

ICRA RATING SERVICES



CREDIT RATING



**CREDIT REVIEW /
RECOMMENDATION**



**KYB / VENDOR
ASSESSMENT
REPORT**

ICRA RATING

INTERNATIONAL CREDIT RATING AGENCY



Discover your business
globally & increase your
brand value.

ABOUT US

ICRA is one of the fastest growing companies providing Credit Information, Credit Recommendation and Credit Rating Services. With a presence across Europe, Africa and South East Asia, we provide the information, tools, and expertise to help customers take a confident decision to mitigate any commercial risk. ICRA enables customer's quick access to objective, customized information whenever and wherever they need it.



WHO WE ARE

ICRA has an expert team with combined experience of more than 25 years in financial management, financial analysis, banking, credit research, and credit analysis. ICRA Credit Ratings significantly influence corporate and financial institutions' market standing and marketing.

WHY CHOOSE US



- ✓ ICRA Rating provides the most competitive cost as well as comprehensive analysis and report.
- ✓ ICRA Rating is a customer-centric organization that values relationships more than business.
- ✓ ICRA Rating is a diverse organization that connects businesses regardless of their culture or race.



VISION

Global leader in credit rating, audit, and credit research.

ICRA's long term vision is to be become the most credible rating agency in the finance world, responding to the needs of organisations globally.



MISSION

An agency that serve all business categories from small medium to large enterprises, who is customer centric that build relationship, enhance business profile and helps connect businesses globally.



OUR SERVICES



CREDIT RATING

ICRA provides credit ratings for global businesses based on a well-structured methodology after reviewing both qualitative and quantitative factors of target businesses. The rating analysis is well descriptive and assess both historical performance as well as future performance prospects of the business. It is beneficial to clearly understand the credit worthiness of a business in terms of the assigned rating from an independent rating agency.

WHAT ARE THEIR BENEFITS AND USAGES?



INCREASE BUSINESS CREDIBILITY AND STABILITY

Makes a business more marketable since your business was assessed as financially stable and credible.



SAFETY ASSURED

A high Credit rating means there is assurance about the safety of the money and that it will be paid back with interest on time.



BETTER DECISION MAKING

A good credit rating helps banks and money lenders make better investment decisions.



ENHANCING AND MAKING STRONG BRAND VALUE

Having a credit rating from an international organization will add value to the company.



BETTER NEGOTIATION POWER.

It enhances the leverage of a good negotiation as it offers a comprehensive report with qualitative and quantitative analysis.



CREATE A GOOD CREDIT PROFILE

Credit ratings determine a company's creditworthiness, which helps any organization build a strong credit profile.

OUR SERVICES



CREDIT REVIEW / RECOMMENDATION

A credit review report determines a borrower's ability to meet their debt obligations and the lender's aim when advancing credit. This report depicts the overall creditworthiness and credit risk of borrowers while enabling the lenders to make informed decisions. ICRA will provide credit reviews and opinions on a transaction or product-specific and due diligence basis. Lenders find ICRA an essential resource for managing risks during their lending decisions.

WHAT ARE THE BENEFITS AND USAGES?



EASE FOR SUPPLIERS AND LENDERS

With ICRA's Credit Recommendation, Suppliers and Lenders would have an ease in reviewing the prospect client's financial background as we will do the due diligence in reviewing the client's financial activities.



REDUCE THE RISK OF LOSSES

The comprehensive recommendation report gives an overview of the financial capacity of the company. It gives clarity on how much exposure one company can afford to take to avoid losing out.



BETTER DECISION MAKING

With the credit recommendation, it gives a projection on how much risk the company may be able to take. It helps decision maker to have a better judgement as it comes along with comprehensive analysis and report.

OUR SERVICES



KYB/ VENDOR ASSESSMENT REPORT

KYB (Know Your Business) report is a due diligence report that provides detailed information about a target business' internal and external environments. KYB reports are typically used by businesses and financial institutions to assess the risk of working with customers, suppliers, and borrowers. KYB helps institutions to make informed decisions. The KYB report is an important tool for assessing the risk associated with doing business with a particular company, and is used extensively by financial institutions, suppliers, and other stakeholders in making informed decisions.

WHAT ARE THE BENEFITS AND USAGES?



IMPROVED VENDOR SELECTION PROCESS

§ Using comprehensive assessment report business can make effective decisions on potential vendors and suppliers



RISK MITIGATION

§ Business can identify the possible risks and plan for the risk mitigants in advance without adverse impact to the business



COST EFFECTIVE BETTER DECISION MAKING

§ Based on the evaluation results businesses can negotiate pricing and terms based on the risk appetite.



INCREASED COMPLIANCE

§ Businesses can make sure all their vendors and suppliers are in compliant with their internal policies and regulations



IMPROVED VENDOR SUPPLIER RELATIONSHIPS

§ Quality vendor selection will be the key for long term vendor supplier relationship and trust between the businesses.

DOCUMENTS REQUIRED



Complete Documents Required for Assessment

KYC Documents

- Trade License / Certificate of Incorporation / Business License
- Memorandum / Articles of Association
- Address confirmation for company (Utility Bill or Lease Agreement)

Financial Documents

- Audited Financials (Minimum two years)
- Latest Bank Statements of the Company (Minimum six months)
- Complete Business Profile
- Future Business Prospects & Financial Projections

ICRA RATING PROCESS

With the best of our knowledge and expertise, ICRA will definitely deliver a high-quality and trustworthy report which will be conducted, evaluated and presented by our highly qualified credit risk team.



- **INITIAL DOCUMENT COLLECTION AND SCREENING**
- **INVOICE AND PAYMENT COLLECTION**
- **ICRA RATING INITIATION**
- **RATING COMMITTEE APPROVAL**
- **SHARING THE RATING REPORT AND CERTIFICATE**





GLOBAL PRESENCE

UNITED ARAB EMIRATES
DUBAI

SPAIN
GRAN CANARIA


NEW ZEALAND
AUCKLAND

ZAMBIA
LUSAKA

TANZANIA
DAR ES SALAAM

UNITED KINGDOM
LONDON

UGANDA
KAMPALA



**We would
love to hear
from you.**

CONTACT US

Let's discuss how
our services will be
beneficial for you
and your firm.



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