

SUBJECT SME

SME Profile	
Name	MODERN ENGINEERING SOLUTIONS SDN. BHD.
Registration No	1074728W
Registration Date	19/12/2013
Type Of Constitution	Company
Country Of Registration	MALAYSIA
Corporate of Registration	
Residency Status	
Industry Sector	

SUMMARY

Days Exceed Term (DET) For Last 12 Months (Non-Bank Credit)		Loan Information Summary For The Last 12 Months	
Lowest DET	-	No of Loan Application Approved	0
Average Weighted DET	-	No of Loan Application Pending as of Today	0
Highest DET	-		

CREDIT DEFAULT SCORING ASSESSMENT

Credit Scoring	
Probability Of Default (%)	1.32
Percentile	100
Key Influencing Factors	<ul style="list-style-type: none"> - No evidence of company facilities in the past 9 months reported in CCRIS. - No evidence of default in the past 12 months suggests potential lower risk. - Authorized Share Capital suggests potential lower risk. - Age of business 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.

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 03-7806 8080.

Company Profile	
	MODERN ES SDN. BHD.(04/07/2018)

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Previous Name Change (Date of Change)	
Registered Addresses	B-10-8, LEVEL 10, BLOCK B, MENARA PRIMA JALAN PJU 1/39, DATARAN PRIMA - PETALING JAYA Selangor MALAYSIA
Postcode	47301
Country Of Origin	MALAYSIA
Business Address	NO.7, JALAN TABOH 33/22, SEKSYEN 33 SHAH ALAM TECHNOLOGY PARK - SHAH ALAM Selangor MALAYSIA
Postcode	40400
Type	Limited By Shares PRIVATE LIMITED
Status	Existing
Business Sector	Activities of consultants other than architecture, engineering and management consultants
Nature Of Business	BUSINESS OF SUPPLY OF HEAT TECHNOLOGY, THERMAL INSULATION AND ELECTRICAL AND MECHANICAL WORKS
Last Updated	06/09/2019

Company Owner(s)/Partner(s)/Director(s)/Officer(s)				
Name	Residential Address	Passport No/IC	Designation	Date Of Appointment
AHMAD BUKHARI IYLIA' BIN MOHAMAD	LOT 844-C JALAN TAMAN DESA, KUALA IBAI - 20400 KUALA TERENGGANU Terengganu	910801115581	Director	04/12/2017
NG WAI YU @ NANCY	5, JALAN BU 2/6 TAMAN BUKIT UTAMA BUKIT ANTARABANGSA MALAYSIA 68000 AMPANG Selangor	590310125240	Director	30/04/2019
KONG AI YIAN	NO 3, JALAN PUTRI JAYA 5 TAMAN PUTRI JAYA BATU 9 43200 CHERAS Selangor	710420045296	Secretary	19/12/2013
BRUCE LIM WEE DIONG	15, JALAN KEMUNING INDAH 32/143H KEMUNING UTAMA - 40460 SHAH ALAM Selangor	731031145245	Director	16/01/2017

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

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	Others	0.00	0	0.00
Issued Capital	Type	Cash	Otherwise Than Cash	Nominal Value (sen)
Total Issued (RM)	100,000.00			
	Ordinary	100,000.00	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	
731031145245	BRUCE LIM WEE DIONG	30,000.00	
590310125240	NG WAI YU @ NANCY	70,000.00	

Charge Details				
Charge No	Total Charge (MYR)	Creation Date	Chargee ID	Status
-	-	-	-	-

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FINANCIAL STATEMENT*

Summary of Financial Information					
Auditor	WONG CHAU HWA & CO.	-	-	-	WONG CHAU HWA & CO.
Auditor Address	NO. 49A JALAN SS 15/4E - 47500 SUBANG JAYA	- - - --	- - - --	- - - --	NO 33A JLN SS 15/4E 47500, SUBANG JAYA, SELANGOR --
Exempt Private Company	-	-	-	-	-
Financial year end	31/12/2018	-	-	-	31/12/2014
Unqualified reports (Y/N)	Y	-	-	-	Y
Consolidated accounts (Y/N)	N	-	-	-	N
Date of tabling	30/06/2019	-	-	-	18/06/2015

Balance Sheet Items					
Financial year end	31/12/2018	-	-	-	31/12/2014
Non-current assets	7,708.00	-	-	-	0.00
Current assets	1,863,082.00	-	-	-	130,882.00
Non-current liabilities	634.00	-	-	-	0.00
Current liabilities	1,606,345.00	-	-	-	18,050.00
Share capital	100,000.00	-	-	-	100,000.00
Reserves	0.00	-	-	-	12,832.00
Retained earning	163,811.00	-	-	-	0.00
Minority interests	0.00	-	-	-	0.00

Income Statement Items					
Financial year end	31/12/2018	-	-	-	31/12/2014
Revenue	5,342,894.00	-	-	-	404,927.00
Profit / (loss) before tax	200,123.00	-	-	-	16,632.00
Profit / (loss) after tax	162,004.00	-	-	-	12,832.00
Net dividend	0.00	-	-	-	0.00
Minority Interests	0.00	-	-	-	0.00

Financial Ratios					
Financial year end	31/12/2018	-	-	-	31/12/2014
Current Ratio (Times)	1.2	-	-	-	7.3
Gearing Ratio (Times)	6.1	-	-	-	0.2
ROCE (Return on Capital Employed)%	10.7	-	-	-	12.7
Assets Turnover Ratio (Times)	2.9	-	-	-	3.1
Earnings Per Share (RM p/share)	2.0	-	-	-	0.2

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BANKING INFORMATION

Subject Status	
Warning	Pending Verification

Summary Credit Report

Total No. of Credit Applications

	No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months	0	0.00	
B. Pending	0	0.00	

Summary of Potential & Current Liabilities

	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower	0.00	0.00	0.00
B. As Guarantor		0.00	0.00
C. Total		0.00	0.00
Legal Action Taken	N		
Special Attention Account	N		

Loan Information

DCHEQS (dishonoured cheques) information is only available on Monday to Friday from 9am till 10pm.

Dishonoured Cheque Information (Own Bank)

Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

Dishonoured Cheque Information (Commercial Bank)

Bank	Account No	Issuance Date	Remark
-	-	-	-

NON-BANKING INFORMATION

Non-Bank Credit Information

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BANKING INFORMATION OF BUSINESS INTEREST PARTY(IES)

RELATED PARTY 1

Name	Passport/IC No	Old IC No/Other ID No	Date of Birth	Nationality	Residency Status	Relationship
AHMAD BUKHARI IYLIA' BIN MOHAMAD	910801115581		01/08/1991	MALAYSIAN		Director/Officer/Owner/Partner

Address Info	
Address	Date Created
C-7-4 BLOCK C, PPURI DAMAI JLN TOKOH 25/28, TAMAN SRI MUDA, SELANGOR	11/08/2019
SELANGOR	01/07/2019
TERENGGANU	10/10/2018

Subject Status	
Warning	-

Summary Credit Report				
Total No. of Credit Applications				
		No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months		3	9,473.00	
B. Pending		0	0.00	
Summary of Potential & Current Liabilities				
		Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower		18,051.00	29,473.00	0.00
B. As Guarantor			0.00	0.00
C. Total			29,473.00	0.00
Legal Action Taken		N		
Special Attention Account		N		

Loan Information																								
No	Date / R&R Date	STS	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								
											2019													
Outstanding Credit													D	N	O	S	A	J	J	M	A	M	F	J
1	04/05/2011		Own	OTH				4,000.00																
		O			OTLNFNCE	4,200.00	30/11/2019	70.00	MTH	CLEAN		60	60	60	60	60	60	60	60	60	60	60		
2	16/09/2011		Own	OTH				16,000.00																
		O			OTLNFNCE	8,160.00	30/11/2019	147.00	MTH	CLEAN		2	1	59	58	57	56	55	54	53	52	51		
3	01/07/2019		Own	OTH				5,473.00																
		O			OTLNFNCE	5,050.00	30/11/2019	207.00	MTH	CLEAN		0	0	0	0	0								

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4	10/07/2019	Own	OTH				2,000.00																		
	O		CRDTCARD	641.00	30/11/2019	0.00		MTH	CLEAN	0	0	0	0	0											
5	15/08/2019	Own	OTH				2,000.00																		
	O		CRDTCARD	0.00	30/11/2019	0.00		MTH	CLEAN	0	0	0	0	0											
			Total Outstanding Balance:	18,051.00	Total Limit:	29,473.00																			
Special Attention Account																									
Credit Application																									
1	02/07/2019	T	Own	OTH	N		5,473.00																		
2	10/07/2019	T	Own	OTH	N		2,000.00																		
3	15/08/2019	T	Own	OTH	N		2,000.00																		

DCHEQS (dishonoured cheques) information is only available on Monday to Friday from 9am till 10pm.

Dishonoured Cheque Information (Own Bank)							
Account No		Issuance Date		Cheque No		Amount	Remark
-		-		-		-	-

Dishonoured Cheque Information (Commercial Bank)			
Bank	Account No	Issuance Date	Remark
-	-	-	-

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RELATED PARTY 2

Name	Passport/IC No	Old IC No/Other ID No	Date of Birth	Nationality	Residency Status	Relationship
BRUCE LIM WEE DIONG	731031145245	A2613873	31/10/1973	MALAYSIAN		Director/Officer/Owner/Partner

Address Info	
Address	Date Created
72A JALAN PJU 1A/1F, ARA DAMANSARA, PETALING JAYA, 47301 SELANGOR, SELANGOR	28/11/2019
SELANGOR	21/11/2019
SELANGOR	19/11/2019
6-6-2, PUNCAK NUSA KELANA CONDOMINIUM, JALAN PJU 1A/48, 1024	30/09/2019
MODERN ENGINEERING SOLUTIONS S, 7 JALAN TABOH 33/22 SEKSYEN 33, SHAH ALAM TECHNOLOGY PARK, SHAH ALAM SELANGOR, SELANGOR	07/07/2019
SELANGOR	23/05/2019
23 JALAN SG 6/8, TAMAN SRI GOMBAK, 68100 BATU CAVES, BATU CAVES, SELANGOR	08/12/2017

Subject Status	
Warning	-

Summary Credit Report				
Total No. of Credit Applications				
		No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months		1	50,000.00	
B. Pending		0	0.00	
Summary of Potential & Current Liabilities				
		Outstanding (RM) (Exclude FEC)	Total Limt (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower		964,303.00	1,653,400.00	0.00
B. As Guarantor			673,498.00	0.00
C. Total			2,326,898.00	0.00
Legal Action Taken		N		
Special Attention Account		N		

Loan Information													Conduct Of Account For Last 12 Months											
No	Date / R&R Date	STS	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								
											2019	D	N	O	S	A	J	J	M	A	M	F	J	
Outstanding Credit																								
1	04/10/2006		Own	CB					48,000.00															
																	1	0	0	0	0	0	0	

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Dishonoured Cheque Information (Own Bank)

Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

Dishonoured Cheque Information (Commercial Bank)

Bank	Account No	Issuance Date	Remark
-	-	-	-

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RELATED PARTY 3

Name	Passport/IC No	Old IC No/Other ID No	Date of Birth	Nationality	Residency Status	Relationship
NG WAI YU @ NANCY	590310125240	H0068592	10/03/1959	MALAYSIAN		Director/Officer/Owner/Partner

Address Info	
Address	Date Created
A-13-01 COVA SUITES, JALAN TEKNOLOGI, KOTA DAMANSARA (PJU 5), 1024	30/09/2019

Subject Status	
Warning	-

Summary Credit Report			
Total No. of Credit Applications			
	No. of Applications	Total Amount (RM)	
A. Approved for past 12 Months	0	0.00	
B. Pending	0	0.00	

Summary of Potential & Current Liabilities			
	Outstanding (RM) (Exclude FEC)	Total Limit (RM) (Exclude FEC)	FEC Limit (RM)
A. As Borrower	0.00	0.00	0.00
B. As Guarantor		0.00	0.00
C. Total		0.00	0.00

Legal Action Taken	N	
Special Attention Account	N	

DCHEQS (dishonoured cheques) information is only available on Monday to Friday from 9am till 10pm.

Dishonoured Cheque Information (Own Bank)				
Account No	Issuance Date	Cheque No	Amount	Remark
-	-	-	-	-

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Dishonoured Cheque Information (Commercial Bank)

Bank	Account No	Issuance Date	Remark
-	-	-	-

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ENQUIRY DETAILS

Current enquiry				
Enquiry Number	Report Enquiry Type	Credit Type	Credit Amount	Client's Trade Account Ref No
201912179882622	NEW APPLICATION			

Previous enquiry(ies) for past 12 months			
Enquiry Date/Time	Enquiry Number	Enquiry Type	Enquirer ID
06/09/2019	201909068334875	CREDIT REVIEW	PF02330003
05/07/2019	201907057572078	NEW APPLICATION	PF02350212

Narratives			
Creation Date	Nature of Dispute	Status	Status Date
-	-	-	-

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.

Probability Of Default

The PD is represented as a percentage to two decimal places.

Each PD value indicates the calculated probability that a SME may default sometime in the next 12 months period.

If the available information of the Subject change, the PD may be affected.

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

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

Earnings Per Share

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

TA	Total Asset	Current Asset + Non-Current Asset
FA	Fixed Assets	Non-Current Asset
TL	Total Liabilities	Current Liabilities + 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 Earnings

END OF REPORT