

Subject's general powers are currently in hands of General Manager.

## SHAREHOLDERS - DIRECTORS - EXECUTIVES

FULL NAMES / COMPANY NAME	TITLE	%PART.	SINCE
* APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 1	President	60	1985
APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 2	Manager Director	20	1985
APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 3	Director	20	1988
Total Participation of Shareholders	--	100%	

(\*) Principal

## WHO IS WHO ?



## APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 1

<b>TITLE</b>	: President
<b>NATIONALITY</b>	: 05/10/1945 Month
<b>D.O.B.</b>	: 05OCT1945 (Lima)
<b>ID</b>	: DNI. 06677175
<b>CIVIL STATUS</b>	: Married to Pilar Aliaga Noriega
<b>DOMICILE</b>	: Coronel Portillo 1070, San Isidro, Lima
<b>TELEPHONE</b>	: 23456789
<b>CELL PHONE</b>	: 9998887776
<b>PROFESSION</b>	: Agronomist
<b>TAX ID</b>	: RUC 9988663344 (Active)

**BACKGROUND INFORMATION**

Pepole A started very young in the sale of home appliances. He worked as sales clerk for Electrolux S.A. After 10 years working as seller, he became independent in 1960 and set up a store at Jr. Trujillo 123 Miraflores

Over the years he established a Joint stock company together with his sons in 1964.

**OWNERSHIP**

House where he lives valued in \$150,000.=

**APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 2**

**TITLE** : Manager Director  
**NATIONALITY** : Peruvian0  
**D.O.B.** : 25OCT1971 (Lima)  
**ID** : DNI 099876543  
**CIVIL STATUS** : Married to Rosa Lara  
**DOMICILE** : Las Gardenias 345, Surco., Lima  
  
**OTHER DOMICILES** : ABC  
**PROFESSION** : Lawyer  
**TAX ID** : RUC 9988776543 (Inactive)  
**FATHER'S NAME** : Jose  
**MOTHER'S NAME** : María



**BACKGROUND INFORMATION**

Studied at Lima University. Graduated in 1999.

**Associated as per our database to :**

CR	Company	Country	Sta.	Tax. Reg.	Est. Date	Title
C	MODELO DE INFORME DE PERSONA CON NEGOCIOASDAS	POL	(SL)	1234567890	17/05/2000..	-----

**APELLIDO PATERNO APELLIDO MATERNO, NOMBRES 3**

**TITLE** : Director  
**NATIONALITY** : Peruvian  
**D.O.B.** : 11MAY1969 (Lima)  
**ID** : DNI 099989871  
**CIVIL STATUS** : Married to Rosa Maria Soto  
**DOMICILE** : Golf Los Incas 876 Dpto. 401, Surco LIMA, Lima  
  
**PROFESSION** : Lawyer  
**TAX ID** : RUC 9988776655 (Active)



**Associated as per our database to :**

CR	Company	Country	Sta.	Tax. Reg.	Est. Date	Title
C	MODELO DE INFORME DE PERSONA CON NEGOCIOASDAS	POL	(SL)	1234567890	17/05/2000..	-----
A	MODELO DE INFORME DEL RISCO REPORTS (PARA ENTRENAMIENTO DE R	PER	(SL)	1234500001	15/03/2012..	-----

**BUSINESS HISTORY**

This is a family run company formed by Julio Peralta Rojas and his sons Diego, Julio y Enrique Peralta Aliaga. All hard-working and academically trained persons.

Business was founded as a sole proprietorship by Julio Peralta Rojas in 1980 and it was changed to a Joint Stock Company in 1985.

Over years, Subject company has consolidated its position in the market. It enjoys a good reputation.

**RELATED COMPANIES TO SUBJECT COMPANY OR TO MAJORITY SHAREHOLDER**

COMPANY NAME	CTRY	Sta.	TAX. REG.	* DATE INC.	RELATION
1 MODELO DE INFORME DEL RISCO REPORTS (PARA ENTRENAMIENTO DE REPORTEROS Y DIGITAD	PER	SL	1234500001	15/03/2012	Common Shareholders
2 INFORME DE PRUEBA 2	PER	SL	111111111111	25/11/2010	Common Shareholders
3 IPESA DE HONDURAS S.A. DE C.V.	HND	AC	0801900603452	--	Common Shareholders

**BUSINESS**

**Company Size (\*)** LARGE COMPANY (INCOME HIGHER THAN US\$ 5,000,001)

**Classification :**

**Main Sector** Trade: Wholesale, Retail, To Commission  
**Business** Home Appliances - Refrigeration - Mattresses - Decoration - Curtains

**ACTIVITY DETAILS OR BUSINESS PURPOSE .-**

Subject is engaged in the sale of home appliances and technical service. Products include: Refrigerators, stoves, washing machines, heaters, radios, record players, DVD, etc.

NOTE: This report is furnished in accordance with the contract signed with Del Risco Reports by our customer. It shall be held in STRICT CONFIDENCE AND WITHOUT LIABILITY on our part (Art.8). The report has been prepared based on information from reliable sources, with the sole purpose of assisting you in credit risk assessment for insurance or other business operational reasons. There is no legal value to it and it should not be revealed to a third party. Report adapted to the laws 27489-29733.

Trademarks: SONY, IMACO, SUNBEAM, BOSH, TOSHIBA, LANBORGHINI, METTA, etc.

At present Subject is managing the representation of Moulinex line (of France), for its exclusive distribution in Peru.

**FOREIGN TRADE :**

**IMPORT (Countries)** : Yes  
Japan, Italy, Germany and Brazil

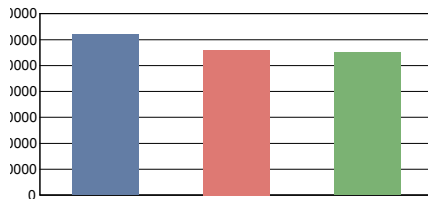
**EXPORT (Countries)** : Yes  
Chile, Bolivia

**Annual Imports in US\$ (FOB)**

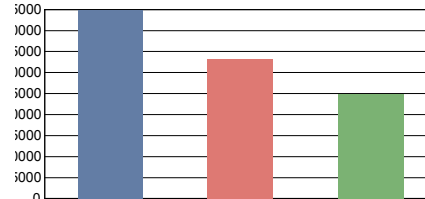
Year(12 month)	Amount US\$
2015	3,100,258.00
2014	2,800,350.00
2013	2,750,000.00

**Annual Exports in US\$ (FOB)**

Year(12 month)	Amount US\$
2015	45,000.00
2014	33,100.00
2013	25,000.00



■ 2015 ■ 2014 ■ 2013



■ 2015 ■ 2014 ■ 2013

**% CASH SALES/METHOD** : 30% Cash  
**% CREDIT SALES/TERMS** : 70% drafts at 60-90-120-150-180 days  
**% DOMESTIC PURCHASES** : 90%  
**SELLING TERRITORY** : All Peru  
**EMPLOYEES** : 150

**% FOREIGN SALES** : 10%  
**% DELINQUENCY** : 5.5%  
**% FOREIGN PURCHASES** : 10%

**MAIN PREMISES .-**

**Ownership** : Own Settled  
**Area** : 360 sq.meters

**Type Of Location** : Headquarters.  
**Time Occupied** : 18 years

**Other Premises .-**

Subject company has a network of 15 stores (rented) in different districts of the Capital.

Technical service and warehouse operate at Jr. Dante 12324 Surquillo.  
Subject uses a free delivery system for the sold goods.

It has three delivery trucks.

**PREVIOUS ADDRESS**

Zepita 423 Lima (Hasta Julio 2014)

**ADDITIONAL COMMENT OF THE BUSINESS .-**

Subject is an exclusive representative of ELECTRA brand.

## FINANCIAL INFORMATION

**Interviewee(s)** : Sr. Julio Peralta Rojas y Sergio Morante  
**Position(s)** : General Manager and Accountant respectively  
**Disposition** : A: Excellent. Full information and Financial Statements.  
**Information Obtained** : Subject cooperated with the requested data during the interviews and delivered the requested financials.  
Its sales for the last two years have significantly increased, reaching until a 30% comparing to year 2014.

**BALANCE SHEET**

**AUDITORS :** OSCAR CAIPO S.A.

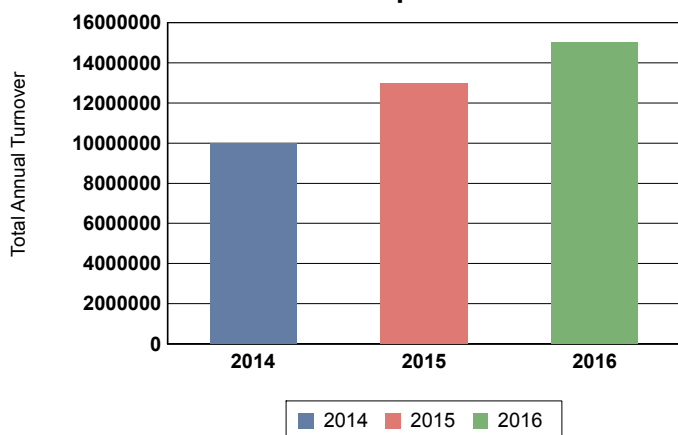
<b>BALANCE SHEET DATE</b>	<b>31DEC2016</b>	<b>31DEC2015</b>	<b>31DEC2014</b>
<b>TYPE OF BALANCE SHEET</b>	Annual	Annual	Annual

<b>PERIOD</b>	:	12 months	12 months	12 months
<b>CURRENCY</b>	:	Nuevos Soles	Nuevos Soles	Nuevos Soles
<b>EXCHANGE RATE PER US\$</b>	:	2.41	2.80	2.69
<b>ASSETS</b>				
CASH/BANKS	:	1,005,200.00	1,002,000.00	1,001,000.00
RECEIVABLES	:	2,300.00	6,100.00	9,000.00
INVENTORY	:	3,500.00	0.00	4,500.00
OTHERS	:	3,000.00	0.00	1,000.00
<b>CURRENT ASSETS</b>	:	<b>1,014,000.00</b>	<b>1,008,100.00</b>	<b>1,015,500.00</b>
FIXED	:	5,000,000.00	0.00	0.00
<b>TOTAL ASSETS</b>	:	<b>6,014,000.00</b>	<b>1,008,100.00</b>	<b>1,015,500.00</b>
<b>LIABILITIES</b>				
BANK/SUPPLIERS	:	5,000.00	3,500.00	4,000.00
OTHERS	:	4,000.00	3,000.00	5,000.00
<b>CURRENT LIABILITIES</b>	:	<b>9,000.00</b>	<b>6,500.00</b>	<b>9,000.00</b>
LONG TERM	:	3,000.00	0.00	3,000.00
OTHERS	:	1,000.00	0.00	2,000.00
<b>TOTAL LIABILITIES</b>	:	<b>13,000.00</b>	<b>6,500.00</b>	<b>14,000.00</b>
<b>SHAREHOLDERS' EQUITY</b>				
CAPITAL	:	1,000.00	1,000.00	1,000.00
RESERVES	:	0.00	3,400.00	3,000.00
PROFITS(LOSS)NET	:	5,000,000.00	0.00	2,000.00
OTHERS	:	1,000,000.00	997,200.00	995,500.00
<b>TOTAL SHAREH. EQUITY</b>	:	<b>6,001,000.00</b>	<b>1,001,600.00</b>	<b>1,001,500.00</b>
<b>TOTAL LIAB./SH. EQUITY</b>	:	<b>6,014,000.00</b>	<b>1,008,100.00</b>	<b>1,015,500.00</b>
<b>SALES</b>	:	<b>15,000,000.00</b>	<b>13,000,000.00</b>	<b>10,000,000.00</b>
<b>PROFIT(LOSS)NET</b>	:	<b>1,500,000.00</b>	<b>1,000,000.00</b>	<b>500,000.00</b>

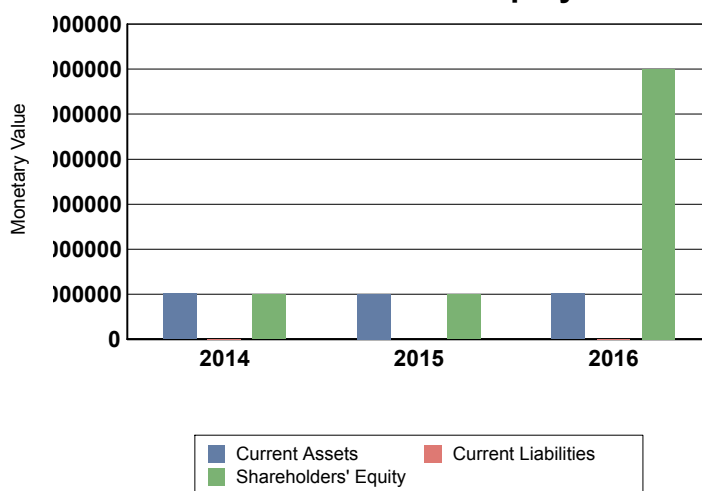
**RATIO (The last year)**

LIQUIDITY RATIO	:	112.67	(Current Assets ÷ Current Liabilities)
WORKING CAPITAL	:	1,005,000.00	(Current Assets - Current Liabilities)
DEBT-TO-EQUITY RATIO	:	66,677.78 %	(Shareholders' equity ÷ Current Liabilities x 100= %)
PROFITABILITY MARGIN	:	10.00 %	Profits ÷ Sales x 100= %

**Comparative Chart - Turnover per Year**



**Current Assets - Current Liabilities - Shareholder's Equity**



**FINANCIAL SITUATION**

: A-: GOOD

According to the latest Financial Statement submitted and other factors analyzed, we estimate Subject's financial situation is GOOD because of:

- Liquidity Ratio is acceptable, the Working Capital keeps a positive margin, Shareholders' equity covers its liabilities in an acceptable way. Results are moderate. Prompt payments

**Annual Sales history in US\$ (of Balance sheet, statement or third parties) :**

Date	Currency	Sales			Sales (US\$)	T/C
31/12/2015	PEN	15,850,000.00	>	equivalent	4,803,030.30	3.30
31/12/2014	PEN	8,000,000.00	>	equivalent	2,424,242.42	3.30
31/12/2013	PEN	7,500,000.00	>	equivalent	2,343,750.00	3.20
31/12/2012	PEN	6,000,000.00	>	equivalent	2,105,263.16	2.85
31/12/2011	PEN	5,000,000.00	>	equivalent	1,754,385.96	2.85

**MAIN FIXED ASSETS OF THE COMPANY (GENERAL DETAIL) .-**

Subject's premises Building of 360 sq. meters and 15 trucks Toyota 200000

**INSURANCE .-**

Company	Against	Amount	Expiration
RIMAC EL PACIFICO CIA. DE SEGUROS	All risks	18,000,000.00	31/12/2017

**COMMENTS ABOUT INSURANCE AND CLAIMS? .-**

Subject is insured largely with Seguros Generales (against Fire, Robbery, Asalt, accidents,etc.)through its broker: MANTILLA & ASOCIADOS.

**TRADE REFERENCES, CREDIT BUREAU INFORMATION, LAWSUITS, BANKS (Confidential Information)**

**TRADE REFERENCES**

<b>Supplier : SONY CORP</b>	<b>Tel. : 987654032</b>	<b>Country : JAPAN</b>
<b>Highest Credit?</b> : US\$ 250,000	<b>Client Since?</b> : 1980	
<b>Terms?</b> : 150 days		
<b>Performance?</b> : Prompt	<b>Goods/Services?</b> : Home appliances	

**Comment :** Excellent client.

<b>Supplier : TOSHIBA INC</b>	<b>Tel. : 876543</b>	<b>Country : JAPAN</b>
<b>Highest Credit?</b> : US\$ 200,000.=	<b>Client Since?</b> : 1990	
<b>Terms?</b> : 180 days		
<b>Performance?</b> : Prompt	<b>Goods/Services?</b> : Home appliances	

**Comment :** Very good client.

<b>Supplier : IMACO</b>	<b>Tel. : 9876777</b>	<b>Country : PERU</b>
<b>Highest Credit?</b> : US\$ 100,000.=	<b>Client Since?</b> : 2005	
<b>Terms?</b> : 120 days	<b>Current Balance?</b> : No Balance At This Time	
<b>Performance?</b> : Prompt	<b>Goods/Services?</b> : Appliances	

**Comment :** Very good client.

<b>Supplier : METTA DO BRASIL SA</b>	<b>Tel. : 9873456</b>	<b>Country : BRAZIL</b>
<b>Highest Credit?</b> : US\$ 100,000.=	<b>Client Since?</b> : 2000	
<b>Terms?</b> : 120 days	<b>Current Balance?</b> : No Balance At This Time	
<b>Performance?</b> : Prompt	<b>Goods/Services?</b> : Appliances	

**Comment :** Excellent client

**INFORMATION IS REPORTED BY RISK INFORMATION CENTER (WHEN THERE IS IN THIS COUNTRY).-**

No delinquency was reported to Credit Bureau.

**BANK DEBT REPORTED BY THE SUPERINTENDENCY OF BANK & INSURANCE (SBS) .- BCU**

Bank	Current Debt		Debt Rating (* See Caption End)
	As Of : 31DEC2016 E/R per USD 3.33		
	Domestic Currency	Foreign Currency	
INTERBANK	1,200,000.00	45,000.00	
SCOTIABANK	310,000.00	165,000.00	

Total Debt	1,510,000.00	210,000.00
Total Guarantees Offered	2,000,000.00	700,000.00

**BANKERS .-**

Banks of the country do not provide directly references about their clients in compliance with banking secrecy according to law.

Credit Bank and Scotiabank

**REPUTATION .-**

Good Taxpaying Company

**FINAL ANALYST COMMENT**

Subject is a company with 30 years of continued activities and in progress. Owners are serious individuals and are dedicated only to this business. Financial and economical situation is strong. Suppliers consider it as a satisfactory client due to its payments behaviour. Good client.

**CREDIT OPINION**

**Consulted Credit Amount** : US\$ 200,000.=

**Suggested Credit (\*)** : US\$ 200,000.=

It is eligible for the above credit line due to the financial condition and the payments policy.

(\*) NOTE: The opinion given is confidential, referential and without liability.

**Press Releases .-**

05/06/2016

It was published that the licensee had achieved record sales on Mother's Day, for more than s / 3,500,000.00

**Caption**

<u>Company Size</u>	<u>Annual Sales</u>	<u>Taxpayer Id Status</u>	<u>Payments Policy (*)</u>
LARGE COMPANY	➤ INCOME HIGHER THAN US\$ 5,000,001	(AC): Active.	EXCELLENT (Always to terms or early. Very good clients)
MEDIUM SIZED COMPANY	➤ INCOME FROM US\$ 1,000,001 TO US\$ 5,000,000	(BO): Discontinued.	PROMPT (Usually to terms. Good order)
SMALL SIZED COMPANY	➤ INCOME FROM US\$ 100,001 TO US\$ 1,000,000	(BD): Definitive	IRREGULAR (Irregular fulfillment. Some delays)
MICRO ENTERPRISE	➤ INCOME LOWER THAN US\$ 100,000	(BP): Temporarily	DELINQUENT (Most of delayed payments, losses)
ND (Non classified due to lack of data)		(BT): Temporary	Without rating (No payment experience known).
		(NL): Not Found.	

**(\*)RATING DESCRIPTION ACCORDING TO THE SBS (Caption)**

<u>Peru</u>	<u>Uruguay</u>	<u>Financial Situation / Credit Risk</u>
<b>Normal</b>	<b>1C</b> : Good Financial Situation, Prompt payments, consistent Information, Increasing Trend, Creditworthy.	A+: Very Good
<b>Potential Problem</b>	<b>2A</b> : Satisfactory Financial Situation but cash flow can be weak. Irregular payments. Irregular Trend.	A-: Good
<b>Deficient</b>	<b>2B</b> : Fair Financial Situation, cash problems, profits shortage, delayed and overdue payments.	B: Regular
<b>Doubtful</b>	<b>3-4</b> : Heavy Financial Situation, liquidity shortage, notorious delayed payments, Judicial Collection, Bad Management.	C: Deficient
<b>Loss</b>	<b>5</b> : Bad Financial Situation, Insufficient funds, declared bankruptcy, debt default.	D: Heavy
		NN: Indeterminate

**PICTURES.-**



NOTE: This report is furnished in accordance with the contract signed with Del Risco Reports by our customer. It shall be held in STRICT CONFIDENCE AND WITHOUT LIABILITY on our part (Art.8). The report has been prepared based on information from reliable sources, with the sole purpose of assisting you in credit risk assessment for insurance or other business operational reasons. There is no legal value to it and it should not be revealed to a third party. Report adapted to the laws 27489-29733.

---

< END OF REPORT >

---