GlobalCIS Credit Information Services — The leading supplier of global credit reports

Freshly Investigated Credit Report (Fullcheck) - Executive Summary

DICOMA SA

Date : 29 Nov, 2024

Company Details

Global Identifier	:	P5654398
Country	:	Panama
Business Entity Name	:	DICOMA SA
Operating Address	:	Office 3203, 32Fl PH Global Bank Tower
Tel	:	[+507] 8315596
Email	:	info@dicoma.com
Website	:	https://www.dicoma.com
Primary Business Activity	:	Trader
Primary Industry	:	Construction & Construction Materials

Key Facts

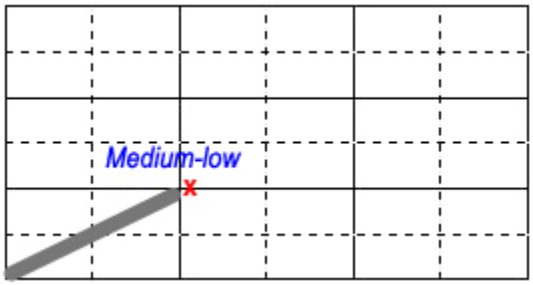
Registered Legal Address	:	Office 3203, 32Fl PH Global Bank Tower
License Number	:	155593522
Date of Registration	:	5 Feb, 2015
Issuing Authority	:	REGISTRO PUBLICO DE PANAMA
Legal Form - Category	:	Private Company with Limited Liability
Legal Form - Full Name	:	Sociedad Anónima
Legal Form - Abbreviation	:	SA (1)
License Status	:	License exists - Normal.
Operational Status of Business	:	Normal
Employees	:	30
Capital	:	US$ 10,000

Note:

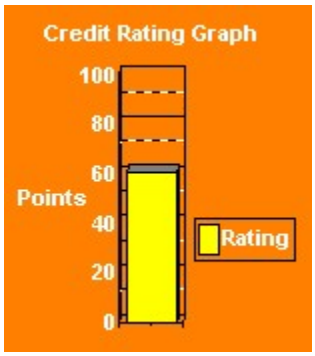
(1) The abbreviation appearing at the end of the SBE's name above is an abbreviation of the Legal Form "SOCIEDAD ANÓNIMA" which is automatically generated by GlobalCIS® software.

Credit Rating & Risk Analysis

Risk Index: Medium-low



Credit Rating: Good



Points Allocated: 61

CREDIT RATING

The GlobalCIS® Credit Rating ("GCR") is a score based on statistical analysis of both financial and a wide range of non-financial data. The GCR algorithm predicts the probability of the Subject Business Entity (SBE) becoming insolvent in the 12 months following the date on which the algorithms generate the corresponding GCR score.
An integral part of the GCR and Risk Assessment provides an estimated credit amount that can generally be considered for a specific period, based on the facts available at the time of review.

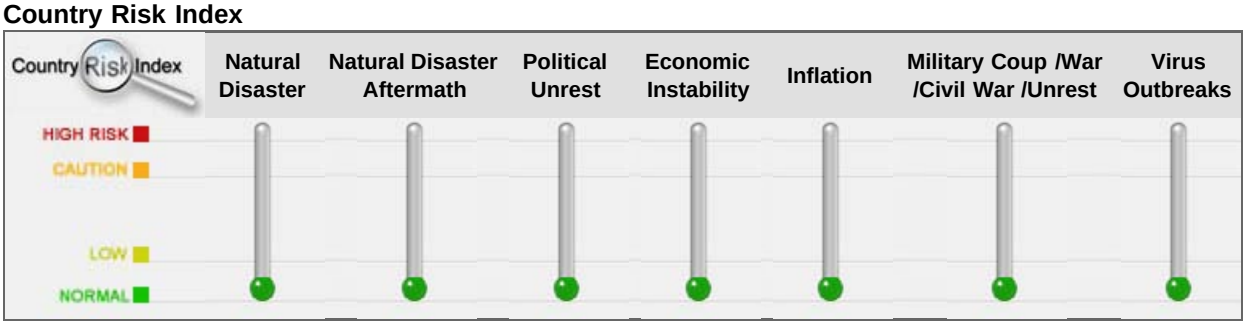
CREDIT ASSESSMENT FACTORS

GlobalCIS® Credit risk assessment is gauged on 12 key business factors.
Each factor is assigned a rating and the total is aggregated and weighed in consideration of any other influencing factors relevant to the final assessment.

These factors include but are not limited to:

Financial Status	Legal Form & Management	Industry sector & trends
Financial impact by related parties	Shareholders, Principals, Family involvement & support	Adverse information (Civil litigation, contractual defaults)
Consecutive years of Profitability and/or Liabilities	Scale of operations	Years in business & Corporate milestones
Assets (Real estate, Patents, Machinery, etc.)	Trade references & reputation	Third party points of references (Import agencies, Distribution rights, etc.)

Country Risk Index



Adverse Data

Results	: Zero (0) records found.

Recommended Credit Limit - Trade Finance

Maximum Recommended Credit	: USD $120,000 based on 30 days

Key Person

Legal Title	:	President
Name	:	Mr. David Ovares Cordero
Nationality	:	Panamanian

Primary Products

Products / Materials / Services Description	Activity
Building materials	Importing, Trading
Construction materials	Importing, Trading
Hardware	Importing, Trading

Commercial Credit Inquiries

Date of Inquiry	Industry in which Inquirer Operates	Credit Type (* / **)	Credit Amount	Period
29 Nov, 2024	Financial Services - Trade Insurance, Factoring, Underwriting	MRC	USD 120,000	30 days

Note:

* **MRC :** Max. Recommended Credit amount

** **ISC :** Inquirer Specified Credit amount

Fullcheck Report Details

Country	:	Panama
Business Entity Name	:	DICOMA SA
Primary Business Activity	:	Trader
Primary Industry	:	Construction & Construction Materials
Office Contact Details		
Operating Address	:	Office 3203, 32Fl PH Global Bank Tower
Tel	:	[+507] 8315596
Mobile	:	[+507] 65695600
Email	:	info@dicoma.com
Website Details		
Website	:	https://www.dicoma.com
Status	:	Normal - operational
Country of Registration	:	Costa Rica
Ownership Type	:	Registered ownership by a related third party
Owner Country	:	Costa Rica
Owner Name	:	DICOMA DISENO CONSTRUCCION Y MAQUINARIA SA
Tax / VAT Details		
Tax Issuing Authority	:	DIRECCION GENERAL DE INGRESOS
Local Name Used	:	Impuesto sobre el valor agregado (Value Added Tax)
Acronym	:	IVA / VAT
IVA / VAT Number	:	155593522-2-2015

SIC PRODUCT CLASSIFICATION & ACTIVITY

Product/Service Description	Code	Activity
Building Materials and Garden	5200	Importing, Trading
Business Consulting Svcs, NEC	8748	Service
Hardware, nspf	3429	Importing, Trading
Heavy Construction, NEC	1629	Service
Landscape Plan/Consult	0781	Service
Miscellaneous Repair Services	7600	Service
Plumbing, Heating & A/C	1711	Service

HARMONIZED PRODUCT CLASSIFICATION & ACTIVITY

Product/Service Description	Code	Activity
Building materials of asbestos fibers	6812900025	Importing, Trading
Business development/consulting	9878	Service
Hardware, fixtures, castors etc & parts, base metal	8302	Importing, Trading
Heavy construction	9818	Service

Plumbing, heating and air conditioning	9819	Service

NACE PRODUCT CLASSIFICATION & ACTIVITY

Product/Service Description	Code	Activity
Building completion and finishing	4330	Trading
Construction of bridges and tunnels	4213	Trading

DETAILED PRODUCT CLASSIFICATION & ACTIVITY

Products / Materials / Services Description	Ranking	Activity
Construction	Secondary	Service
Consultancy	Secondary	Service
Refrigeration	Secondary	Service

CORE BUSINESS DESCRIPTION

Core Business

The primary business focus of DICOMA SA is Trading - Finished products.

Key products include:

- Building materials
- Construction materials
- Hardware

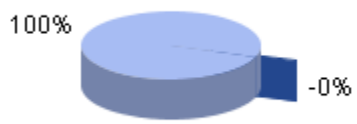
Supplementary Business

In addition to the core business, DICOMA SA also is engaged in the following areas of business:

1. Importing
    - Importing - Finished products
2. Service
    - Specialized professional services, including:
        - Construction

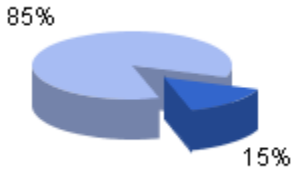
DOMESTIC SALES & PURCHASES

Annual Sales Analysis	Percentage
Domestic Sales	100%



Annual Purchases Analysis	Percentage

Local Purchases	85%
Imports	15%



COMPANY MANAGEMENT

Management Listings

	Name	Nationality	Job Description	Dept. / Division
1	Mr. David Ovares Cordero	Panamanian	President	-
2	Mr. Luis Diego Espinoza Montero	Panamanian	Treasurer	-
3	Mr. Adrian Antonio Sanchez Rodriguez	Costa Rican	Company Secretary	-

Management Details - 1

Personal Unique Identifier	:	MI06253203
Name	:	Mr. David Ovares Cordero

Management Details - 2

Personal Unique Identifier	:	MI06253200
Name	:	Mr. Luis Diego Espinoza Montero

Other Positions

Country	Company name	Position
Costa Rica	DICOMA DISENO CONSTRUCCION Y MAQUINARIA SA	Treasurer

Management Details - 3

Personal Unique Identifier	:	MI06151199
Name	:	Mr. Adrian Antonio Sanchez Rodriguez
Email	:	asanchez@dicomacr.com
Identification Number(s)		
National ID No	:	0112100181

Other Positions

Country	Company name	Position
Costa Rica	DICOMA DISENO CONSTRUCCION Y MAQUINARIA SA	Legal Representative

CAPITAL (Currency: USD - US Dollar)

Authorized Capital	:	$ 10,000.00

FINANCIAL STATEMENT - DETAILED

Based on the corporate laws of Panama, legal entities which are a Private Company with Limited Liability are not

required to make public disclosure of their annual financials. Therefore no financials are available for this entity.

REPUTATION

Reference checking for the purpose of establishing DICOMA SA's reputation within the respective industry failed to reveal any adverse information.

NEGA-SCAN - ADVERSE DATA MONITORING

DISHONORED CHECKS	**No Record Found**
DEBT	**No Record Found**
CIVIL LITIGATION	**No Record Found**
PERFORMANCE DEFAULTS	**No Record Found**
ADVERSE LOCAL MEDIA COVERAGE / ADVERSE FILING HISTORY	**No Record Found**

PAYMENT TERMS

Selling

Type	Terms
Local	Cash on delivery (COD) Credit - Unsecured 30~60 days

Purchasing

Type	Terms
Local	Credit - Unsecured 30~60 days Cash on delivery (COD)
Imports	Letter of Credit (At-sight) Telegraphic Transfer (T/T) - Executed at time of transaction

RELATED PARTIES (Subsidiaries, Joint-ventures & Affiliates)

The following provides a summary of the number of businesses that are related to DICOMA SA:

TYPE	INTERNATIONAL						
	Africa	Asia / Pacific	Europe	Middle-East	North America	South America	TOTAL
Subsidiaries	-	-	-	-	-	-	-
Joint-Ventures	-	-	-	-	-	-	-
Minority shareholdings	-	-	-	-	-	-	-

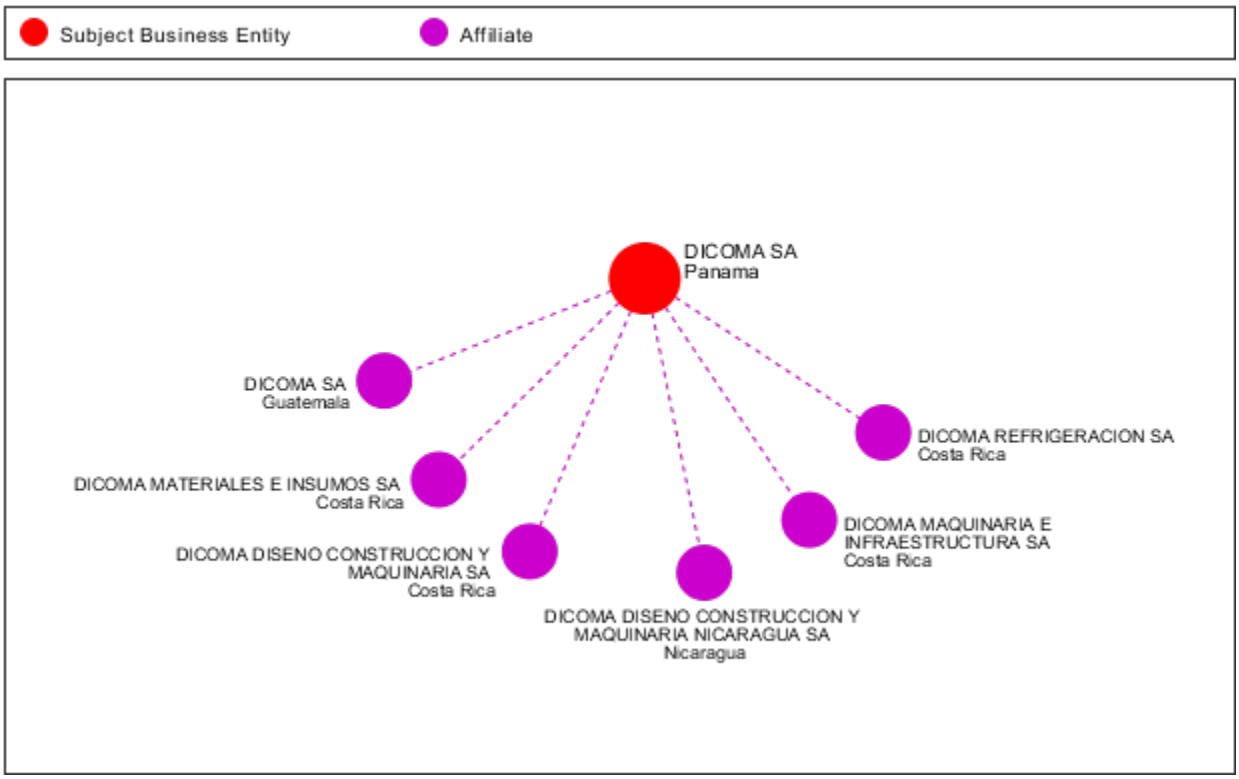
Affiliates	-	-	-	-	-	6	6
Liaison / Representative Offices	-	-	-	-	-	-	-

International Related Parties - Summary:

Region	South America	Africa	Asia / Pacific	Europe	Middle-East	North America
						
Percentage	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%
No. of related parties	6	0	0	0	0	0

MAPPING OF RELATED PARTIES

Legend



International

Business Entity Name	**: DICOMA DISENO CONSTRUCCION Y MAQUINARIA NICARAGUA SA**
Global Identifier	: P5654396
Country	: Nicaragua
Relationship	: Affiliate
Operational Address	: Piso 3 Edificio Pellas Carretera Masaya Km 4.5, Managua, Managua

Business Entity Name	**: DICOMA DISENO CONSTRUCCION Y MAQUINARIA SA**
Global Identifier	: P5648703
Country	: Costa Rica
Relationship	: Affiliate
Operational Address	: 50 Metros Al Norte de Antiguo Neon Nieto San Juan de Tibas, San Jose 3015
Primary Business Activity	: Trader
Industry	: Construction & Construction Materials

Business Entity Name	**: DICOMA MAQUINARIA E INFRAESTRUCTURA SA**
Global Identifier	: P5654385
Country	: Costa Rica
Relationship	: Affiliate
Operational Address	: Colima Cincuenta Metros Al Norte De La Neon Nieto

Business Entity Name	**: DICOMA MATERIALES E INSUMOS SA**
Global Identifier	: P5654388
Country	: Costa Rica
Relationship	: Affiliate
Operational Address	: Cien Metros Al Norte De Neon Nieto San Juan, San Jose

Business Entity Name	**: DICOMA REFRIGERACION SA**
Global Identifier	: P5654391
Country	: Costa Rica
Relationship	: Affiliate
Operational Address	: San Juan Cien Metros Al Norte De Neon Nieto, San Jose

Business Entity Name	**: DICOMA SA**
Global Identifier	: P5654400
Country	: Guatemala
Relationship	: Affiliate
Operational Address	: 2A Calle C 18-55, Guatemala, Guatemala

SHAREHOLDERS

Total number of shareholders	:	n/a
Total number of shares	:	n/a

No.	Shareholders	Country	Shares		
			Number	Amount	%
1	Mr. Camilo Andres Mendez Chong	Panama	n/a	n/a	n/a
2	Ms. Brunilda Gabriela Broce	Panama	n/a	n/a	n/a
Total			n/a	n/a	n/a

COMPANY DIRECTORS

1

Personal Unique Identifier	:	MI06151199
Name	:	Mr. Adrian Antonio Sanchez Rodriguez
Email	:	asanchez@dicomacr.com
Identification Number(s)		
National ID No	:	0112100181

Other Positions

Country	Company name	Position
Costa Rica	DICOMA DISENO CONSTRUCCION Y MAQUINARIA SA	Legal Representative

2

Personal Unique Identifier	:	MI06253203
Name	:	Mr. David Ovares Cordero

3

Personal Unique Identifier	:	MI06253200
Name	:	Mr. Luis Diego Espinoza Montero

Other Positions

Country	Company name	Position
Costa Rica	DICOMA DISENO CONSTRUCCION Y MAQUINARIA SA	Treasurer

INTERNATIONAL TRADE - Activity & Markets

Country / Region	Estimated level of importance	Trading Activity
South America	Medium	Importing
Costa Rica	Medium	Importing

OVERSEAS SUPPLIERS

Business Entity Name	Global Identifier	Country
DICOMA REFRIGERACION SA	P5654391	Costa Rica

OFFICE & FACILITIES

The following information relates to the Business Entity's office as listed above:

Name	**: DICOMA SA**
Primary Use	: Office & Administration facilities
Address	: Office 3203, 32Fl PH Global Bank Tower
Country	: Panama
Status	: Operational

*** End of Report on DICOMA SA ***

***** Disclaimer *****

The information recorded in this document is supplied for the confidential and exclusive use of the Subscriber/User (hereinafter referred to as "Subscriber") and/or their customers on the condition that ACP Int'l Holdings Ltd.(hereinafter referred to as "ACP") shall not be liable for any claim, loss, injury or damage suffered by the recording of incorrect, incomplete, inaccurate or out-of-date information.
The above credit report is furnished in STRICT CONFIDENCE at your request by ACP, for your exclusive use as an aid in considering credit, trade finance, insurance, marketing and other business decisions and for no other purpose. The information in the credit report shall not be revealed, supplied, copied or displayed in any form, nor made known to the Subject Business Entity (hereinafter referred to as "SBE"), nor any other party without prior written authorization from ACP. The Subscriber will be liable to indemnify ACP for any loss, damage, or expense incurred as a result of your breach or non-observance of any of these conditions. Although every effort has been made by ACP to ensure the accuracy of the report contents, ACP does not warrant the correctness of information.

Copyright © 1999 - 2024 ACP Int'l Holdings Ltd.