

MIRA INFORM REPORT

Report No. :	519818
Report Date :	21.07.2018

IDENTIFICATION DETAILS

Name :	ENCORE SENDIRIAN BERHAD
Registered Office :	Simpang 38, Unit 14-21, Block B Bangunan Hj Ibrahim Kg Sengkurong, Jalan Jerudong Bandar Seri Begawan BG1121
Country :	Brunei
Date of Incorporation :	25.06.1985
Com. Reg. No.:	RC00002250
Legal Form :	Private Limited Liability Company
Line of Business :	Wholesale of wood, construction materials and sanitary equipment
No. of Employees :	50+

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Unknown
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.

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ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
Brunei	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

BRUNEI - ECONOMIC OVERVIEW

Brunei is an energy-rich sultanate on the northern coast of Borneo in Southeast Asia. Brunei boasts a well-educated, largely English-speaking population; excellent infrastructure; and a stable government intent on attracting foreign investment. Crude oil and natural gas production account for approximately 65% of GDP and 95% of exports, with Japan as the primary export market.

Per capita GDP is among the highest in the world, and substantial income from overseas investment supplements income from domestic hydrocarbon production. Bruneian citizens pay no personal income taxes, and the government provides free medical services and free education through the university level.

The Bruneian Government wants to diversify its economy away from hydrocarbon exports to other industries such as information and communications technology and halal manufacturing, permissible under Islamic law. Brunei's trade increased in 2016 and 2017, following its regional economic integration in the ASEAN Economic Community, and the expected ratification of the Trans-Pacific Partnership trade agreement.

Source : CIA

COMPANY SUMMARY

Business Name	ENCORE SENDIRIAN BERHAD
Country	BRUNEI DARUSSALAM
Company Registration Number	RC00002250
Main Activity Code	4673
Main Activity Description	Wholesale of wood, construction materials and sanitary equipment
Company Status	Normal (Active)
Latest Turnover Figure	-
Latest Shareholder Equity Figure	-

BASIC INFORMATION

Business Name	ENCORE SENDIRIAN BERHAD
Registered Company Name	ENCORE SENDIRIAN BERHAD
Company Registration Number	RC00002250
Country	BRUNEI
VAT Registration Number	
VAT Registration Date	
Date of Company Registration	1985-06-25
Date of Starting Operations	1985-06-25
Commercial Court	
Legal Form	Private Limited Liability Company
Type of Ownership	
Company Status	Normal (Active)
Principal Activity Code	
Principal Activity Description	
Contact Telephone Number	+673 2672895 / 2672934 / 2672935 / 2672937

MAIN ADDRESS

Address	Country	Telephone
Simpang 38, Unit 14-21, Block B Bangunan Hj Ibrahim Kg Sengkurong, Jalan Jerudong Bandar Seri Begawan BG1121	BRUNEI	+673 2672895 / 2672934 / 2672935 / 2672937

OTHER ADDRESS

Address	Country	Telephone
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No other addresses for this company.		
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PREVIOUS ADDRESS

Address	Country
No previous addresses for this company.	

ACTIVITIES

Activity Code	Activity Description
4673	Wholesale of wood, construction materials and sanitary equipment

EMAIL ADDRESSES

encore@brunet.bn

WEB PAGES

No web pages for this company.

EMPLOYEE INFORMATION

Date Reported	Number of Employees
2018	50+

BANKER INFORMATION

Banker Name	Banker Address	Phone Number
No banker information for this company.		

ADVISORS INFORMATION

Auditor Name	Solicitor Name

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No advisor information for this company.	
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MISCELLANEOUS INFORMATION

Fax Number	+673 2672971
Export Countries	
Import Countries	
Additional Business Information	The Subject is engaged in distribution, sale of building materials and construction works.
Additional Payment Information	
Additional Financial Information	The Subject's financial statements were not available in the course of our investigation.
Number of Employees at Address	50+
Number of Employees at Group	
Number of Employees at Factory	

ADDITIONAL MISCELLANEOUS INFORMATION

Main Activities	Building materials trading company.
Issuing Authority	Registry of Companies & Business Names
Sales Turnover	N/A
Products/Services	Dribond Waterproofing, Custom-Made Mosaic Pattern, Marble Polishing, Schuco Aluminium, Bellinzoni, Reviglass, Duragres, HCG, ABM, Zucchetti, Hanex, Reolonda.
Premises	The Subject principally operates from premises located at the heading address, consisting of administrative offices.
Debt Collections / Judgements	No negative information was found.
Payment Behaviour	As trade references were not supplied, the Subject's payment track record history CANNOT BE ACCURATELY DETERMINED, but payments are believed to be PROMPT.
Investigative Notes	Interviews and material provided by the Subject Other official and local business sources.

FINANCIAL INFORMATION

No financial information for this company.

CURRENT DIRECTORS

Name	Gender	Address	Date of Birth	Position
Lee Kuan Leng	Unknown	No.20, Simpang 224-63, Jalan Dato Ratna Kg Kiarong, Brunei/Muara BE1318 Brunei Darussalam		Director
Lim Lee Shan	Unknown	No.1, Simpang 224-63, Jalan Dato Ratna Kg Kiarong, Brunei/Muara BE1318 Brunei Darussalam		Director
Lim Hon Kong	Unknown	No.6, Simpang 224-69, Jalan Dato Ratna Kg Kiarong, Brunei/Muara BE1318 Brunei Darussalam		Chief Executive Officer
Micielle Grace Concordia	Unknown			Quantity Surveyor

PREVIOUS DIRECTORS

Name	Gender	Address	Date of Birth	Position	Resignation Date
No previous directors for this company.					

SHARE CAPITAL STRUCTURE

Nominal Share Capital	7.000.000
Issued Share Capital	7.000.000

SHAREHOLDERS

Shareholder	Address	% Shares Held
Lim Hon Kong	No.6, Simpang 224-69, Jalan Dato Ratna Kg Kiarong, Brunei/Muara BE1318 Brunei Darussalam	
Chai Tze Khee	Lot No. 2, Jalan Putri Malau Labuan Malaysia	
Chai Tze Moh	Lot No. 2, Jalan Putri Malau Labuan Malaysia	
Chai Tze Ming	Lot No. 2, Jalan Putri Malau Labuan Malaysia	
Chong Ten Voon	No. 102, Taman Jindo Luyang Kota Kinabalu, Sabah Malaysia	
Lee Kuan Leng	No.20, Simpang 224-63, Jalan Dato Ratna Kg Kiarong, Brunei/Muara BE1318 Brunei Darussalam	

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GROUP STRUCTURE

No group structure information for this company

NEGATIVE INFORMATION

No negative information for this company

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.85
UK Pound	1	INR 89.67
Euro	1	INR 80.31
BND	1	INR 63.04

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

INFORMATION DETAILS

Analysis Done by :	VIV
Report Prepared by :	TRU

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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)