

CREDIT REPORT

AG VEBO d.o.o.

Published 5/19/2016

Issued for: **Janko Klemenčič**

Bisnode d.o.o.

Part of the BISNODE group, Stockholm, Sweden

Credit report

AG VEBO d.o.o.

Published 5/19/2016

PROFILE

Chapter 1

Company: **AG VEBO d.o.o.**
Address: **Brdnikova ulica 29, 1000 LJUBLJANA**
Activity: **G 46.470 WHOLESALE OF FURNITURE, CARPETS AND LIGHTING EQUIP...**
Registration number: **5558924**
VAT No.: **SI23373334**
Company size: **Micro**

OWNERS AND BRANCHES

Chapter 2

Last year

Owners: **1**

Branches: **1**

BLOCKS

Period: 5/20/2015 - 5/19/2016

Current Number of Blocks:

0 / 2 bank accounts

Blocks:

0 / 365 days

CREDIT APPRAISAL

Chapter 3

A1 ++

CREDIT LIMIT: **18,819 €**

CREDIT MARGIN: **0.44 %**

SEMAPHORE

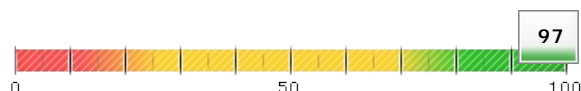


Green light - no critical events found in Bonitete.si database, which could have effect on current company business.

PAYMENT INDEX

Chapter 4

March 2016



TRIALS

Chapter 5

Period: 5/20/2015 - 5/19/2016

Number of trials: **0**

Prosecutes: **0**

Prosecuted: **0**

RESULTS OF OPERATIONS

Chapter 7

Categories	2013	2014	2015
Assets	300,777	362,613	393,860
Capital	243,100	300,004	329,596
Total revenues	639,997	682,133	803,748
Net business result for the accounting period	45,172	56,904	29,592
Average number of employees	3	4	4
Debt to assets	18	16	15
Current ratio	5	6	6
Net return on assets	16	17	8

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR.

AG VEBO d.o.o.

Published 5/19/2016

PROFILE

Long name: **AGENCIJA VEBO, proizvodnja in trgovina, d.o.o.**

Legal form: **LIMITED LIABILITY COMPANY (D.O.O.)**

Activity: **G 46.470 WHOLESALE OF FURNITURE, CARPETS AND LIGHTING EQUIPMENT**

Founded: **7/29/1996**

Registration number: **14518800**

Company size: **Micro**

EU Company Size: **3 or 4 employees**

Company Register: **Okrožno sodišče Ljubljana**


Region: **OSREDNJESLOVENSKA**


Capital: **Domestic Capital**


Sector: **11002 National private non-financial corporations**


VAT Payer: **YES**

BANK ACCOUNTS

 SI56 0430 2000 2577 953 **NOVA KREDITNA BANKA M...**

 SI56 9067 2000 0418 519 **POŠTNA BANKA SLOVENIJ...**

 SI56 6000 0000 0055 943 **HRANILNICA LON D.D., ...**

 SI56 3300 0607 4525 857 **HYPO-ALPE-ADRIA BANK ...**

REPRESENTATIVES

Shown 1 of 1

Name

BOŠTJAN VESEL

Director, founder

AG VEBO d.o.o.

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OWNERS

Shown 1 of 1



BOŠTJAN VESEL (100.00%)

SHAREHOLDINGS

Shown 0 of 0

There are no data for selected subject.

BRANCHES/DIVISIONS

Shown 1 of 1

AG VEBO d.o.o., PE LJUBLJANA VIČ

Tržaška cesta 133, 1000 LJUBLJANA



VIR: www.bonitete.si (maj 2016)

CREDIT APPRAISAL

A1 ++

HISTORY

2014

A1

2015

A1

FINANCIAL APPRAISAL **A1**

The company operates excellent, it has a forecast of lower risk in the future. The company has no major liquidity problems and at the same time achieves a high return.

Liquidity

Well

Name	Value	Indicator	Description
Debt to asset ratio	15.29	●●●●●	Excellent
Payment capability	6.47	●●●●●	Excellent
Cash flow to total costs	0.07	●●●○●	Average
Credit exposure from operations	0.10	●●●○●	Well

Efficiency

Excellent

Name	Value	Indicator	Description
Return on assets	0.10	●●●○●	Well
Assets turnover on total income	2.12	●●●●●	Excellent

DYNAMIC RATING ++

Company activity has a lower risk. Company location is less risky. Entity is a capital company or sole entrepreneur, is subject to value added tax and has not closed any bank accounts in the last 12 months. There is no data on bank account block in the last two years or the last bank account block was more than 18 months ago. There were no lawsuits filed by or against the entity in the last three years. Financial data indicates that the company has a low debt level, minor credit exposure from operations and a high current ratio.

Indicators

Name	Value	Indicator
Activity	4	●●●○●
Location	4	●●●○●
Profile	4	●●●○●
Trials	5	●●●●●
Blocks	5	●●●●●
Payment index	4	●●●○●
Financial data	5	●●●●●

CREDIT LIMIT

18,819 €

Recommended upper credit limit for granting a deferred payment period of 3 months for this company **18,819 €**

CREDIT MARGIN

0.44 %

Recommended minimum credit margin for granting a deferred payment period of 3 months for this company **0.44 %**

Payment Index

AG VEBO d.o.o.

Published 5/19/2016

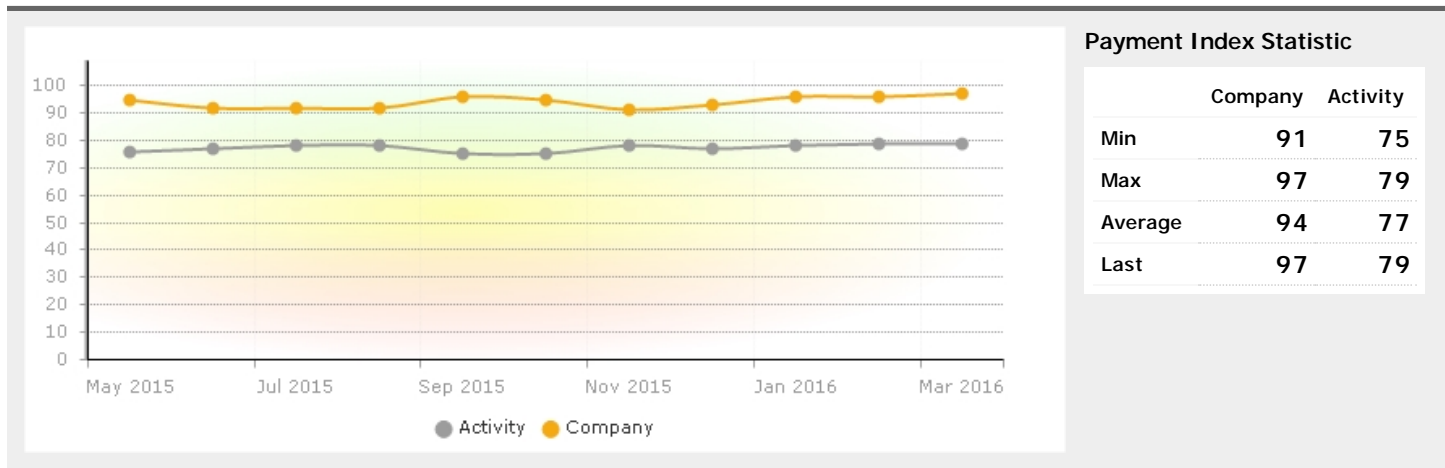
PAYMENT INDEX

Payment index for March 2016
Company anticipates.

97

NOTE

The database contains only those invoices that are accessible to database owner. Figures are based on all paid invoices from the database.



Payment index is calculated as weighted average of days between settlement date and value date. The weights are based on the amount of payments.

Payment index	Description
81 - 100	Company anticipates.
80	Company pays promptly on due.
75 - 79	Company settles payments up to 7 days past due.
70 - 74	Company pays slow to 15 days past due.
50 - 69	Company pays slow to 30 days past due.
40 - 49	Company pays slow to 60 days past due.
31 - 39	Company pays slow to 90 days past due.
20 - 30	Company pays slow to 120 days past due.
0 - 19	Company pays over 120 days past due.
N/A	No Data

Period: 5/20/2015 - 5/19/2016

PROSECUTED

Trials: 0

Total Amount: 0 EUR

PROSECUTES

Trials: 0

Total Amount: 0 EUR

PROSECUTED

Shown 0 of 0

There are no data for selected subject.

PROSECUTES


Shown 0 of 0


There are no data for selected subject.


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Owner

 0
Real estate count


 0 €
value sum


 0 m²
area sum


 0
location count


No result

Property manager

 0
Real estate count

 0 €
value sum

 0 m²
area sum

 0
location count






No result

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Owner - PARTS OF A BUILDING

Shown 0 of 0

 0 parts of a building count	 0 location count	 0.00 m ² area sum	 0.00 € sum of ownership share values	 0.00 € sum of values
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No.	Building	KO commune	Location	Actual usage	Usable area	Floor area	Ownership share	Value in € (GURS)
No result								

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Owner - LAND






Shown 0 of 0

 0 parts of a building count |
  0 location count |
  0.00 m² area sum |
  0.00 € sum of ownership share values |
  0.00 € sum of values

No.	KO commune	Intended use	Area (m2)	Ownership share	Value in € (GURS)
No result					

Property manager - PARTS OF A BUILDING

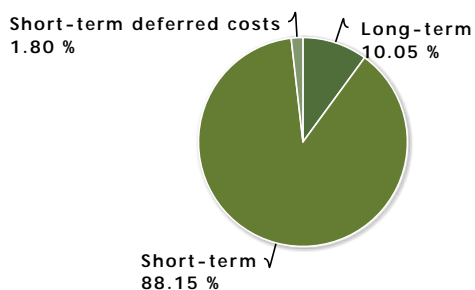
Shown 0 of 0

 0 parts of a building count |
  0 location count |
  0.00 m² area sum |
  0.00 € sum of ownership share values |
  0.00 € sum of values

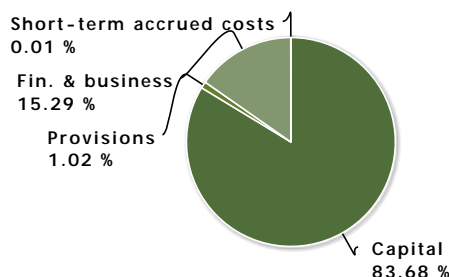
No.	Building	KO commune	Location	Actual usage	Usable area	Floor area	Ownership share	Value in € (GURS)
No result								

BALANCE SHEET - CHART

Assets 2015

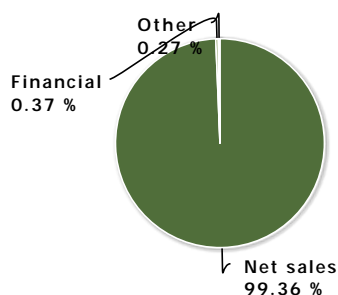


Liabilities 2015

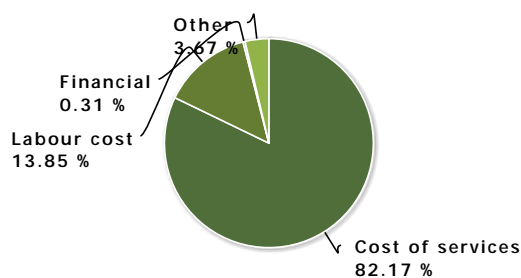


PROFIT AND LOSS ACCOUNT - CHART

Revenus 2015



Expenses 2015



AG VEBO d.o.o.

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BALANCE SHEET

Categories	2013	2014	2015	Growth Abs. (Rel.)
Assets	300,777	362,613	393,860	31,247 (9%)
Long-term assets	26,381	21,641	39,594	17,953 (83%)
Intangible assets and long-term ...	0	0	354	354
Tangible fixed assets	22,606	17,865	32,337	14,472 (81%)
Long-term financial investments ...	0	0	0	0
Long-term operating receivables	3,775	3,776	6,903	3,127 (83%)
Deferred receivables for taxes	0	0	0	0
Short-term assets	273,417	337,378	347,184	9,806 (3%)
Assets (group for estrange) for ...	0	0	0	0
Inventories	156,082	201,234	170,969	-30,265 (-15%)
Short-term financial investments	3,745	4,245	41,739	37,494 (883%)
Short-term operating receivables	97,148	124,894	82,249	-42,645 (-34%)
Cash assets	16,442	7,005	52,227	45,222 (646%)
Short-term deferred costs and ac...	979	3,594	7,082	3,488 (97%)
Off-balance sheet items	2,281	2,281	2,281	0 (0%)
Liabilities	300,777	362,613	393,860	31,247 (9%)
Capital	243,100	300,004	329,596	29,592 (10%)
Provisions and long-term accrued...	4,000	4,000	4,000	0 (0%)
Financial and business liabilities	53,677	58,609	60,205	1,596 (3%)
Long-term liabilities	0	0	6,511	6,511
Long-term financial liabilities	0	0	6,511	6,511
Long-term operating liabilities	0	0	0	0
Deferred liabilities for taxes	0	0	0	0
Short-term liabilities	53,677	58,609	53,694	-4,915 (-8%)
Short-term financial liabilities	5,585	0	3,028	3,028
Short-term operating liabilities	48,092	58,609	50,666	-7,943 (-14%)
Liabilities, included in groups ...	0	0	0	0
Short-term accrued costs and def...	0	0	59	59
Off-balance sheet items	2,281	2,281	2,281	0 (0%)

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR

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PROFIT AND LOSS ACCOUNT

Categories	2013	2014	2015	Growth Abs. (Rel.)
Net sales	635,729	677,368	798,621	121,253 (18%)
Changes in the value of inventor...	0	0	0	0
Capitalised own products and own...	0	0	0	0
Other operating revenues (with s...	0	0	291	291
Gross operating yield	635,729	677,368	798,912	121,544 (18%)
Cost of goods, material and serv...	519,341	498,273	628,294	130,021 (26%)
Labour cost	54,666	98,527	105,880	7,353 (7%)
Write-offs	9,425	10,302	25,074	14,772 (143%)
Depreciation	9,425	9,584	11,044	1,460 (15%)
Revaluation operating expenses f...	0	0	0	0
Revaluation operating expenses f...	0	718	14,030	13,312 (1,854%)
Other operating expenses	318	1,063	2,262	1,199 (113%)
Operating revenues	635,729	677,368	798,912	121,544 (18%)
Operating expenses	583,750	608,165	761,510	153,345 (25%)
Operating result	51,979	69,203	37,402	-31,801 (-46%)
EBIT	51,979	69,203	37,402	-31,801 (-46%)
Financial income	2,138	2,095	2,975	880 (42%)
Financial expenses	1,648	2,077	2,397	320 (15%)
Financial expenses from deprecia...	0	0	0	0
Financial expenses for interests...	1,648	2,077	2,397	320 (15%)
Financial expenses from financia...	213	166	847	681 (410%)
Financial expenses from operatin...	1,435	1,911	1,550	-361 (-19%)
Other revenues	2,130	2,670	1,861	-809 (-30%)
Other expenses	190	2,696	694	-2,002 (-74%)
Total revenues	639,997	682,133	803,748	121,615 (18%)
Total costs	585,588	612,938	764,601	151,663 (25%)
Total business result	54,409	69,195	39,147	-30,048 (-43%)
Tax on profit	9,237	12,291	9,555	-2,736 (-22%)
Net business result for the acco...	45,172	56,904	29,592	-27,312 (-48%)
EBITDA	61,404	79,505	62,476	-17,029 (-21%)

*Source: Ajpes - database of annual reports

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INDICATORS

Categories	2013	2014	2015	Growth Abs. (Rel.)
Average number of employees	3	3.75	4	0 (7%)
THE ASSET STRUCTURE RATIOS				
Tangible and intangible assets ...	7.52	4.93	8.21	3.28 (67%)
Current assets to total assets	89.33	90.88	75.75	-15.13 (-17%)
Investments to total assets	1.24	1.17	10.59	9.42 (805%)
FINANCIAL LEVERAGE RATIOS				
Shareholders' funds to assets	80.82	82.73	83.68	0.95 (1%)
Debt to assets	17.85	16.16	15.29	-0.88 (-5%)
Shareholders' funds to long-ter...	921.50	1,386.28	832.44	-553.84 (-40%)
Financial leverage	22.08	19.54	18.27	-1.27 (-6%)
LIQUIDITY RATIOS				
Current ratio	5.09	5.76	6.47	0.71 (12%)
Quick ratio	2.19	2.32	3.28	0.96 (41%)
Cash flow to total costs	0.09	0.11	0.07	-0.04 (-35%)
Credit exposure from operations	0.15	0.18	0.10	-0.08 (-44%)
ASSET TURNOVER RATIOS				
Fixed assets turnover ratio	25.23	33.47	31.82	-1.66 (-5%)
Total assets turnover ratio	2.19	2.04	2.11	0.07 (3%)
Current assets turnover	2.24	1.98	2.31	0.32 (16%)
Inventory turnover 1	4.03	3.35	3.96	0.61 (18%)
Debtors turnover	6.61	6.10	7.71	1.61 (26%)
Asset turnover on total income	2.21	2.06	2.12	0.07 (3%)
ASSET TURNOVER RATIOS (DAYS)				
Inventory conversion period 1	90.68	109.07	92.24	-16.83 (-15%)
Days sales outstanding	55.18	59.82	47.32	-12.50 (-21%)
Payables deferral period	35.69	32.57	27.08	-5.49 (-17%)
RATIOS OF EFFICIENCY, PROFITABI...				
Total revenues to total expenses	1.09	1.11	1.05	-0.06 (-6%)
Operating revenues to operating...	1.09	1.11	1.05	-0.06 (-6%)
Net profit margin	7.06	8.34	3.68	-4.66 (-56%)
Asset utilization ratio	2.21	2.06	2.12	0.07 (3%)
Net return on assets	15.57	17.16	7.82	-9.33 (-54%)
Return on equity	20.48	20.96	9.40	-11.55 (-55%)
Operating margin	8.18	10.22	4.68	-5.53 (-54%)
Pre-tax profit margin	8.56	10.22	4.90	-5.32 (-52%)
Net profit margin on sales	7.11	8.40	3.71	-4.70 (-56%)
Value added per employee	38,690.00	47,475.20	42,089.00	-5,386.20 (-11%)
Operating return on assets	0.18	0.21	0.10	-0.11 (-53%)
CASH-FLOW				
Operating cash flow	54,597.00	66,488.00	40,636.00	-25,852.00 (-39%)
Net operating working capital	221,580.00	274,524.00	254,779.00	-19,745.00 (-7%)

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR