

MIRA INFORM REPORT

Report No. :	519961
Report Date :	18.07.2018

IDENTIFICATION DETAILS

Name :	GENERAL ELECTRIC & TRADING CO. LLC
Registered Office :	Fairtrade House Bldg., Al Bank Al Markazi Street, Near Central Bank of Oman (Al Bank Al Markazi), CBD Area, 3139 PC 112 Ruwi, Muscat
Country :	Oman
Financials (as on) :	31.12.2017
Date of Incorporation :	1971
Com. Reg. No.:	1/00968/0
Legal Form :	Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Trading as importers, retailers and distributors of consumer electronics, home appliances, musical instruments and sound systems as well as information technology equipment including printing machines, computers, laptops and projectors. Subject also provides electro mechanical engineering services.
No. of Employees :	1,450

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Regular

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Litigation :	Clear
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NOTES :

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

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
Oman	A2	A2

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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OMAN - ECONOMIC OVERVIEW

Oman is heavily dependent on oil and gas resources, which can generate between 68% and 85% of government revenue, depending on fluctuations in commodity prices. In 2016, low global oil prices drove Oman's budget deficit to \$13.8 billion, or approximately 20% of GDP, but the budget deficit is estimated to have reduced to 12% of GDP in 2017 as Oman reduced government subsidies. As of January 2018, Oman has sufficient foreign assets to support its currency's fixed exchange rates. It is issuing debt to cover its deficit.

Oman is using enhanced oil recovery techniques to boost production, but it has simultaneously pursued a development plan that focuses on diversification, industrialization, and privatization, with the objective of reducing the oil sector's contribution to GDP. The key components of the government's diversification strategy are tourism, shipping and logistics, mining, manufacturing, and aquaculture.

Muscat also has notably focused on creating more Omani jobs to employ the rising number of nationals entering the workforce. However, high social welfare benefits - that had increased in the wake of the 2011 Arab Spring - have made it impossible for the government to balance its budget in light of current oil prices. In response, Omani officials imposed austerity measures on its gasoline and diesel subsidies in 2016. These spending cuts have had only a moderate effect on the government's budget, which is projected to again face a deficit of \$7.8 billion in 2018.

Source : CIA

BRIEF SUMMARY

COMPANY NAME	GENERAL ELECTRIC & TRADING CO. LLC			
ADDRESS	Building Fairtrade House Bldg.	Street Al Bank Al Markazi Street	Area Near Central Bank of Oman (Al Bank Al Markazi), CBD Area	PO Box 3139 PC 112 Ruwi
TEL/FAX	Verified Phones: (+968) 2205 8001 / (+968) 2205 8023 / (+968) 2205 8077 / Fax: (+968) 2470 0032			
EMAIL/WEBSITE	Email: john@genetco.net / Website: www.genetco.net			
ACTIVITY	NACE 4643 - Wholesale of electrical household appliances; NACE 4652 - Wholesale of electronic and telecommunications equipment and parts;			
PRINCIPAL	Murtadha Hassan Ali Chairman		Workforce 1,450	
LEGAL INFO	Date Of Est.	Reg. No.	Legal Form	Status
	1971	1/00968/0	LLC	Active

IDENTIFICATION

CO. NAME	GENERAL ELECTRIC & TRADING CO. LLC		
ALSO KNOWN NAME (S)	GENERAL ELECTRIC AND TRADING COMPANY LLC / GENETCO		
BUILDING	Fairtrade House Bldg.		
STREET	Al Bank Al Markazi Street		
AREA	Near Central Bank of Oman (Al Bank Al Markazi), CBD Area		
POSTAL ADDRESS	3139 PC 112 Ruwi		
CITY	Muscat		
COUNTRY	Oman		
TELEPHONE	(+968) 2205 8001 / (+968) 2205 8023 (Deputy Accounts Manager) / (+968) 2205 8077 / (+968) 2205 8020 (Legal Department)		
FAX	(+968) 2470 0032		
VERIFIED EMAIL	john@genetco.net		
WEBSITE	www.genetco.net		
BUSINESS HOURS	DAYS	OFFICE HOURS	BREAK TIME
	Sun-Thu	08:00-17:30	13:00-14:00

SENIOR PERSONNEL

MANAGEMENT	NAME	POSITION
	Murtadha Hassan Ali	Chairman

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Hussain Jawad	Vice Chairman
Imad Kamal Sultan	Director
Faisal Murtadha Al Lawati	Director
Dr. Muthanna Al Durrah	Chief Executive Officer
K.S. Ananthanarayanan	Chief Financial Officer
Ammar Al Balushi	HR & Admin Manager
Taha Al Lawati	Purchasing Manager
Dr. Rami F. Saad	Legal Manager
Sharad Kumar	Sr. General Manager - Trade
Naveen C.	Accounts Manager
John A.K.	Deputy Accounts Manager
WORKFORCE	NO. OF EMPLOYEES
	PERIOD
1,450	07.2018
10,000 plus (W.J. Towell Group)	01.2018

FINANCIAL SUMMARY

TURNOVER	31/12/2017	31/12/2018 (Projected)
	OMR 38,000,000	OMR 40,000,000
NET PROFIT / (LOSS)	Not given but stated to be profitable	
NOTES	The following information applies to subject's affiliated company Al Bustan Al Khaleeji General Trading & Contracting Co WLL (latest available) :	
	Sales Turnover : KD 4,534,280 - 2003	
	: KD 4,897,412 - 2004	
	: KD 5,979,634 - 2005	
	: KD 6,500,000 - 2006	
	: KD 6,500,000 - 2007	
	: KD 6,500,000 - 2008	
	: not given - 2009/2013	
	: KD 16,000,000 - 2014	
	: KD 20,000,000 - 2015	

Financial year ends 31 December.

The following information applies to W.J. Towell & Co. LLC (aka WJ Towell & Co. LLC), subject's parent (latest available) :

Sales Turnover : RO 170,000,000 - 2005
: RO 200,000,000 - 2006
: RO 250,000,000 - 2007
: RO 350,000,000 - 2008
: RO 259,000,000 – 2009
: RO 263,000,000 – 2010
: RO 334,000,000 – 2011
: RO 350,000,000 – 2012
: RO 350,000,000 – 2013

FISCAL YEAR-END

Financial year ends 31 December.
31 December.

LEGAL STATUS

**INCORPORATION
REGISTRATION NO.**

1971
C.R. NUMBER
1/00968/0 (valid)

ISSUED BY
Oman Chamber
of Commerce
and Industry
(OCCI)

**CAPITAL
BUSINESS HISTORY
LEGAL FORM
STATUS
SHAREHOLDERS**

Not given
The Company was incorporated in Oman in 1971.
Limited Liability Company
Active
NAME
1. W.J. Towell & Co. LLC (aka WJ
Towell & Co. LLC)
W.J. Towell Group Building
Exhibition Road
Azaiba, Opposite Safer
Hypermarket
PO Box 1040 Ruwi 112
Muscat
Telephone: (+968) 2452 6000
Fax : (+968) 2452 6051
Est.: 1 April 1866
C.R. No. : 1/00373/9 (issue date
: 01/12/1974)
Capital : RO 20,000,000

PERCENTAGE
50.00%

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(increased from RO 10,000,000 in 2010)

Shareholders :

- Hussain Jawad
- Kamal Abdulredha Sultan
- Anwar Ali Sultan
- Tawfiq Ahmed Sultan
- Hassan Qamer Sultan
- Jamil Ali Sultan
- Murtadha Ahmed Sultan
- Mushtaq Qamer Sultan
- Mohammed Ali Abdulamir Sultan
- Imad Kamal Sultan
- Reza Qamer Sultan
- Naeem Qamer Sultan
- Mustafa Ahmen Sulatn
- Riyadh Ali Sultan
- Iqbal Abdul Redha Sultan
- Other members 24 of Sultan family

2. Murtadha Hassan Ali 50.00%
Nationality: Omani

OPERATION

BANKERS

1. Oman Arab Bank (SAOG)
Main branch
P.O. Box : PO Box 2010 PC 112 Ruwi
Muscat
Telephone: (+968) 2470 6265
Fax : (+968) 2473 7736
2. Bank Muscat (SAOG)
Main Branch
Al Burj Street, Muttrah Commercial District
1073
PO Box 134, Ruwi 112
Muscat
Telephone: (+968) 2470 3044
Fax : (+968) 2478 9886
3. HSBC Bank Middle East
Main branch
PO Box 240
Muscat 112

Telephone: (+968) 2479 9920
Fax : (+968) 2470 4241

4. Standard Chartered Bank
Main branch, Bait Al Falaj Street
PO Box 2353 PC 112 Ruwi
Muscat
Telephone: (+968) 2470 3999
Fax : (+968) 2479 6864

5. Bank Dhofar (SAOG)
Bank Al Markazi Street
PO Box 1507
Ruwi 112
Telephone: (+968) 2479 0466
Fax : (+968) 2479 7246

6. Habib Bank Limited (Hbl Oman)
Main Branch
Qurum
PO Box 1326
Ruwi 112
Telephone: (+968) 2481 7139
Fax : (+968) 2481 8987

ACTIVITY CODE (NACE)

4643 - Wholesale of electrical household appliances; 4652 - Wholesale of electronic and telecommunications equipment and parts;

LINE OF BUSINESS

Trading as importers, retailers and distributors of consumer electronics, home appliances, musical instruments and sound systems as well as information technology equipment including printing machines, computers, laptops and projectors.

Subject also provides electro mechanical engineering services.

IMPORT FROM

Agents for Videocon, RadioShack, York, Canon, HAAS, AEG, Sure, Caravell, Gulf Star, Safari, Admiral, Francina, Mitsubishi, Marc Climatic, Vortice, Guntner, Zanussi, Ziegra, Imesa, Bitzer, Manitowoc, Bremer, Dito-Electrolux, Metro, Taylor and Costan.

**EXPORT TO
FACILITIES**

USA, Europe, Italy, UK, Germany, France, Turkey, China, South Korea, Taiwan, India and Japan.
Subject does not export.

RELATED COMPANIES

Premises comprising administrative offices located at the heading address as well as 2 showrooms located in Salalah and Walja.
Subject is a member of W.J. Towell Group of Companies, Oman, which includes the following subsidiaries and associates :

1. Al Fajer Furnishing Co LLC
PO Box 428
Muscat 112
Telephone: (+968) 2479 2197

Fax : (+968) 2470 4389

2. Alargan Towell Investment Co LLC
PO Box 2693
Seeb 111
Telephone: (+968) 2452 6151
Fax : (+968) 2452 6155

3. Armour Insurance Services LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2479 7536
Fax : (+968) 2470 2904

4. First Flight Couriers
PO Box 1040
Muscat 112
Telephone: (+968) 2481 6570
Fax : (+968) 2481 7633

5. Future Pipe Industries LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2444 9164
Fax : (+968) 2444 6217

6. Towell Tools & Engineering Co. LLC
Oman

7. Global Logistics Oman LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2458 3333
Fax : (+968) 2458 3344

8. Gulf Insurance Agencies Co LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2470 0441
Fax : (+968) 2452 6167

9. Towell Unilever LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2481 6727
Fax : (+968) 2481 6722
E-Mail : tu.oman@unilever.co

10. Husetex Company Ltd

PO Box 2093
Sharjah
United Arab Emirates
Telephone: (+971 6) 533 2461
Fax : (+971 6) 533 9919

11.Royalton Trading Est. (UAE)
PO Box 2093
Sharjah
United Arab Emirates
Telephone: (+971 6) 533 2461
Fax : (+971 6) 533 9919

12.Jotun Paints Co. LLC
PO Box 672
Muscat 111
Telephone: (+968) 2444 6100
Fax : (+968) 2444 6105

13.Sohar Steel LLC
PO Box 452 PC 322, Majees
Sohar
Telephone: (+968) 2685 0205
Fax : (+968) 2685 0204

14.Enhance
PO Box 1811
Azaiba 130
Telephone: (+968) 2452 6333
Fax : (+968) 2452 6334

15.Middle East Telecommunication Co LLC
PO Box 1885
Salalah
Telephone: (+968) 2452 6526
Fax : (+968) 2452 6527

16.Modern Cleaning Services & Trading Co LLC
PO Box 678
Muscat 117
Telephone: (+968) 2481 5224
Fax : (+968) 2481 3196

17.Musandam Minerals and Industrial Co SAOG
PO Box 1040
Muscat 112
Telephone: (+968) 2673 1167
Fax : (+968) 2673 1169

18. Readymix Muscat LLC & Premix LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2459 0481
Fax : (+968) 2459 0450

19. Royal & Sun Alliance Insurance Oman SAOG
PO Box 1040
Muscat 112
Telephone: (+968) 2447 8318
Fax : (+968) 2448 2296

20. Towell Barwil Company LLC
PO Box 61
Jibroo 114
Telephone: (+968) 2481 0359
Fax : (+968) 2481 4973

21. Oman International Development Co. LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2460 3656
Fax : (+968) 2460 2657

22. Nestle Oman Trading LLC
PO Box 548
Al Khuwair 133
Telephone: (+968) 2459 5757
Fax : (+968) 2459 5759

23. United Industrial Services Co. LLC (UNISCO)
PO Box 1040
Muscat 112
Telephone: (+968) 2452 6084
Fax : (+968) 2452 6422

25. Mazoon Printing, Publishing & Advertising LLC
Al Falaj Street
Wadi Kabir Area
PO Box 178
Muttrah 114
Telephone: (+968) 2481 7004
Fax : (+968) 2481 6888

26. Towell Auto Centre LLC
PO Box 1194
Azaiba 130
Telephone: (+968) 2452 6650
Fax : (+968) 2452 6652

E-Mail : tacgen@towellauto.com

27. Towell Construction Co LLC
PO Box 822
Muscat 112
Telephone: (+968) 2452 6466
Fax : (+968) 2452 6476
E-Mail : 2tcm@wjtowell.com

28. Towell Furniture Co. LLC (HomeEssentials)
PO Box 1040
Muscat 112
Telephone: (+968) 2452 6292
Fax : (+968) 2452 6293
E-Mail : denzil.parmar@homeessentials.net

29. WJ Towell & Co. L.L.C.
W.J. Towell Building
Main Street
Opposite Saj Restaurant, Wadi Al Kabir Area
PO Box 678 PC 117 Wadi Kabir
Muscat
Oman, Sultanate of
Telephone: (+968) 2481 4610
Fax : (+968) 2481 3196

30. Towell Security & Safety System LLC
Muscat
Telephone: (+968) 9988 7931
E-Mail : ramesh.nathan@tssdxb.ae

31. Silk Route Restaurant
Oman

32. Tecnicas Reunidas Group Company (TR Oman)
Muscat
Telephone: (+968) 2464 2100
Fax : (+968) 2460 4421
E-Mail : tre@tr-engineering.com

33. Towell Security & Safety Solutions Co FZCO
PO Box 293558
Dubai
United Arab Emirates
Telephone: (+971 4) 397 6918
Fax : (+971 4) 396 3320

34. Towell Construction and Maintenance Company
Oman

35. Towell Drilling and Oilfield Services
PO Box 1040 Ruwi 112
Telephone: (+968) 2452 6081
Fax : (+968) 2452 6422

36. Towell-take solutions LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2479 4550
Fax : (+968) 2479 5550

37. Towell Mattress And Furniture Industry
Industrial Area No. 15, Plot No. 843, Near
Falcon Pack Industries
PO Box 28958
Sharjah
United Arab Emirates
Telephone: (+971 6) 534 0484
Fax : (+971 6) 534 0485

38. Towell Piramal Sunteck Company
Oman

39. Towell Infrastructure Projects Company LLC
Exhibition Street
Azaiba Area
PO Box 1040 Ruwi 112
Muscat
Telephone: (+968) 2452 6081
Fax : (+968) 2452 6422

40. Towell International Group
Kuwait

41. Al Bustan Al Khaleeji General Trading &
Contracting Co WLL
Al Ghazali Street
PO Box 4351
Safat 13044
Kuwait
Telephone: (+965) 2474 5976
Fax : (+965) 2472 6802

42. Health 4 All LLC
PO Box 1040
Muscat 112
Telephone: (+968) 2452 6178
Fax : (+968) 2452 6167

43. Silver Network
Kuwait
44. Sultan Furnishing Company
Kuwait
45. Sultan International Electronics Company
Kuwait
Telephone: (+965) 2475 9755
Fax : (+965) 2473 4320
46. Sultan International Group [SI]
Kuwait
47. Sultan International Printing Company
Kuwait
Telephone: (+965) 2475 9755
Fax : (+965) 2473 4320
48. Sultan Trevini
Kuwait
Telephone: (+965) 2475 9755
Fax : (+965) 2473 4320
E-Mail : info@sultan-triveni.com
49. Premix LLC
PO Box: 1939 Ruwi 112
Muscat
Oman
Telephone: (+968) 2459 0042
Fax : (+968) 2459 0042
50. Middle East Telecommunication Company - Oman
PO Box 25690
Safat 13117
Kuwait
Telephone: (+965) 2434 3300
Fax : (+965) 2434 6956

PAYMENT RECORDS

CREDIT OPINION

We consider it is acceptable to deal with subject.

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MIRA INFORM PRIVATE LIMITED
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Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

GENERAL ELECTRIC & TRADING CO. LLC - 519961

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SPECIAL REMARKS

INTERVIEWED

John A.K. (Deputy Accounts Manager).

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FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.30
UK Pound	1	INR 90.52
Euro	1	INR 80.10
OMR	1	INR 178.29

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

INFORMATION DETAILS

Analysis Done by :	PRI
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)