

MIRA INFORM REPORT

Report No. :	526424
Report Date :	25.08.2018

IDENTIFICATION DETAILS

Name :	S & E AGENCIES LIMITED
Registered Office :	104 Slipe Road, Kingston Kingston Jamaica
Country :	Jamaica
Date of Incorporation :	10.09.2001
Legal Form :	Limited Company
Line of Business :	Subject is dedicated to the import of pharmaceuticals, which are retailed by the subsidiary Everybody's Pharmacy Ltd.
No. of Employees :	20

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

STATUTORY INFORMATION

Legal Name	S & E AGENCIES LIMITED
Trade Name	EVERYBODY'S PHARMACY
ID	ID
ID Details	64690 (Local)
Creation Date	1989
Incorporation Date	10 Sep 2001
Legal Address	104 Slipe Road, Kingston Kingston Jamaica
Operative Address	104 Slipe Road, Kingston Kingston Jamaica
Telephone	1 876 9290076
Fax	1 876 9290076
Legal Form	Limited Company
E-Mail	-
Registered In	JAMAICA
Website	The company does not have a website.
Contact	Ernestine Claire Roberts-Watson - Director
Staff	20
Activity	NAICS Code 424210 Drugs and Druggists' Sundries Merchant Wholesalers

BANKS

Name of Bank	Reported Amount
There are not informed banks	
Description	The company does not disclose its banking details.

HISTORY

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History	S & E Agencies Limited was founded in 1989.
Key Developments	NA
Parent Company	NA

PRINCIPAL ACTIVITY

General Description	S & E Agencies Limited is dedicated to the import of pharmaceuticals, which are retailed by the subsidiary Everybody's Pharmacy Ltd.
Service/Product Description	The company provides pharmaceutical products for Hypertension, Diabetes, Weight Management and Mixtures for Dermatologists. It also provides Stationery, Gifts and toys.
Sales	Wholesale
Operations Area	National
Imports From	INDIA
Export To	No export records were found.
Employees	20 employees
Payments with Suppliers	Slow but correct
Brands Brand	Comments
There are no informed brands	

Clients	Country	Comments
Name of Client		
There are no informed clients		

Comments -

Suppliers	Country	Comments
Supplier Name		
There are no informed suppliers		

Comments -

LOCATION

Headquarters	104 Slipe Road, Kingston Kingston Jamaica
Branches	No branches found.

GROUP STRUCTURE AND SUBDIARY COMPANIES

Listed at the stock exchange	NO
Capital	NA
Shareholders (%)	The company does not disclose information on shareholders. We were not able to confirm major holders.
Management	Ernestine Claire Roberts-Watson - Director Steven Watson- Director
Subsidiary Companies	Everybody's Pharmacy Limited 104 Slipe Rd Kingston 5 Jamaica
Related Companies	No related companies were found.

FINANCIAL INFORMATION

General Description	The company does not make its financial statements public. Despite our long search, we were not able to confirm financial figures for the subject.
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LEGAL FILINGS

Lawsuits	No records found.
Trademarks	No records found.
Patents Registered	No records found.
Renewals	No records found.
OFAC Sanctions List Search	The company is not listed in the OFAC Sanctions List.

SUMMARY

Summary

Founded in 1989, S & E Agencies Limited is an organization in the Drugs and Druggists' Sundries Merchant Wholesalers Industry headquartered in Kingston, Jamaica. The company has approximately 20 regular employees. It operates nationally, mainly importing from India. It is ACTIVE in business with no negative records.

RISK INFORMATION

Debts	Controlled
Payments	Slow but correct
Cash Flow	Normal
State	Active

INTERVIEW

First Name	Steven
Position	-
Comments	He confirmed the legal name and the trade name of the company, the address of the headquarters and location, the date of creation of the company, the number of employees, the name of the Director and the company's principal activity. He was reluctant to provide further information by telephone.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.14
UK Pound	1	INR 89.97
Euro	1	INR 81.17
JMD	1	INR 0.51

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	NIY
Report Prepared by :	TPT

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RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)