

Mercantil del Consumidor S.A.

ACTIVE

Address Av. La Encalada 1420 Of. 802 Urb. Lima Polo Hunt Santiago de Surco Lima 33 Peru
Telephone(s): (+51) 1 7055100
D-U-N-S Number: 93-457-5531

IDENTIFICATION & SUMMARY ▼

IDENTIFICATION

D-U-N-S Number: 93-457-5531	Telephone(s): (+51) 1 7055100 - office (+51) 1 2009400 - office (+51) 999039999 - Cellular	E-Mail: contacto@mdc.com.pe
Trading Style: MERCANTIL		Website: www.mdc.com.pe
ID Type: RUC		
Country Tax ID: 20101281371		
Ubigeo: 150140		

SUMMARY

Type of Business: Corporation	Current Control: 2007	Employees: 206
Control Type: Privately Held Registered Company	Primary SIC: 3084-0000	Principal: Luis Manuel Rosales Santisimo President
Established: 1987	Imports: Yes	
Line of Business: Manufacturer of PVC, CPVC and Duct pipes and fittings	Exports: Yes	

Address

Av. La Encalada 1420
Lima



RISK EVALUATION		FINANCIAL SUMMARY	
Credit Risk Indicator	2	Sales	S/ 6,013,592
D&B Rating	1A 2	Net Worth	S/ 1,134,142
Payments	Prompt	Capital	S/ 6,500,000
Record	See Antecedents	Condition	Good
LEGAL ACTIONS		PAYMENTS INFORMATION	
Law Suit(s)	N/A	Payment Record(s)	20
		Payments Information	Prompt
INFORMATION MANAGEMENT			
Managers	8		

Currency

All monetary amounts quoted in this report are shown in S/ (Sol) unless otherwise stated.

RISK ASSESSMENT

Risk Indicator



Risk Level of the Company is : **LOW**

D&B Rating

Financial Strength	Risk Indicator
1A	2
Based on Net Worth	Satisfactory (Low expectation risk)

Former Rating

Financial Strength	Risk Indicator
N/A	N/A

The Dun & Bradstreet Rating of 1A 3 indicates:

- Financial Strength of USD 375,000 to 749,999 based on net worth.
- A Risk Indicator which is Satisfactory (Low expectation risk).

TRADE PAYMENTS



TRADE PAYMENT SUMMARY (USD)

Value Bands	No of Exp	Total Value	Within Terms	1-30 Days	31-60 Days	61-90 Days	91+ Days
>\$50,000	4	3,000,000	100%	0%	0%	0%	0%
\$10,001 - \$50,000	3	76,320	100%	0%	0%	0%	0%
\$2,501 - \$10,000	0	0	0%	0%	0%	0%	0%
\$1,001 - \$2,500	0	0	0%	0%	0%	0%	0%
\$501 - \$1,000	0	0	0%	0%	0%	0%	0%
\$100 - \$500	5	1,119	50%	0%	0%	50%	0%
<\$100	1	0	100%	0%	0%	0%	0%
TOTAL	13	3,077,439	72%	0%	0%	28%	0%

The USD amounts represented above may be the result of converting S/ or other currency types to USD to facilitate their joint interpretation.

TRADE PAYMENT EXPERIENCES

D&B obtains payment references from local and international suppliers. References listed below may be from either or both sources. Amounts may be rounded to the nearest figure in prescribed ranges.

Date	Paying Record	Currency	High Credit	Now Owes	Past Due	Payments Terms	Last Sale
Oct 31, 2019	Slow	PEN	750	0	0	30	
Sep 30, 2019	Slow	PEN	750	0	0	30	
Sep 23, 2019	Ppt	PES	5,000	0	0	30	Aug 23, 2019
Aug 31, 2019	Slow	PEN	750	0	0	30	
Jul 31, 2019	Slow	PEN	750	0	0	30	
Apr 02, 2019	Ppt	PES	5,000	0	0	30	Dec 15, 2017
Apr 02, 2019	Ppt	USD	30,000	0	0	20	Dec 25, 2018
Apr 02, 2019	Ppt	USD	500,000	0	0	90	
Apr 02, 2019	Ppt	USD	1,000,000	0	0	60	Dec 31, 2017
Mar 31, 2019	Slow	PEN	750	750	750	30	
Dec 12, 2018	Ppt	PES	5,000	0	0	30	
Dec 12, 2018	Ppt	USD	0	0	0	20	
Dec 12, 2018	Ppt	USD	16,320	0	0	0	Nov 15, 2018
Apr 02, 2018	Ppt	PES	5,000	0	0	30	Jan 01, 2016
Apr 02, 2018	Ppt	USD	30,000	0	0	20	Jun 01, 2016
Apr 02, 2018	Ppt	USD	1,000,000	0	0	60	Jun 01, 2016
Apr 02, 2018	Ppt	USD	500,000	0	0	90	Jan 02, 2018
Dec 01, 2017	Ppt	PES	5,000	0	0	30	
Dec 01, 2017	Ppt	USD	25,000	0	0	20	
Dec 01, 2017	Cash	USD	0	0	0	30	Dec 01, 2017

Payment references contained in this report may have been obtained from the same source in different months and monetary units. In some

instances, payment beyond terms can be the result of disputes over merchandise, lost invoices, etc.

PROTEST DRAFTS PAYABLE

Central of risk consulted on Sep 24, 2019 reports that as of Aug 31, 2019 records protests

2018: 1 por US\$ 782.

Empresa giradora de documentos protestados: Geo Bravo Impresiones S.A.C.

BANKS

Major banks are:

Bank Name: Banco de Credito
Location: Peru
Account(s): MN (S/) 1910612153063; ME (US\$) 191081135

Bank Name: Scotiabank Peru S.A.A.
Account(s): MN (S/) 286141; ME (US\$) 1251636

Bank Name: Banco Interbank
Account(s): MN (S/) 2003000167736; ME (US\$) 20030001

SBS

Sources of the National Financial System (SBS), as of Jul 31, 2019 report:

No. of Creditors: 3

Qualification:

- Normal 100%

Account	S/	US\$
Direct	16,221,798	
Indirect	1,807,307	
Guaranties	10,000,000	
Debt to the financial system at: Dec 31, 2018	18,806,447	0
Debt to the financial system at: Dec 31, 2017	19,132,389	0
Debt to the financial system at: Dec 31, 2016	14,590,230	0

Last SBS rating: DIC 2018, DIC 2017, DIC 2016 Normal 100%.

SBS BY ENTITIES

DEBT STRUCTURE

Creditor	Current Credits	Refinanced Credits	Expired credits	Credits Judicial Collection	Qualification
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Banco de Credito	9,323,221	0	0	0	Normal
Banco Interbank	6,898,577	0	0	0	Normal
Scotiabank Perú S.A.A.	1,807,307	0	0	0	Normal

DEFINITION OF SBS RATING ACCORDING TO DAYS LAG

According to days of delay	Commercial Credits	Consumer Credits and Microenterprises	Mortgage Credits
Normal	0	0 - 8	0 - 30
Potential Problem	1 - 60	9 - 30	31 - 90
Deficient	61 - 120	31 - 160	91 - 120
Doubtful	121 - 365	61 - 120	121 - 365
Lost	> 365	> 120	> 365

PROTEST DRAFTS RECEIVABLE

Central of risk consulted on Sep 24, 2019 reports that at Aug 31, 2019 the following protests:

Regularizados: 15 por S/. 18,958; 88 por US\$ 703,004.

No Regularizados: 32 por S/. 41,579; 66 por US\$ 76,862.

CURRENT INVESTIGATION

INVESTIGATION INFORMATION

In an interview conducted on Sep 24, 2019 Mr. Armando Rivadeneyra Pardo Manager General declined the financial figures, and confirmed the history and operations.

HISTORY

BACKGROUND

Corporation, chartered with the Public Registry from Lima. Registered by Dr. Oscar Pérez de Osma of Lima, under Electronic Record # 11869065, constituted under local laws, registered in the Chamber of Commerce of Lima, on Dec 07, 1987

Duration: undefined.

It was started in 1987.

Under structure from 2007.

Under present object from 2019.

Under present control from 2007.

Status In process of liquidation.

Original name of firm: Mercantil D&B S.A..

On Jul 31, 2000 the subject business registered a change in legal structure to Mercantil D&B S.A.C..

CHANGES

Current confirmed direct shareholding structure, effective since OCT 2007. (-) Until OCT 2007, the shareholding structure was: Mercantil D&B BV (Netherlands) 53.00%, Mercantil D&B Argentina S.A. 46.00%, Dun & Bradstreet do Brasil S.A. (Brazil) 0.80%, D&B China LTD (China) 0.20%. (-) In OCT 2014, increases capital stock by S / . 2,500,000 in cash contributions (previous capital S / 4,000,000). On 04 AUG 2014, the company split a capital block and constitutes a new company called Distribuidora Export Mercantil S.A.C. inscribed in PE. 12000518, consequently reduces its

Capital by S / . 1,576,718. On 05 DEC 2010, the company absorbed Mercantil D&B SIIT S.A. by merger, which is dissolved without liquidation, as a result of said merger, capital increased by the sum of S / . 2,310,330, remaining at S / . 5,576,718. By the General Meeting of Shareholders on May 21, 2007, they approved the merger with the company Dameró Esparza Perú S.A. (as absorbed), as a result, capital increased by the sum of S / . 3,266,388. The initial Capital of the company was 1 Million Gold Soles.

SOCIAL CAPITAL

Current Capital:	S/ 6,500,000
Initial Capital:	S/ 0

CAPITAL DISTRIBUTION

Shares of this corporation are owned by the following:

Shareholders	Stock Qty	Stock Type	% Capital
D&B Ltd.			99
Otros			1

The Company has a total of 2 shareholders.

CAPITAL STOCK HISTORY

The subject company's capital increased on on 2 opportunities.

On Oct 31, 2014, the subject company registered an increase in capital to S/ 6,500,000 under Registry # 1233.

CORPORATE STRUCTURE

PARENT

The subject is a subsidiary of:

Name:	D&B LTD.
D-U-N-S:	31-411-2999
Location:	492 Koller Street, ,San Francisco, United States

SUBSIDIARIES

The subject company has 1 subsidiaries including:

Name:	Distribuidora Exportadora Mercantil S.A.C.
The investment contributes with	99.99% of the capital stock

AFFILIATES

The following company(s) are related to the subject business through principal(s) and/or financial interest(s):

Affiliate	Dun & Bradstreet do Brasil S.A.
D-U-N-S:	93-407-9999

Affiliate	Fabrica Exitosa de Tuberias S.A.
D-U-N-S:	93-407-9999

Location: Lima

Founded in: 1945

Affiliate Ceramica de Calidad Santisimo S.A.C.

D-U-N-S: 93-479-2222

Location: Lima

Founded in: 1995

PRINCIPALS



Name: Mr. Luis Manuel Rosales Santisimo

Charge: President

Document type: Passport Number

Document Number: 100140515

Background: Job type: Officer of
Company: Interviene en D&B Ltd. (USA)
Location: United States
Job Title: Representative Legal
Job type: Official of
Company: Ceramica de Calidad Santisimo S.A.C.
Location: Peru
Job Title: Manager General

Sex: Male

Personal Identity: Passport Number - 100140515

Email: lrosales@mercantil.com

Name: Roberto Farfan Romero

Charge: Director
Agent

Sex: Male

Personal Identity: D.N.I - 05263668

Name: Maribel Grández Bronsino

Charge: Director
Agent

Sex: Female

Personal Identity: D.N.I - 05233121

Name: Armando Rivadeneyra Pardo

Charge: General Manager

Sex: Male

Personal Identity: D.N.I - 05153728

Name: Gilberto Chamochumbi Castillo

Charge: Administration & Finance Manager

Sex: Male
 Personal Identity: D.N.I - 05066422

Name: Mrs. Rosaura Quinonez Valiente
 Charge: Operations Manager
 Sex: Female
 Personal Identity: D.N.I - 42516961

Name: Luis Mejía Patrón
 Charge: Merchandising Manager
 Sex: Male
 Personal Identity: D.N.I - 05142736

Name: Alfonso Rimarachín Cortez
 Charge: Purchasing Manager
 Sex: Male
 Personal Identity: D.N.I - 07202010

OPERATIONS

TYPE OF SERVICES

Manufacturer of PVC, CPVC and Duct pipes and fittings

- SIC: 3084 - 0000 - Plastics pipe
- SIC: 3089 - 0311 - Hardware, plastics
- SIC: 5074 - 0302 - Pipes and fittings, plastic
- SIC: 5084 - 9913 - Tanks, storage

Manufacturer of PVC, HDPE, CPVC and Ribloc pipes, polyethylene pipes, reimbursed glue and PVC fittings. Rotomeldeo wholesale tank distributor

PRODUCTION

Produces: 5000 tons of PVC pipes by year in 2018

MARKET

In this country, the investigated company is considered a leader in this field.

VEHICLES AND EQUIPMENT

The company utilizes owns vehicle(s) for use of the business.

Vehicles including:

Quantity	Type	Brand/Model	Manufactured	Cargo Capacity
20	vehicles of various makes & models	VOLVO	2018	45100

The company utilizes modern equipment.

Quantity	Kind of Equipment
10	
03	
20	

TRADEMARKS

Manufactures under registered brand(s).

Brand	Product Type	% of Sales
Trimoli		
Grondit		
Supertubo		

SALES

Sales territory is principally this country and other foreign countries.

Has presence in the following Cities/States/Countries:

- Peru (95%)
- America (5%)

Sales Terms:

- Net 45 days
- Cash (30%)
- Invoices & Letters (70%)

Has approximately 800 client(s).

Sells to private enterprises.

Sells to government agencies.

Sells to members of the group.

MAIN CUSTOMERS

Sells principally to:

- Frio Mercantil S.A.
- Edifica Constructores S.A.C.
- G y M S.A.
- Tubos y Conexiones S.A.
- Productos Plásticos S.R.L.

PURCHASES

Purchases from 80 suppliers.

Purchases from national suppliers 30%

Purchases from foreign suppliers 70%

Imports principally from:

- United States, 80%
- Chile, 20%

Purchases principally from:

- its parent company
- D&B LTD.

EMPLOYEES

Employs 206 includes 206 permanent.
It also has 06 service providers. Source SUNAT at JUL 2019.

INSURANCE

The subject has insurance taken out with:

Name Rimac Seguros y Reaseguros

Coverage Includes: S/ 100,000 for 3D

Name Pacifico Compañía de Seguros y Reaseguros S.A.

CUSTOMS

At Sep 24, 2019 Customs reports the following:

Imports July 2019 US\$ 27,155,325; 2018 US\$ 21,600,000; 2017 US\$ 20,548,000.

Exports July 2019 US\$ 700,675; 2018 US\$ 603,066; 2017 US\$ 585,001.

LOCATION

At this address, the company maintains headquarters location, its administrative offices ,its tax office
The business owns premise of adequate size consisting of 500 square meter. 8 square meter on the first floor, in a building of 12 floors.

Building Type:
adapted for the company's purposes. Constructed with brick, cement. Built

Located in commercial zone .

Operates from space shared with affiliate Fabrica Exitosa de Tuberias S.A.

BRANCHES

Main branches are listed below:

Type of installation: A branch

Location: Av. Buenavista 993,, Arequipa, Arequipa, Peru

Details: Maintains a a branch. There are 10 employees at this location.

Type of installation: A warehouse

Location: Mz. P Lt. 22, Urb. Las Violetas, Tacna, Tacna, Peru

Details: Maintains a a warehouse. There are 10 employees at this location.

Type of installation: An agency

Location: Av. Americanito 2444, Urb. Santa Martha, Trujillo, La Libertad, Peru

Details: Maintains a an agency. There are 10 employees at this location.

Type of installation: An agency

Location: Carretera Lambayeque Km. 777 (Cent. Lambayeque), Lambayeque, Lambayeque, Peru

Details: Maintains a an agency.

Type of installation: An agency

Location: Av. Huanca 274 (Sector 03 El Tambo), Huancayo, Junin, Peru

Details: Maintains a an agency.

Type of installation: A productive office

Location: Car. Panamericana Sur Km. 310 Fundo San Pedro (Lot, Lurín, Lima, Peru

Details: Maintains a a productive office.

Type of installation: A warehouse

Location: Av. Néstor Gambetta Km. 3.6, Callao, Callao, Peru

Details: Maintains a a warehouse.

Type of installation: A warehouse

Location: Calle M 123, Urb. Bocanegra, Callao, Callao, Peru

Details: Maintains a a warehouse.

Type of installation: A warehouse

Location: Av. Argelia 1633, Callao, Callao, Peru

Details: Maintains a a warehouse.

Type of installation: A warehouse

Location: Av. Argelia 2313, Callao, Callao, Peru

Details: Maintains a a warehouse.

Type of installation: A warehouse

Location: Av. Argelia 1777, Callao, Callao, Peru

Details: Maintains a a warehouse.

Type of installation: An agency

Location: Av. Huanca 850,, Huancayo, Junin, Peru

Details: Maintains a an agency.

Type of installation: An agency

Location: Av. San Martin de la Conde 192,, Ica, Ica, Peru

Details: Maintains a an agency.

Type of installation:	An agency
Location:	Km. 1.9 Variante de Uchumayo,, Arequipa, Arequipa, Peru
Details:	Maintains a an agency.

FACILITIES

At this address the subject company maintains headquarters location.

Building Type: adapted for the company's purposes

Constructed of brick.

Located in commercial zone.

FINANCIAL INFORMATION

COMPARATIVES

Particulars	Fiscal Dec 31, 2016 single units S/(Sol)	Fiscal Dec 31, 2017 single units S/(Sol)	Fiscal Dec 31, 2018 single units S/(Sol)
Current Assets	37,489,868	39,657,704	39,696,264
Inventory	21,841,038	22,958,617	21,010,591
Current Liabilities	26,735,104	24,232,017	19,651,051
Working Capital	10,754,764	15,425,687	20,045,213
Non-Current Assets	6,944,037	6,225,941	5,789,473
Fixed Assets	5,307,428	5,491,393	4,797,537
Total Assets	44,433,905	45,883,645	45,485,737
TOTAL LIABILITIES	28,901,710	25,085,882	20,344,892
LONG TERM LIABILITIES	2,166,606	853,865	693,841
Net Worth	15,532,195	20,797,763	25,140,845
Net Sales	87,633,718	91,300,587	98,390,028
NET INCOME	4,248,271	7,848,857	6,255,063
Profit Margin : Net Income / Sales	4.848%	8.597%	6.357%

BALANCE SHEET

On Sep 24, 2019

	Dec 31, 2018
Cash & cash equivalents	2,687,526
Trade receivables	12,132,767
Other accounts receivable - trade	3,679,630
Accounts receivable before Prov.	15,812,397
Inventory	21,010,591
Payable	185,750
Active Current	39,696,264

Property, machinery and equipment	5,379,400
Accumulated depreciation	581,863
Intangible assets other than goodwill	581,863
Others	113,845
Deferred Assets	296,228
Active No Current	5,789,473
Total Active	45,485,737
Bank Obligations	3,287,676
Trade payables	9,691,201
Other accounts payable - trade	6,672,174
Current Liabilities	19,651,051
Trade payables	27,679
Others	666,162
Non-current Liabilities	693,841
Total Liabilities	20,344,892
Capital	6,500,000
Additional capital	459
Reserve	1,196,000
Result of Accruals	17,444,386
Net Worth	25,140,845
Total Liabilities and Net Worth	45,485,737

PROFIT & LOSS

	Dec 31, 2018
Sales	98,390,028
Sales Costs	75,853,344
Gross Profit	22,536,684
Operating Expenses	-12,909,076
Result of Operation	9,627,608
Financial Expenses	-6,125,666
Financial Income	5,318,986
Other Income	708,956
Income Taxes	-3,274,821
Profit (Loss)	6,255,063

CONCLUSION

The overall financial condition of the subject company is considered Good.
Annual Sales from 01 ENE 2018 to 31 DIC 2018 was S/ 6,013,592.
Net Worth of this business, as of 31 DIC 2018 was S/ 1,134,142.

APPENDICES

CUSTOMER SERVICE

Should you require any further information or have any questions, please contact your local Customer Service Representative. Subscribers of Peru, please contact:

CIAL Dun & Bradstreet

Av. La Encalada 1420 Oficina 802

Lima 33 - Peru

Tel: +51 (1) 706-3200

Email: csc@cialdnb.com

Website: www.cialdnb.com

Inquiries should **always** contain the below minimum details:

- Full Company Name
- Full Headquarters Address
- Telephone Number
- Business Identification Number
- Contact Name
- Reference
- Order Date

EXCHANGE RATE

The registered values correspond to the last working day of each year. For further information about macroeconomic variables of this country, please consult the International Risk and Payment Review, a D&B's monthly publication.

D&B RATING GLOSSARY

The following ratings are available for businesses in Peru:

D&B Rating - The D&B® Rating in Peru consists of 2 parts, the Financial Strength Indicator and the Risk Indicator. The Financial Strength Indicator is based on Net Worth of a current fiscal balance sheet. The Risk Indicator reflects D&B's opinion of the risk associated with trading with a specific business, notably the likelihood of business continuance or failure over the next 12 months. The table below contains the values for the D&B Rating in Peru.

FINANCIAL STRENGTH INDICATOR

Range USD		Composition of Credit Risk					
Net Worth	Capital Social	From	To	Solid	Satisfactory	Acceptable	Limited
5A	5AA	50,000,000	And above	1	2	3	4
4A	4AA	10,000,000	49,999,999	1	2	3	4
3A	3AA	1,500,000	9,999,999	1	2	3	4
2A	2AA	750,000	1,499,999	1	2	3	4
1A	1AA	375,000	749,999	1	2	3	4
A	AA	188,000	374,999	1	2	3	4
B	BB	94,000	187,999		2	3	4
C	CC	47,000	93,999		2	3	4
D	DD	24,000	46,999		2	3	4
E	EE	12,000	23,999		2	3	4
F	FF	6,000	11,999		2	3	4

G	GG	0	5,999	2	3	4
O	Balance not available.					

Risk Indicator	Condition	Interpretation
1	Solid	Minimum expectation of risk
2	Satisfactory	Low expectation risk
3	Acceptable	Risk Slightly Over the Average
4	Unfavourable	Significant Risk - To review carefully
S	Services	Not Applicable - No Assigned condition
-	Undetermined	Insufficient information to assign a Rating

Alternate Ratings Used

NQ	Cease of Operations
NB	New Business - Generally less than 2 years and six months
O	No financial statement or not up to date financial statement
N4	Negative Net Worth
BR	Branch of Local Company
-	Unable to locate - Non Commercial Report

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