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 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.

WWW.ICRALLC.COM
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.

**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.

**BETTER DECISION MAKING**

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

**CREATE A GOOD CREDIT PROFILE**

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