



海外企業信用調査報告書

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シンガポールサンプルレポート

Sample

調査先商号

海外信用区分	A	B	◎ C	D	E	NR
	厚い ←————→ 薄い					信用程度

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**GEN SERVICES PTE. LTD.
SINGAPORE CREDIT REPORT
(REPORT DATE: MAY 2012)**

(File Ref No: 99999)

SINGAPORE CREDIT REPORT

Company Name:
GEN SERVICES PTE. LTD.

Registered Number:
197200601D

Date Incorporated:
28/01/1972

Registered Office:
**100 RAFFLES PLACE #35-00 SINGAPORE
048555**

Telephone Number:
6248 999

Age of Company:
40

Website:
NA

Industry Type:
**COMMERCE-
WHOLESALE**

**Credit
Assessment**

Risk Dashboard

Risk & Rating

Credit Limit:
S\$100,000

Credit Rating:
DP5

Debts Turn Cash

Company DTC:
15

**The entity is paying
current to the creditors**

Industry DTC
40 Days

Trend:



**No. of Litigation
Counts:**

NA

No. of Charges(s):
2

Directors

Number of Current Directors 9
**Number that are
shareholders** 1

Corporate Structure

Holding Company: EN HOLDINGS LIMITED
**No. of Subsidiaries &
Associated Companies:** NA

The DP Credit Rating, a statistical model that measures the probability of default of the evaluated company, is designed for companies incorporated in Singapore. The model uses financial statement data to generate the DP Credit Rating, taking into account the performance of 6 broad risk categories: profitability, capital structure, liquidity, activity, growth and size.

Risk Assessment Grid

Section	Assessment				
Owners / Shareholders	STRONG	GOOD	FAIR	MARGINAL	WEAK
Operational Factors	STRONG	GOOD	FAIR	MARGINAL	WEAK
Financial Factors	STRONG	GOOD	FAIR	MARGINAL	WEAK
Industry / Market Condition	STRONG	GOOD	FAIR	MARGINAL	WEAK

**SINGAPORE CREDIT REPORT
GEN SERVICES PTE. LTD.**

Executive Summary

Company Name	: Gen Services Pte. Ltd.
Registration No	: 197200601D
Date of Registration	: 28/01/1972
Former Name	: NA
Date of Change of Name	: NA
Type of Company	: Limited Private Company A private company is one which has a small group of shareholders. Under the law, this group cannot be more than 50. A private company cannot ask the public to invest in it or to deposit money with it. Capital must be raised privately from among the small group of shareholders and through bank loans.
Registered Address	: 100 RAFFLES PLACE #35-00 SINGAPORE 048555
Date of Change of Address	: 01/02/2006
Business Address	: 100 RAFFLES PLACE #35-00 SINGAPORE 048555
Contact No.	: 6248 999
Fax No.	: 6248 4501
Website	: http://www.abccgen.com/index.aspx
Registered Activities	: 1. Wholesale Of Medicinal And Pharmaceutical Products (Western) 2. Wholesale Of Professional, Scientific And Precision Equipment
Business Activities	: Marketing and sale of pharmaceutical products, diagnostic equipment, test kits, infant nutritional products and hospital products in Singapore.
Issued Ordinary Capital*	: \$1,000,000.00 SINGAPORE, DOLLARS NO. OF SHARE : 1,000,000
Issued Preference Capital	: N,A
Paid-Up Ordinary Capital	: \$1,000,000.00 SINGAPORE, DOLLARS
Paid-Up Preference Capital	: NA
* Number of Shares includes number of Issued Treasury Shares	
Issued Treasury Capital	: NA
Paid-Up Treasury Capital	: NA
No. of Local Subsidiaries	: NA
No. of Local Associates	: NA
Holding Company	: En Holdings Limited
Listed Status	: No
Staff Strength	: 100

Auditor	:	Chin Huat & Co
Bankers / Financiers	:	DBS Bank Ltd.
Turnover	:	NA
Net Worth	:	NA
No. of Bank Charges	:	2
No. of Litigation Suits	:	NA
Payment Behavior	:	Untraced
S1000 / SME 1000 / FG50 Ranking	:	NA

Credit Rating & Recommendation

Credit Rating	:	DP5
Recommended Credit Line	:	S\$100,000

SHAREHOLDER DETAILS

NAME	:	EN HOLDINGS LIMITED
SHAREHOLDER ID	:	T08UF399B
NATIONALITY	:	CYPRUS
ADDRESS	:	MELIZA COURT 4TH FLOOR, P.C. 31005, LIMASSOL, CYPRUS
NO. OF ORD SHARES	:	1,000,000
% OF SHAREHOLDING	:	100%
CURRENCY	:	SINGAPORE, DOLLARS

OFFICER DETAILS

NAME	:	YEOH GUAN TE
ADDRESS	:	DAMANSARA UTAMA 47400 PETALING JAYA SELANGOR MALAYSIA
POSITION	:	DIRECTOR
DATE OF APPT	:	28/01/1972
NATIONALITY	:	MALAYSIAN
I/C PASSPORT	:	A10683773
NAME	:	SIMON ANDRE
ADDRESS	:	GRAND RUE 555 FOUNEX, SWITZERLAND
POSITION	:	DIRECTOR
DATE OF APPT	:	03/03/2009
NATIONALITY	:	BELGIAN
I/C PASSPORT	:	EH956555
NAME	:	LEONG CHEE
ADDRESS	:	#02-83 SUN PLAZA GREEN SINGAPORE 520403
POSITION	:	SECRETARY
DATE OF APPT	:	27/03/1972
NATIONALITY	:	SINGAPORE P.R.
I/C PASSPORT	:	S7222217D

KEY PERSONNEL PROFILE

Name:	YEOH GUAN TE
NRIC Number:	A10683755
Available Address:	DAMANSARA UTAMA 47400 PETALING JAYA SELANGOR MALAYSIA

Current Business Interest

No.	Name	Position	Appt Date	#of Share	%
1	GEN SERVICES PTE. LTD.	DIRECTOR	28/01/2002	-	NA

Previous Business

No.	Name	Status	Position	Appt Date	Last Known Inactive Date
1	GEN SERVICES PTE. LTD.	LIVE COMPANY	SHAREHOLDER	-	15/05/2012

Bankruptcy Record

(Status include petition filed, order made, discharge, annulment, set aside, rescinded and withdrawn)

Case No.	Year	Date of Filing	Petitioner Name	Amount
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No Trace

Note: -

Litigation Search – Writ of Summons

Court	Case No.	Year	Date of Filing	Amount	Cause Category
No Trace					

Negative List (if any)

Source of information is from DP available database.

Traces	Status	Last Updated Date
No Trace		

SUBSIDIARIES AND ASSOCIATE COMPANIES IN S'PORE

Company	Shareholdings (%)
NA	

BANKERS/ FINANCIERS

Subject enjoys a normal banking routine with its bankers. To date, there have been 2 bank charges registered against Subject by its bankers. The charge numbers are:

1)	Charge No.	:	C201004111
	Date of Registration	:	20/05/2015
	Chargee	:	DBS BANK LTD.
	Amount Secured and Currency	:	All Monies
	Address	:	6 SHENTON WAY, DBS BUILDING TOWER ONE SINGAPORE 068809
2)	Charge No.	:	C20100555
	Date of Registration	:	20/05/2011
	Chargee	:	DBS BANK LTD.
	Amount Secured and Currency	:	All Monies
	Address	:	6 SHENTON WAY, DBS BUILDING TOWER ONE SINGAPORE 068809

Payment Profiling (The payment pattern of Subject for the past 12 months)

Description	Percentage
Improve	0%
Consistent	0%
Deteriorate	0%
Alert	0%
No Trend	100%

Description

Improve:	Current month's performance better than previous month
Consistent:	Trend found in the way debtors (based on at least 6 consecutive records)
Deteriorate:	Current month's performance worse than previous month
Alert:	Negative List; Absolute refusal to make payment
No Trend:	Inconsistent; not able to categorize

Negative List (if any)

Source of information is from DP available database.

Traces	Status	Last Updated Date
No Trace		


LITIGATION

Clear

COMPLIANCE RECORDS

Date of Last AGM	:	25/06/2011
Date of Last AR	:	27/06/2011
Date of A/C Laid at Last AGM	:	31/12/2010

COMPLIANCE RATING FOR ANNUAL FILING

	ANNUAL GENERAL MEETING, ANNUAL RETURN AND ACCOUNTS UP-TO-DATE

Note:

Provided by ACRA (Accounting and Corporate Regulatory Authority), the Compliance Rating for Annual Filing measures a company's compliance with the provisions under S175, S197 or S201 of the Companies Act, Cap. 50.

Applicable to all "Live" locally incorporated companies except for the Limited Partnerships, Limited Liability Partnerships, Business Entities, Foreign Companies and Public Accounting Firms, the rating provide information on whether a company is up-to-date with the holding of its Annual General Meeting (AGM) with up-to-date financial statements and filing of its Annual Return (AR).

For more information: www.acra.gov.sg/compliance

SEARCH RECORDS

FINANCIAL RELATED SEARCH COUNT

(The number of times that the above company had been searched by Financial Institutions using QuestNet)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	2	0	0	1	0	1	0	0	0	0	0	0	0
2011	3	0	0	0	0	0	1	0	0	0	1	0	1
2010	19	1	7	5	1	2	0	1	1	0	0	0	1

COMMERCIAL RELATED SEARCH COUNT

(The number of times that the above company had been searched by other companies, businesses or individuals using QuestNet)

Year	Total	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	1	0	0	0	0	0	1	0	0	0	0	0	0
2010	1	0	0	0	0	0	0	0	0	0	1	0	0

BUSINESS PROFILE

The principal activities of Subject are of those related to the marketing and sale of pharmaceutical products, diagnostic equipment, test kits, infant nutritional products and hospital products in Singapore.

Organisational Background

Incorporated on 28 January 2002, Subject has been in operation for 10 years.

Mr. YEOH GUAN TEIK acts as Subject's Chief Executive and is responsible for its overall management, strategic planning and business developments.

Operations

Subject's Executive has confirmed Subject's operating address as:

- 100 RAFFLES PLACE #35-00 SINGAPORE 048555

An interview with Subject's Executive revealed the following:

Subject is principally engaged in the marketing and sale of pharmaceutical products, diagnostic equipment, test kits, diabetes care, infant nutritional products and hospital products.

Subject carries products of the following brands:

- Adult Nutrition
 - Prosure
 - Ensure
 - Glucerna
 - Abbott Tube Feeds & Specialized Feeds
- Infant Products
 - Similac
 - Gain
 - Grow 3 Plus
 - Grow School
 - PediaSure
 - Isomil
 - Pedialyte

According to Subject's Executive, Subject serves primarily the domestic market and is not actively involved in any export activities.

Subject currently operates with approximately 100 staff.

INDUSTRY INFORMATION

COMMERCE (WHOLESALE / RETAIL)

OVERVIEW

In the fourth quarter of 2011, the economy grew by 3.6 per cent, moderating from the growth of 6.0 per cent in the third quarter. Growth was largely supported by the manufacturing sector, due to the strong expansion in the biomedical manufacturing cluster.

For the whole of 2011, the economy grew by 4.9 per cent, following the expansion of 14.8 per cent in 2010. The slowdown in growth was seen across all major sectors.

The wholesale and retail trade sector expanded by 0.9 per cent in the fourth quarter of 2011, rebounding from the 1.4 per cent decline in the preceding quarter. For the whole of 2011, the wholesale and retail trade sector growth was 1.1 per cent, significantly lower than the 15 per cent growth in 2010.

Growth of the wholesale trade segment was 0.8 per cent in 2011, a sharp drop from the 17 per cent expansion in the previous year, as a result of weaker trade performance. Retail trade grew by 3.7 per cent on the back of healthy visitor arrivals and household consumption.

RETAIL SALES

In the fourth quarter, retail sales volume grew by 4.4 per cent, following the 2.0 per cent increase in the previous quarter. Excluding motor vehicles, retail sales volume grew by 5.7 per cent, faster than the 4.5 per cent gain in the previous quarter.

The sales volume of motor vehicles and supermarkets remained unchanged in the fourth quarter. With the exception of optical goods and books (-5.1 per cent), sales of all other retail segments grew in the fourth quarter. In particular, the sales volume of telecommunications and computers posted double-digit growth of 35 per cent.

For the full year, retail sales grew by 2.2 per cent, a reversal from the 2.5 per cent contraction in 2010. Excluding motor vehicle sales, retail sales grew by 5.6 per cent, similar to the growth in 2010.

Telecommunications and computers registered the largest increase (18 per cent) in sales volume in 2011, followed by watches and jewellery (8.3 per cent), and medical goods and toiletries (7.6 per cent). By contrast, the sales volumes of motor vehicles (-8.4 per cent), optical goods and books (-3.2 per cent) and supermarkets (-2.1 per cent) declined.

OVERVIEW OF SINGAPORE'S WHOLESALE TRADE SECTOR

BACKGROUND

The wholesale trade sector is a major component of Singapore's services sector and an important engine of growth for the Singapore economy. Foreign wholesale trade, in particular, is playing an increasingly dominant role, due to strong growth in our re-exports and offshore trade. Despite the short-term headwinds facing the sector arising from the global economic crisis, its longer term outlook remains positive as Singapore is moving into new offshore trading products and opening up new export markets.

INDUSTRY INFORMATION

WHOLESALE

The domestic wholesale trade index declined by 5.3 per cent in the fourth quarter, a reversal from the 1.9 per cent growth in the previous quarter. This was primarily due to declines in the sales of chemicals and chemical products, electronic components and petroleum and petroleum products. For the full year, the domestic wholesale trade index contracted by 1.7 per cent, compared to the flat growth in 2010.

Growth of the foreign wholesale trade index moderated to 2.1 per cent in the fourth quarter, following the 5.5 per cent increase in the previous quarter. The slowdown was due to the 13 per cent decline in the sales of transport equipment, a sharp reversal from the 10 per cent growth in the previous quarter. For the whole of 2011, the foreign wholesale trade index rose by 4.0 per cent, significantly slower than the 13 per cent increase in 2010.

OVERALL OUTLOOK FOR 2012

The outlook for the global economy remains weak. Although the US economy has shown signs of improvement, growth will likely be weighed down by public spending cuts and weakness in the housing market. The Eurozone is expected to enter into a mild recession as fiscal consolidation and bank deleveraging dampen private demand. Growth in key Asian economies is also likely to moderate in line with the slowdown in external demand.

Given the subdued macroeconomic environment, Singapore's manufacturing and other export-related sectors are expected to remain sluggish. Core financial intermediation activities will also likely moderate as domestic and regional demand for credit ease. While rising visitor inflows could help sustain the tourism-related sectors, their contributions to overall growth will be modest. As such, the Ministry of Trade and Industry expects the Singapore economy to grow at a more measured pace of 1.0 to 3.0 per cent in 2012.

This forecast, however, does not factor in downside risks to growth, namely a disorderly sovereign default in the Eurozone and a global oil price shock precipitated by geopolitical tension in the Middle East. Should any of the downside risks materialize, there could be further impact to Singapore's growth.

Source: Ministry of Trade and Industry – Economic Survey Report of Singapore

SUMMARY

A Limited Private Company incorporated on 28 January 2002, Subject has been in operation for 40 years under the present name style of **SOFGEN SERVICES PTE. LTD.**

Mr. YEOH GUAN TE acts as Subject's Chief Executive and is responsible for its overall management, strategic planning and business developments.

The principal activities of Subject are of those related to the marketing and sale of pharmaceutical products, diagnostic equipment, test kits, infant nutritional products and hospital products in Singapore.

Subject's holding company is En Holdings Limited. Having a holding company allows Subject to enjoy the benefit of timely financial assistance should the need arise, barring any unforeseen circumstances.

DP Credit Rating Scale

Default Frequency	DP Credit Rating	Explanation	Status*
<0.1%	DP1	Possess extremely strong financial fundamental with high incentive and capability for repayment of obligations.	Premium
0.1% - <0.2%	DP2	Has strong financial health with above average capability for meeting payments.	Premium
0.2% - <0.4%	DP3	Stable financial health and above normal operational environment. General unfavourable factors are not likely to cause distress.	Strong
0.4% - <1.0%	DP4	Overall financial health and operation are considered normal. Capable of meeting its commitments. May be susceptible to difficulties in the event of drastic changes in economic conditions.	Strong
1.0% - <3.0%	DP5	Adequate financial capabilities to meet normal commitments. However, adverse changes in economic condition could lead to doubtfulness in the ability to pay.	Moderate
3.0% - <8.0%	DP6	Sufficiently sound financial ability to meet normal obligations. Capabilities in reacting to adverse operational condition are limited or consider doubtful.	Moderate
8% - <14.0%	DP7	Weakness in financial ability is apparent. Vulnerable to unfavourable changes in the economic and operational environment and is likely to fall into a weakened financial condition.	Monitor
14.0% - <30%	DP8	Apparent weakness in financial health with limited capability to meet its obligations especially in the event of any adverse changes in operating environment.	Monitor

*DP 1 to DP 4 is comparable to "Investment Grade" rated securities, and DP 5 to DP 6 is comparable to "High Yield" rated securities, and DP 7 to DP8 is comparable to "High Risk" rated securities.

DPI'S COMMENTS & RATINGS

DP Score (DP-BAS)

DP Score (DP-BAS) is a consistent and transparent risk assessment tool used in the credit rating process. DP-BR delivers corporate rating models based on sample data set selected from DP Info's proprietary database.

In DP Business Rating, both qualitative and quantitative risk aspects are taken into account in evaluating the rating of companies. The qualitative and financial score factors used to assess the credit worthiness of companies include history, paid-up capital, operating scale, business scale, profitability, liquidity, leverage, reserves and profit margin.

Each score factor is calibrated on a scale from 1 to 10. The total score arrived at depicts the level of credit worthiness which is assigned to a DP Business Rating. The DP Business Rating ranges from Aaa to C.

Industry consensus is that best practice rating processes should be the result of both model output and expert opinion; both Quantitative and Qualitative. DP-BAS delivers consistent quantitative analysis, within a framework which promotes qualitative scrutiny. The use of DP-BR promotes a balanced best practice approach to the assessment of credit risk.

Comments

- * -The rating is an opinion of the company's capability and ability based on prevailing conditions and information made available to DP Information at the time of rating.
- * -The rating is not a recommendation to buy or sell nor is it an endorsement or non-endorsement of an issue.
- * -The information received has been obtained from sources believed to be reliable, but its accuracy or completeness is not guaranteed.
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