

14. FINANCIAL INFORMATION

14.1 Historical Financial Information

(a) Profit and Dividend Records

The following is a summary of the proforma audited results of the Group for the past four (4) financial years ended 30 June 2002 and audited consolidated financial statements of the Group for the financial year ended 30 June 2003 prepared for illustrative purpose only and on the assumption that the structure of the Group has been in existence throughout the years under review:

	←-----Year ended 30 June----->				Audited 2003
	←-----Proforma----->				
	1999	2000	2001	2002	2003
	RM'000	RM'000	RM'000	RM'000	RM'000
Revenue	75,593	74,290	153,097	153,441	146,108
EBIDTA	16,357	18,052	36,761	34,655	41,310
Interest	(1,321)	(1,034)	(1,730)	(1,892)	(890)
Depreciation	(260)	(330)	(433)	(358)	(393)
Amortisation	(1)	(5)	-	-	-
Exceptional items	-	-	-	-	-
Profit before taxation and minority interest	14,775	16,683	34,598	32,405	40,027
Taxation	-	(4,625)	(10,279)	(9,841)	(12,153)
Profit after taxation but before minority interest	14,775	12,058	24,319	22,564	27,874
Minority interest	-	-	-	-	-
Profit after taxation and minority interest	14,775	12,058	24,319	22,564	27,874
No. of Shares in issue ('000)	135,000	135,000	135,000	135,000	135,000
Gross EPS (sen)	10.94	12.36	25.63	24.00	29.65
Net EPS (sen)	10.94	8.93	18.01	16.71	20.65

Notes:

- ⁱ The Acquisitions was completed in August 2002. Accordingly, the audited financial statements includes the post acquisition results of the subsidiaries acquired from August 2002 to June 2003 or a period of eleven (11) months.
- (i) As the financial year end of the companies in the Plenitude Group were different, the proforma consolidated income statements for the four (4) financial years ended 30 June 1999 to 2002 were arrived at based on time apportionment of the results as shown in the respective companies audited financial statements.
- (ii) In accordance with the Income Tax (Amendment) Act, 1999, tax on income earned in the year of assessment 2000 (preceding year basis) will be waived. Consequently, no provision for taxation has been made in the financial statements for 1999. The tax expense of RM634,000 made in the audited financial statements of a subsidiary in 1999 was due mainly to underprovision of taxation in the financial years 1997 and 1998 and this has been adjusted for in the proforma consolidated income statement for 1999.
- (iii) The decrease in turnover in 2000 was mainly due to the decreased in turnover of PHSB as a result of the decrease in turnover recognised for Phase I of Taman Desa Tebrau.
- (iv) Turnover was significantly higher in 2001 and this was mainly attributed to the commencement/full year contribution of development project in Taman Putra Prima, Sepang.
- (v) The decrease in the EBIDTA for the financial year ended 30 June 2002 as compared to the financial year ended 30 June 2001 was due to the sale of land by PHSB for RM5.4 million in the financial year ended 30 June 2001 which has contributed to the higher EBIDTA in that financial year.

14. FINANCIAL INFORMATION (CONT'D)

- (vi) The decrease in turnover in 2003 of RM7.3 million is mainly due to inclusion of only eleven (11) months post-acquisition results of subsidiaries acquired (as detailed in Note (i) herein).
Profit before tax for 2003 had increased mainly due to cost savings on development costs of SPSB and PHSB. As such the Group had achieved a higher profit margin for 2003.
- (vii) The gross EPS has been calculated based on the profit before taxation and on the assumption that the issued and paid-up share capital of Plenitude of 135,000,000 Shares (after the Public Issue) has been issued throughout the years under review.
The net EPS has been calculated based on the profit after taxation and on the assumption that the issued and paid-up share capital of Plenitude of 135,000,000 Shares (after the Public Issue) has been issued throughout the years under review.
- (viii) There were no extraordinary/exceptional items during the years/periods under review.

(b) **Segmental Analysis of Proforma Group Turnover and Profit Before Taxation by Geographical Location**

(i) Analysis of Turnover

	<-----Financial years ended 30 June----->				
	1999	2000	2001	2002	2003
	RM'000	RM'000	RM'000	RM'000	RM'000
Turnover					
Southern Peninsular Malaysia	60,268	45,080	58,368	74,304	60,585
Central Peninsular Malaysia	1,437	10,370	55,321	51,338	56,816
Northern Peninsular Malaysia	13,888	18,840	39,408	27,799	28,707
	75,593	74,290	153,097	153,441	146,108

(ii) Analysis of Consolidated Profit Before Taxation

	<-----Financial years ended 30 June----->				
	1999	2000	2001	2002	2003
	RM'000	RM'000	RM'000	RM'000	RM'000
Profit before taxation					
Southern Peninsular Malaysia	12,518	14,348	20,197	17,033	19,892
Central Peninsular Malaysia	(130)	1,030	11,282	12,729	16,279
Northern Peninsular Malaysia	2,387	1,305	3,119	2,643	3,856
	14,775	16,683	34,598	32,405	40,027

The profit before taxation for the financial year ended 30 June 2002 was lower than for the financial year ended 30 June 2001 mainly due to the sale of land by PHSB during the financial year ended 30 June 2001 which recorded a gain of approximately RM4.8 million.

The increase in revenue in financial year ended 30 June 2001 was mainly due to the commencement/full year contribution of development project in Taman Putra Prima, Sepang. The launch of Phases 2A and 2E-1 of Taman Putra Prima have contributed an aggregate of approximately RM41.909 million and RM10.674 million to the Group's turnover and profit before taxation respectively.

14. FINANCIAL INFORMATION (CONT'D)

(c) **Directors' Declaration of Financial Performance**

Save as disclosed in this Prospectus, the financial conditions and operations of the Company and its subsidiaries were not affected by any of the following:

- (i) known trends, demands, commitments, events or uncertainties that have had or that the Group reasonably expects to have a material favourable or unfavourable impact on the financial performance, position and operations of the Group;
- (ii) material capital expenditure commitments;
- (iii) unusual, infrequent events or transactions or any significant economic changes that have materially affected the financial performance, position and operations of the Group; and
- (iv) known events, circumstances, trends, uncertainties and commitments that are reasonably likely to make the historical financial statements not indicative of future financial performance and position.

(d) **Working Capital, Borrowings, Litigation, Capital Commitments and Contingent Liabilities**

The Directors of Plenitude are of the opinion that, after taking into account the cashflow forecast of the Group and banking facilities available, the Group will have adequate working capital for its present and foreseeable requirements.

As at 30 June 2003, (being the last practical date at which such amounts could be calculated prior to the printing of this Prospectus):

- (i) total outstanding bank borrowings, overdrafts and banking facilities of the Group amounted to RM31.980 million. Details of the Group's outstanding bank borrowings, overdrafts and banking facilities are as follows:

	RM'000
Long-term borrowings	16,000
Short-term borrowings	15,980
Total borrowings	31,980

Represented by:	RM'000
Interest-bearing	31,980
Non interest-bearing	-

- (ii) Litigation

Neither Plenitude nor its subsidiaries are engaged in any litigation, either as plaintiff or defendant, which has a material effect on the financial position of Plenitude or its subsidiaries and the Directors of Plenitude are not aware of any proceedings pending or threatened or of any fact likely to give rise to any proceedings which might materially and adversely affect the position or business of Plenitude or its subsidiaries.

14. FINANCIAL INFORMATION (CONT'D)**(iii) Capital Commitments**

As at 31 August 2003, being the last practicable date at which such amount can be calculated prior to the printing of this Prospectus, there are no material commitments for the capital expenditure incurred or known to be incurred by Plenitude or its subsidiaries, which may have a material effect on the results or the financial position of the Plenitude Group.

(iv) Contingent Liabilities

As at 31 August 2003, being the last practicable date at which such amount can be calculated prior to the printing of this Prospectus, there are no contingent liabilities which have a material effect on the financial position of the Group.

14.2 Consolidated Profit Forecast

Barring unforeseen circumstances and on the bases and assumptions set out below, the Board forecasts that the consolidated profit after taxation of Plenitude for the financial year ending 30 June 2004 will be as follows:

	Year ending 30 June 2004 RM'000
Revenue	216,237
Consolidated profit before taxation	61,220
Less: Taxation	(17,796)
Consolidated profit after taxation	43,424
Minority interest	-
Consolidated profit after taxation and minority interest ^{*1}	43,424
Net EPS (sen):	
Basic ^{*2}	35.09
Diluted ^{*3}	32.17
PE multiple (times) ^{*3}	4.97

Notes:

^{*1} The above forecast includes a proposed one-off sale of land owned by PHSB amounting to RM39.42 million and such disposal is estimated to contribute approximately RM12.7 million to the Group's profit after taxation. The said land is within Taman Desa Tebrau and held under master title H.S.(D) 286621, PTD 84471, Mukim of Tebrau, District of Johor Bahru, Johor Darul Takzim, measuring approximately 30 acres (approximately 121,406 sq.m.). The potential purchaser of the land will build a shopping centre in the said land. The sales consideration is derived based on a willing buyer-willing seller basis and the transaction is in the final stage of negotiation and is expected to be completed in the financial year ending 30 June 2004.

^{*2} Based on weighted average number of Shares of 123,750,000 Shares in issue on the assumption that the Public Issue would be completed on 31 October 2003.

^{*3} Based on the enlarged issued and fully paid-up share capital of 135,000,000 Shares after the Public Issue.

14. FINANCIAL INFORMATION (CONT'D)

The accounts of the subsidiaries of Plenitude, namely the CSB Group, SPSB and the SYD Group have been consolidated in accordance with the principles of acquisition accounting as stated in the Malaysian Accounting Standard Board Standard No. 11 ("MASB 11").

The principal bases and assumptions upon which the consolidated profit forecast has been prepared are set out below. Nevertheless, in the light of the current Malaysian and regional economic environment, certain assumptions, including interest and exchange rates, may differ significantly should the economic situation differ significantly from the date of the Auditors' letter on the consolidated profit forecast set out in Section 14.3 of this Prospectus.

- (i) There will be no significant changes to the prevailing economic and political conditions in Malaysia and elsewhere that will have direct or indirect effects on the Group.
- (ii) There will be no major industrial disputes or any abnormal circumstances which will adversely affect the operations of the Group in which it operates other than those already provided for (if any) in the forecast.
- (iii) There will be no material changes to present legislation or Government regulations, rates and bases of duties, levies and taxes affecting the Group's activities or the markets in which it operates.
- (iv) Existing and future financing facilities will remain available to the Group at prevailing interest rates.
- (v) Inflation rates, interest rates and exchange rates, including the exchange rate of RM3.80 to USD1.00 will not change or fluctuate significantly from their present level.
- (vi) There will be no material changes in the Group's structure and principal activities of the subsidiaries within the Group.
- (vii) There will be no material changes in the accounting and management policies adopted by the Group.
- (viii) Other than inflationary increases, there will be no material increase in wages, construction materials and other costs.
- (ix) Development property projects will progress as planned and there will not be any major delays.
- (x) There will be no delays in obtaining the necessary planning and other relevant approvals in respect of the Group's development property projects.
- (xi) Hotel rooms will be occupied as planned and there will not be any major disruptions.
- (xii) There will be no material acquisition or disposal of property, plant and equipment and investments other than those budgeted by the Group.

14. FINANCIAL INFORMATION (CONT'D)

- (xiii) As part of the listing exercise of Plenitude, a public issue of 33,750,000 new ordinary shares of RM1.00 each at an issue price of RM1.60 per ordinary share payable in full on application will be undertaken, comprising:
- (a) 1,000,000 new ordinary shares of RM1.00 each available for application by eligible employees of Plenitude Group;
 - (b) 28,000,000 new ordinary shares of RM1.00 each by way of private placement to identified investors; and
 - (c) 4,750,000 new ordinary shares of RM1.00 each available for application by the Malaysian public

The proposed listing is assumed to be completed by October 2003.

The proceeds of RM54,000,000 derived from the public issue will be utilised to repay bank borrowings of RM17,000,000, payment of estimated listing expenses of RM4,000,000 and RM33,000,000 for working capital purposes. The estimated listing expenses of RM4,000,000 will be set-off against the share premium account.

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14. FINANCIAL INFORMATION (CONT'D)

14.3 Auditors' Letter on the Consolidated Profit Forecast
(Prepared for inclusion in this Prospectus)

Deloitte & Touche (AF 0834)
(Formerly known as Deloitte Touche Tohmatsu)
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**Deloitte
& Touche**

2 October 2003

The Board of Directors
Plenitude Berhad
2nd Floor, No. 2, Jalan Sri Hartamas 8
Sri Hartamas
50480 Kuala Lumpur

Dear Sirs,

**PLENITUDE BERHAD
CONSOLIDATED PROFIT FORECAST FOR THE FINANCIAL YEAR ENDING
30 JUNE 2004**

1. We have reviewed the accounting policies and the calculations for the consolidated profit forecast of Plenitude Berhad ("Plenitude" or "the Company") and its subsidiary companies ("Plenitude Group"), for which the Directors are solely responsible, for the financial year ending 30 June 2004 as set out in the Prospectus to be dated **15 OCT 2003** in connection with the public issue of 33,750,000 new ordinary shares of RM1.00 each at an issue price of RM1.60 per ordinary share payable in full on application comprising:
 - (i) 1,000,000 new ordinary shares of RM1.00 each available for application by eligible employees of Plenitude Group;
 - (ii) 28,000,000 new ordinary shares of RM1.00 each by way of private placement to identified investors; and
 - (iii) 4,750,000 new ordinary shares of RM1.00 each available for application by the Malaysian Public

in conjunction with the Company's listing on the Main Board of the Kuala Lumpur Stock Exchange.

2. In our opinion, the consolidated profit forecast, so far as the accounting policies and calculations are concerned, have been properly compiled on the basis of assumptions made by the Directors as set out in the Prospectus, and are presented on a basis consistent with the accounting policies normally adopted by Plenitude Group.

**Deloitte
Touche
Tohmatsu**

14. FINANCIAL INFORMATION (CONT'D)

Deloitte & Touche

3. This report has been prepared solely for inclusion in the Prospectus in connection with the above exercises and should not be used for any other purpose without our prior consent.

Yours very truly,


DELOITTE & TOUCHE
AF 0834
Chartered Accountants


ROSITA TAN
1874/9/04 (J)
Partner

14. FINANCIAL INFORMATION (CONT'D)

14.4 Directors' Analysis of the Consolidated Profit Forecast for the financial year ending 30 June 2004

The Directors of Plenitude have reviewed and analysed the bases and assumptions used in arriving at the consolidated profit forecast of the Plenitude Group for the financial year ending 30 June 2004 and are of the opinion that the consolidated profit forecast is fair and reasonable in light of the prospects of the various industries in which it operates, future plans, strategies and prospects of the Plenitude Group as set out in Section 8 of this Prospectus and after taking into consideration the forecast gearing levels and the liquidity and working capital requirements of the Group.

Profit Forecast for the financial year ending 30 June 2004

For the financial year ending 30 June 2004, the Group forecasts to achieve a higher turnover of RM216.24 million compared to RM146.11 million in the financial year ended 30 June 2003. The increase is mainly due to first year contribution from CK and also higher contribution from PHSB and SPSB. The Group is expected to record a higher profit after taxation of RM43.42 million during the financial year ending 30 June 2004 as compared to RM27.87 million in the financial year ended 30 June 2003 which corresponds to the higher forecasted turnover.

14.5 Dividend Forecast

It is the policy of the Directors of Plenitude to recommend dividends to allow shareholders to participate in the profits of the Company as well as leaving adequate reserves for the future growth of the Company.

Future dividends may be waived if:

- (a) The Group is in a loss position for the relevant financial period; or
- (b) The Group has insufficient cashflows to meet any dividend payments.

Notwithstanding the above, the Directors of Plenitude, forecast that, based on the consolidated forecast profit after taxation of RM43.42 million of the Company for the financial year ending 30 June 2004 and barring unforeseen circumstances, the Company will be in a position to propose a gross dividend of 3.0 sen per Share for the financial year ending 30 June 2004 based on its issued and paid-up share capital of 135,000,000 Shares after the Public Issue.

The intended appropriation of the forecast profit after taxation for the financial year ending 30 June 2004 will be as follows:

	Year ending 30 June 2004 RM'000
Profit before taxation	61,220
Less: Taxation	(17,796)
Profit after taxation	43,424
Less: Proposed dividend of 2.16 sen per Share (net of tax of 28%)	(2,916)
Profit retained for the financial year	40,508
Forecast gross dividend per Share (sen)	3.0
Forecast net dividend per Share (sen)	2.16
Forecast net dividend yield based on the issue price of RM1.60 per Share (%)	1.35
Net dividend cover based on forecast net dividend of 2.16 sen per Share (times)	14.89

14. FINANCIAL INFORMATION (CONT'D)

14.6 Sensitivity Analysis

The principal bases and assumptions upon which the sensitivity analysis on the Group's profit before taxation have been made are as follows:

- (i) The selected variable item will vary $\pm 5%$, $\pm 10%$ and $\pm 20%$ from the base case.
- (ii) Except for the selected variable items, the same assumptions for the other items as for the base case shall apply.

The following scenario attempts to show the impact on profit resulting from changes in volume, selling price and cost of sales.

(a) Changes in volume

Consolidated profit forecast for the financial year ending 30 June 2004

	-20%	-10%	-5%	0%	+5%	+10%	+20%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Turnover	172,990	194,613	205,425	216,237	227,049	237,861	259,484
Profit before taxation	47,584	54,537	57,879	61,220	64,561	67,903	74,586
Profit after taxation	33,928	38,676	41,050	43,424	45,798	48,172	52,920
Gross Profit Margin (%)	30.91	30.91	30.91	30.91	30.91	30.91	30.91

(b) Changes in selling price

Consolidated profit forecast for the financial year ending 30 June 2004

	-20%	-10%	-5%	0%	+5%	+10%	+20%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Turnover	172,990	194,613	205,425	216,237	227,049	237,861	259,484
Profit before taxation	13,256	35,076	47,607	61,220	75,914	91,689	126,483
Profit after taxation	13,213	26,125	33,789	43,424	53,823	64,987	89,607
Gross Profit Margin (%)	10.91	20.91	25.91	30.91	35.91	40.91	50.91

(c) Changes in cost of sales

Consolidated profit forecast for the financial year ending 30 June 2004

	-20%	-10%	-5%	0%	+5%	+10%	+20%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Turnover	216,237	216,237	216,237	216,237	216,237	216,237	216,237
Profit before taxation	91,102	76,161	68,690	61,220	53,750	46,279	31,338
Profit after taxation	64,501	53,963	48,693	43,424	38,155	32,885	29,008
Gross Profit Margin (%)	44.72	37.81	34.36	30.91	27.45	24.00	17.09

Based on the above assumptions, the sensitivity analysis shows that the Group will still remain profitable over the forecast year under the various scenarios.

14. FINANCIAL INFORMATION (CONT'D)

14.7 Proforma Consolidated Balance Sheets

The Proforma Consolidated Balance Sheets of Plenitude as at 30 June 2003 set out below have been prepared solely for illustrative purposes to show the effects of the Public Issue on the assumption that the Public Issue was completed on 30 June 2003 and should be read with the notes and assumptions thereon.

	Audited as at 30 June 2003 RM'000	*Proforma I After the Public Issue RM'000
NON-CURRENT ASSETS		
Property, plant and equipment	2,734	2,734
Property development projects	223,253	223,253
Land held for future development	54,267	54,267
Investment properties	19,154	19,154
Other investment	20	20
	299,428	299,428
CURRENT ASSETS		
Property development project	24,185	24,185
Inventories	1,499	1,499
Trade receivables	44,682	44,682
Other receivables and prepaid expenses	2,262	2,262
Fixed deposits with licensed banks	6,895	6,895
Cash and bank balances	36,409	69,409
	115,932	148,932
CURRENT LIABILITIES		
Trade payables	14,189	14,189
Retention monies	10,679	10,679
Other payables and accrued expenses	70,808	70,808
Term loan	2,000	-
Bank overdraft	13,980	13,980
Tax liabilities	2,586	2,586
	114,242	112,242
NET CURRENT ASSETS		
	1,690	36,690
	301,118	336,118
FINANCED BY:		
Share capital	101,250	135,000
Reserves	183,683	199,933
Shareholders' equity	284,933	334,933
Term loan	16,000	1,000
Deferred taxation	185	185
Non-current liabilities	16,185	1,185
	301,118	336,118
NTA per Share (RM)	2.81	2.48

Note:

* Proforma I has been adjusted to reflect the utilisation of the Public Issue's proceeds of RM54.0 million

14. FINANCIAL INFORMATION (CONT'D)

Notes to the Proforma Consolidated Balance Sheets as at 30 June 2003

1. The Proforma Consolidated Balance Sheets have been prepared based on the audited financial statements of Plenitude Group as at 30 June 2003 and on the assumptions that the following transactions have been effected on that date:

Proforma I incorporates the effects of the Public Issue comprising 33,750,000 Shares at an issue price of RM1.60 per Share.

The proceeds from the Public Issue are to be utilised as follows:

	RM'000
Repayment of bank borrowings	17,000
Working capital	33,000
Estimated listing expenses	4,000
	<u>54,000</u>

2. The movements in the issued and paid-up share capital are as follows:

	RM'000
As at 30 June 2003	101,250
Public Issue of 33,750,000 Shares at an issue price of RM1.60 per Share	33,750
As shown in Proforma I	<u>135,000</u>

3. The movements in the share premium are as follows:

	RM'000
As at 30 June 2003	-
Premium arising from the Public Issue of 33,750,000 Shares at an issue price of RM1.60 per Share	20,250
Estimated listing expenses	(4,000)
As shown in Proforma I	<u>16,250</u>

4. The Proforma Consolidated Balance Sheets have been prepared based on accounting principles and basis consistent with those normally adopted in the presentation of the respective audited financial statements of Plenitude and its subsidiaries.

14. FINANCIAL INFORMATION (CONT'D)

14.8 Auditors' Letter on the Proforma Consolidated Balance Sheets as at 30 June 2003.
(Prepared for inclusion in this Prospectus)

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**Deloitte
& Touche**

2 October 2003

The Board of Directors
Plenitude Berhad
2nd Floor, No. 2, Jalan Sri Hartamas 8
Sri Hartamas
50480 Kuala Lumpur

Dear Sirs,

**PLENITUDE BERHAD
PROFORMA CONSOLIDATED BALANCE SHEETS AS OF 30 JUNE 2003**

1. We have reviewed the presentation of the Proforma Consolidated Balance Sheets of Plenitude Berhad ("Plenitude" or "the Company") and its subsidiary companies ("Plenitude Group") as of 30 June 2003, together with the accompanying notes, for which the Directors are solely responsible, as set out in the Prospectus to be dated **15 OCT 2003** in connection with the public issue of 33,750,000 new ordinary shares of RM1.00 each at an issue price of RM1.60 per ordinary share payable in full on application comprising:

- (i) 1,000,000 new ordinary shares of RM1.00 each available for application by eligible employees of Plenitude Group;
- (ii) 28,000,000 new ordinary shares of RM1.00 each by way of private placement to identified investors; and
- (iii) 4,750,000 new ordinary shares of RM1.00 each available for application by the Malaysian Public

in conjunction with the Company's listing on the Main Board of the Kuala Lumpur Stock Exchange.

2. In our opinion, the Proforma Consolidated Balance Sheets, which are prepared for illustration purposes only, have been properly prepared on the basis set out in the notes to the Proforma Consolidated Balance Sheets.

**Deloitte
Touche
Tohmatsu**

14. FINANCIAL INFORMATION (CONT'D)

Deloitte & Touche

3. This report has been prepared solely for inclusion in the Prospectus in connection with the above proposals and should not be used for any other purpose without our prior consent.

Yours very truly,


DELOITTE & TOUCHE
AF 0834
Chartered Accountants


ROSITA TAN
1874/9/04 (J)
Partner