

SUBJECT SME

SME Profile	
Name	COMPANY SDN. BHD.
Registration No	123456P
New Registration No	198501000000
Registration Date	09/01/1985
Type Of Constitution	COMPANY
Country Of Registration	MALAYSIA

SUMMARY

Days Exceed Term (DET) For Last 12 Months (Non-Bank Credit)	
Lowest DET	60 days
Average Weighted DET	90 days
Highest DET	120 days

Loan Information Summary For The Last 12 Months	
No of Loan Application Approved	4
No of Loan Application Pending as of Today	1

LEGAL/WINDING UP SUMMARY

Legal/Winding up Litigation Information	
Total Number of Legal/Winding up Case Found	1

CREDIT DEFAULT SCORING ASSESSMENT

Credit Scoring	
Probability Of Default (%)	56.46
Percentile	3
Key Influencing Factors	<ul style="list-style-type: none"> - Evidence of default in the past 12 months suggests potential higher risk. - Number of existing facilities suggests potential higher risk of default. - Authorized Share Capital suggests potential higher risk.

CREDIT SCORE NOTES

Notes:

Credit Default Scoring Assessment does not draw conclusion or provide credit decisions for credit providers. The Credit Score is only one piece of information used by credit providers in their credit assessment process. Other than the credit score, credit providers will also consider their own risk acceptance level in lending, their own internal credit score and the applicant's demographic and financial information. A credit score is a fluid number and is calculated based upon the latest information contained in a credit file at the time the score is requested. Since the credit information of a company/business may change from time to time, a score generated previously may not be the same as the current one. Moreover, the same credit applicant with the same score may be accepted by one credit provider, but rejected by another. Such decisions depend on the credit policy of the credit providers and other available information. We are not involved in any way in their credit decision process.

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CORPORATION INFORMATION*

* DISCLAIMER: The SSM information herein is updated as to the last updated date displayed. The Subject's SSM information will be updated every time a Premium report is purchased on the said Subject. To obtain the latest SSM update and changes on the Subject, please purchase our Premium Report or contact our Client Servicing Department at 03-5639 8586.

Company Profile	
Previous Name Change (Date of Change)	OLD COMPANY SDN. BHD.
Registered Addresses	A1-2, TOWER A JALAN SS A/B, SUBANG JAYA SELANGOR MALAYSIA
Postcode	47500
Country Of Origin	MALAYSIA
Business Address	KAWASAN INDUSTRIAL, DESA AMAN SUNGAI BULOH SELANGOR MALAYSIA
Postcode	47000
Type	LIMITED BY SHARES PRIVATE LIMITED
Status	EXISTING
Business Sector	MAINTENANCE AND REPAIR OF MOTOR VEHICLES
Nature Of Business	SERVICING AND TRADING OF MOTOR VEHICLES, DEALING AND REPAIR AUTO TRANSMISSION
Last Updated	27/04/2023

Company Owner(s)/Partner(s)/Director(s)/Officer(s)				
Name	Residential Address	Passport No/IC	Designation	Date Of Appointment
DIRECTOR 1	JALAN KEPONG KUALA LUMPUR 52100 KUALA LUMPUR WP KUALA LUMPUR	751126100000	DIRECTOR	18/10/2004
SECRETARY 1	JALAN BUNGA CEMPAKA 123 TAMAN MUDA 56100 KUALA LUMPUR WP KUALA LUMPUR	880414050000	SECRETARY	18/01/2019
DIRECTOR 2	AMBANG BOTANIK 12 MALAYSIA 41200 KLANG SELANGOR	800209100000	DIRECTOR	22/12/2017
SECRETARY 2	BANDAR UTAMA DAMASARA PETALING JAYA. 47800 PETALING JAYA SELANGOR	840828140000	SECRETARY	28/08/2013

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Share Capital				
Authorized Capital	Type	Amount	Divided Into	Nominal Value (sen)
Total Authorized (RM)	400,000.00			
	Ordinary	400,000.00	400,000	100.00
	Preference	0.00	0	0.00
	Others	0.00	0	0.00
Issued Capital	Type	Cash	Otherwise Than Cash	Nominal Value (sen)
Total Issued (RM)	139,000.00			
	Ordinary	139,000.00	0	100.00
	Preference	0.00	0	0.00
	Others	0.00	0	0.00

Shareholder(s)		
IC/Passport No / Company No	Name/Company Name	Total No of Share
840324100000	SHAREHOLDER 1	300,000.00
800209100000	SHAREHOLDER 2	100,000.00

Charge Details				
Charge No	Total Charge (MYR)	Creation Date	Chargee ID	Status
001	250,000.00	29/01/1997	BANK 1	Unsatisfied
002	150,000.00	20/04/2000	BANK 2	Fully Satisfied

FINANCIAL STATEMENT*

Summary of Financial Information					
Auditor	T.H.YEW & CO	Y W SOO & CO	KP	KP	-
Auditor Address	NO. 1/2 JALAN CHEW BOONJUAN 30250 IPOH	NO 123 JALAN LEONG SIN NAM 30300 IPOH	123A JALAN SS A/B 47300 PETALING JAYA	123A JALAN SS A/B 47300 PETALING JAYA	-
Exempt Private Company	-	-	-	-	-
Financial year end	31/05/2021	31/05/2020	31/05/2019	31/05/2018	-
Unqualified reports (Y/N)	Y	Y	Y	Y	-
Consolidated accounts (Y/N)	N	N	N	N	-
Date of tabling	30/11/2021	30/11/2020	30/11/2019	30/11/2018	-

Balance Sheet Items					
Financial year end	31/05/2021	31/05/2020	31/05/2019	31/05/2018	-
Non-current assets	2,780,528.00	2,873,948.00	2,869,109.00	1,408,482.00	-
Current assets	5,379,602.00	4,317,295.00	4,993,508.00	5,151,592.00	-
Non-current liabilities	2,319,009.00	2,182,047.00	754,430.00	655,275.00	-
Current liabilities	4,362,254.00	3,556,732.00	5,553,909.00	4,416,194.00	-
Share capital	750,000.00	750,000.00	750,000.00	750,000.00	-
Reserves	0.00	0.00	0.00	0.00	-
Retained earning	728,867.00	702,464.00	804,278.00	738,605.00	-
Minority interests	0.00	0.00	0.00	0.00	-

Income Statement Items					
Financial year end	31/05/2021	31/05/2020	31/05/2019	31/05/2018	-
Revenue	16,750,468.00	13,444,606.00	16,322,540.00	16,280,553.00	-
Profit / (loss) before tax	115,556.00	-101,669.00	115,071.00	63,483.00	-
Profit / (loss) after tax	91,859.00	-101,814.00	65,673.00	33,691.00	-
Net dividend	0.00	0.00	0.00	0.00	-
Minority Interests	0.00	0.00	0.00	0.00	-

Financial Ratios					
Financial year end	31/05/2021	31/05/2020	31/05/2019	31/05/2018	-
Current Ratio (Times)	0.8	0.5	0.4	1.1	-
Gearing Ratio (Times)	0.8	2.5	1.9	0.6	-
ROCE (Return on Capital Employed)%	2.0	-2.7	-36.7	-2.3	-
Assets Turnover Ratio (Times)	0.5	0.4	0.3	0.3	-
Earnings Per Share (RM p/share)	0.0	-0.1	-0.7	-0.1	-

BANKING INFORMATION

Subject Status	
Warning	Pending

Summary Credit Report			
Total No. of Credit Applications			
	No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months	4	1,250,000.00	
B. Pending	1	500,000.00	
Summary of Potential & Current Liabilities			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower	696,587.00	650,000.00	0.00
B. As Guarantor		0.00	0.00
C. Total		650,000.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

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Loan Information																																							
No	Date/ R&R Date	ST	Capacity	Lender Type	Facility/ App Type	Total Outstanding Balance (RM)	Date Balance Updated	Limit / Instl Amt (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated															
											2023						2022																						
Outstanding Credit											M	A	M	F	J	D	N	O	S	A	J	J																	
1	11/01/2021		Own	Bank A				50,000.00																															
		O			Other term loan/Finance (include personal loan/finance)	51,267.00	30/04/2023	910.00	MTH	CLEAN		11	9	8	7	6	5	4	3	2	1	2																	
2	10/09/2021		Own	Bank B				100,000.00		FIN GUARANTEE																													
		O			Other term loan/Finance (include personal loan/finance)	103,860.00	30/04/2023	1,595.00	MTH			5	4	3	2	1	0	0	0	0	0	0																	
3	31/12/2021		Own	Bank C				500,000.00																		Jdgmtdord/ ordsal	17/03/2023												
		O			Other term loan/Finance (include personal loan/finance)	541,460.00	30/04/2023	8,483.00	MTH	FIN GUARANTEE		11	10	9	8	7	6	0	0	0	0	0																	
					Total Outstanding Balance:	696,587.00		Total Limit:	650,000.00																														
Special Attention Account																																							
1	22/01/2020		Own	Bank D	Purchase of passenger cars		30/04/2023																			Jdgmtdord/ ordsal	01/02/2023												
2	15/01/2021		Own	Bank E	Other term loan/Finance (include personal loan/finance)		30/04/2023																			Jdgmtdord/ ordsal	02/12/2022												
Credit Application																																							
1	25/07/2022	A	Joint	Bank F	N			50,000.00																															
					FNINSOFN																																		
2	11/01/2023	P	Own	Bank G	N			500,000.00																															
					OTLNFNCE																																		

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TRADE CREDIT REFERENCE INFORMATION

Summary			
No	Creditor Name	Outstanding Amount (RM)	Default Amount (RM)
1	COMPANY B SDN BHD	Not Applicable	3,000.00
Total		Not Applicable	3,000.00

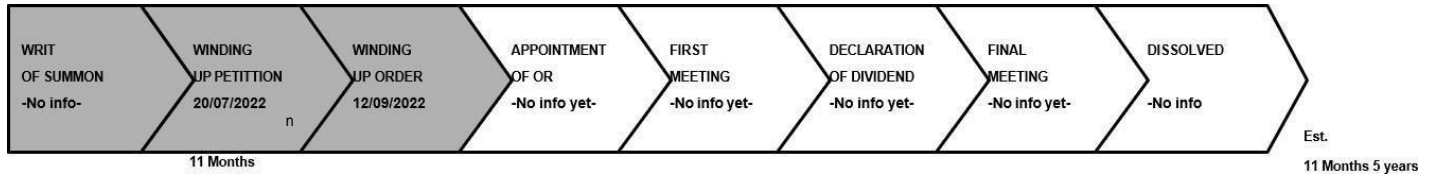
Record 1					
Creditor Details			Statement Date		01/02/2023
Name	COMPANY B SDN BHD		Aging Days (accurate as at the statement date indicated above)		Amount (RM)
Reg No/New Reg No	123456-P				
Contact Number	012-3456789		Outstanding	0-30 Days	Not Applicable
Particulars				31-60 Days	Not Applicable
Contract Start Date	12/03/2021		Default	61-90 Days	0.00
Account Status	Default			91-120 Days	0.00
Account Number	26301587			121-150 Days	0.00
Nature of Debt	Goods Sold and Delivered			151-180 Days	0.00
Credit Term	0	Credit Limit (RM)		3000	> 180 Days
Submission Date	01/01/2023		LOD/Notification Date	26/05/2022	
Guarantor Details					
Name	GUARANTOR 1				
ID Number/Reg No	12345679876				

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LEGAL/WINDING-UP LITIGATION INFORMATION

Total Number of Case(s) Found: 1

1. Case No: BKI-28NCC-39/7-2022



Court Details		Judgement Creditor/Plaintiff	
Court	HIGH COURT	Name	COMPANY ABC LTD.
City	KOTA KINABALU	ID	199202000004
State	SABAH	Address	Ground Floor, Axis Business Park, Block C, No. 10, Jalan Bersatu 13/4, 46200 Petaling Jaya, Selangor
Amount	RM43,000		
Solicitor		Liquidator	
Name	Chin Lau Wong & Foo	Name	Official Receiver
Address	A123, Wisma Merdeka, Phase A, Jalan Tun Razak, 88000 Kota Kinabalu, Sabah	Address	Jabatan Insolvency Malaysia Cawangan Kota Kinabalu Aras A, Blok A, Peti Surat 12345, Jalan UMS Kompleks Pentadbiran Kerajaan Persekutuan Sabah 88450 Kota Kinabalu, Sabah
Tel	-	Tel	-
Ref no.	CLWF/AAAA/123/CKC/bb	Ref no.	-
Source of Information			
WINDING UP PETITION		NEW STRAITS TIME / 15 August 2022	
WINDING UP PETITION		FEDERAL GAZETTE / 15 August 2022	
WINDING UP PETITION		NEW STRAITS TIME / 16 August 2022	
WINDING UP ORDER		NEW STRAITS TIME / 20 October 2022	
WINDING UP ORDER		FEDERAL GAZETTE / 20 October 2022	
Status	-		
Remarks	-		

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GLOSSARY

Days Exceed Term (DET)

The number of days that payment was due beyond the invoice due date based on Non-Bank Credit that have been updated as at reporting date.

Percentile

The Percentile value indicates where the Subject SME ranks in terms of its risk of defaulting. It indicates the percentage of the SME population that is equal to or riskier than the SME being assessed. Values range from 1 to 100, where 1 represents highest risk and 100 represents lowest risk. As the PD may fluctuate according to available information on the Subject, its percentile provides a more relative measure on the SME's risk of default.

Key Influencing Factors

This segment provides a component of the considered factors that has influenced the derived Probability of Default (PD). The KIF may consist of positive or negative suggestions that have affected the calculation of the Probability of Default (PD).

Financial Ratio

The financial ratio analysis represents a tool for insight into the performance, efficiency, and profitability of a company.

Current Ratio

Part of the Liquidity Ratio, it is to measure whether a business can pay its debt within 1 year.
 = CA/CL

Gearing Ratio

Part of the Stability Ratio, to measure proportion of asset, financed by borrowings.
 = TL/Shareholders Fund

ROCE (Return on Capital Employed)

Part of the Profitability Ratio, to measure the return made on resource available.
 = PBT/TA

Assets Turnover Ratio

Part of the Efficiency Ratio, a measure of Total Asset utilization. Sales generated from cash (RM) invested in the business.
 = Turnover/TA

Earnings Per Share

Part of the Investor Ratio, EPS measures the overall profit generated for each share in existence over a particular period.
 = PBT/Share Capital

TA	Total Asset	Current Asset + Non-Current Asset
FA	Fixed Assets	Non-Current Asset
TL	Total Liabilities	Current Liability + Non-Current Liability
CA	Current Assets	
CL	Current Liabilities	
Turnover	Revenue	
PBT	Profit Before Tax	
Share Capital	Share Capital	
Shareholders Fund	Share Capital + Reserves + Retained Earning	

END OF REPORT

Notice from Credit Bureau Malaysia Sdn. Bhd. (CBM)

CBM helps Malaysians be credit positive by helping them build and improve their Credit Report (as defined under the Credit Reporting Agencies Act 2010 (CRA)) so that they can have better access to financial services and at more competitive rates. By providing a centralized platform to aggregate Credit Information (as defined under the CRA) and to enable swift digital distribution, CBM enables banks, financial institutions, companies and businesses with legitimate purpose to conduct credit checks and verifications to procure and process Credit Information quickly and efficiently. CBM also supplies a credit score to help financial institutions assess and review credit quality across portfolio and across the population.

Whenever you apply for any Credit (as defined under the CRA) from any Credit Provider (as defined under the CRA), Credit Information are needed to help assess your eligibility to be provided with credit, your history in relation to credit or your capacity to repay credit and is or has been used or is capable of being used as one of the factors in establishing your eligibility for credit .

CBM is licensed by the Registrar of Credit Reporting Agencies of Malaysia to carry out Credit Reporting Business (as defined in the CRA). We source data from various databases legally. The security and integrity of your Credit Information is very important to us. When we process any Credit Information, we take practical steps to protect the same from any loss, misuse, modification, unauthorized or accidental access or disclosure, alteration or destruction in accordance with the provisions of the CRA. We may disclose your Credit Information to our subscribers, members and/or any other persons/parties for the purposes above and for other purposes to the extent permitted by applicable laws, regulations and/or regulatory requirements.

You can refer to your Summary of Rights on www.creditbureau.com.my. You may access your Credit Information by purchasing a MySCoRE Report for individuals and MyBizScORE for SMEs (as the case may be) from CBM. If your Credit Information is not updated or contains any errors or inaccuracies, you must notify the source of the data and/or CBM immediately via email: helpdesk@creditbureau.com.my to request for such correction. Access to your Credit Information can be restricted by purchasing CBM's Credit Lock but this may affect your Credit application. You may write in to us via email: helpdesk@creditbureau.com.my if you have any inquiries or complaints in respect of the Credit Information. If you do not provide your Credit Information, your Credit application may be affected.

Pemberitahuan daripada Credit Bureau Malaysia Sdn. Bhd. (CBM)

CBM membantu rakyat Malaysia untuk mempunyai kedudukan kredit yang baik dengan cara memperbaiki dan membina Laporan Kredit (seperti yang ditafsirkan di bawah Akta Agensi Pelaporan Kredit 2010 (APK)) supaya rakyat dapat menikmati kemudahan kewangan pada kadar yang lebih kompetitif. Dengan menyediakan platform berpusat untuk penilaian Maklumat Kredit (seperti ditafsirkan di bawah APK) dan penyaluran maklumat yang lebih pantas secara digital, CBM membolehkan institusi kewangan, syarikat dan perniagaan yang mempunyai tujuan sah untuk menjalankan pemeriksaan kredit dan pengesahan kepada untuk memperoleh dan memproses Maklumat Kredit dengan pantas dan cekap. CBM juga menyediakan skor kredit yang bertujuan membantu institusi kewangan, mengakses dan menilai kualiti kredit secara menyeluruh, merentasi jaringan portfolio dan populasi.

Setiap kali anda memohon apa sahaja Kredit (seperti ditafsirkan di bawah APK) dari apa sahaja Pemberi Kredit (seperti yang ditafsirkan di bawah APK), Maklumat Kredit adalah diperlukan untuk menilai kelayakan anda untuk diberikan kredit, sejarah anda berhubung dengan kredit atau keupayaan anda untuk membayar balik kredit dan digunakan, telah digunakan atau berupaya untuk digunakan sebagai salah satu factor dalam menentukan kelayakan anda untuk mendapatkan kredit. Apabila kami memproses apa sahaja Maklumat Kredit, kami mengambil langkah praktik untuk melindungi yang sama daripada apa-apa kehilangan, salah guna, ubah suai, akses atau penzahiran tanpa kebenaran atau tidak sengaja, pengubahan atau pemusnahan selaras dengan peruntukan APK.

CBM adalah dilesenkan oleh Pendaftar Agensi Pelaporan Kredit Malaysia untuk menjalankan Perniagaan Pelaporan Kredit (seperti yang ditafsirkan di bawah APK). Kami memperoleh dan mengumpul data daripada pelbagai pangkalan data secara sah. Kami mungkin menzahirkan Maklumat Kredit anda kepada orang yang melanggan, ahli dan/atau mana-mana orang/pihak untuk tujuan-tujuan yang dinyatakan di atas dan untuk tujuan-tujuan lain setakat yang dibenarkan oleh undang-undang, peraturan dan/atau keperluan kawal selia yang berkenaan .

Anda boleh merujuk kepada Ringkasan Hak anda di www.creditbureau.com.my. Anda juga boleh mengakses Maklumat Kredit anda dengan membeli MySCoRE Report untuk individual and MyBizScORE untuk perusahaan kecil sederhana (mengikut mana berkenaan) daripada CBM. Jika anda mendapati bahawa terdapat kesilapan atau ketidaktepatan pada Maklumat Kredit anda atau Maklumat Kredit anda masih tidak dikemaskini, sila maklumkan secara serta merta kepada sumber maklumat tersebut atau CBM melalui emel: www.creditbureau.com.my untuk meminta pembetulan sedemikian. Anda juga boleh mengehadkan akses kepada Maklumat Kredit anda dengan mendapatkan perkhidmatan 'Credit Lock' CBM. Walau bagaimanapun, ini mungkin akan memberi kesan kepada permohonan Kredit anda. Anda boleh menulis kepada kami melalui emel: www.creditbureau.com.my sekiranya anda mempunyai sebarang pertanyaan atau aduan berkenaan Maklumat Kredit. Sekiranya anda tidak menyediakan Maklumat Kredit anda, permohonan Kredit anda mungkin akan terjejas.

Sebarang maklumat lanjut, sila hubungi:-
Please contact us for further details at:-

CREDIT BUREAU MALAYSIA SDN BHD (Company Registration No:
200801018741 (820050-T))
Level 10, Menara Sunway,
Jalan Lagoon Timur (9/1),
Bandar Sunway, 47500
Subang Jaya, Selangor

General Line: 03-5639 8586
Email address: helpdesk@creditbureau.com.my
Web address: <https://www.creditbureau.com.my/>