

CREDIT REPORT

Information & data

Published 10/11/2021

Issued for: *Company Name*

Dun & Bradstreet d.o.o.

Credit report

Published 10/11/2021

PROFILE

Chapter 1

Company: [REDACTED]
Address: [REDACTED]
Activity: [REDACTED]
Registration number: [REDACTED]
VAT No.: [REDACTED]
Company size: [REDACTED]

OWNERS AND BRANCHES

Chapter 2

Last year

Owners: [REDACTED]

Branches: [REDACTED]

BLOCKS

Period: 10/11/2020 - 10/11/2021

Blocked: [REDACTED]

Blocks: [REDACTED]

/ 365 days

CREDIT APPRAISAL

Chapter 3

CREDIT LIMIT*: [REDACTED]
CREDIT MARGIN: [REDACTED]

SEMAPHORE

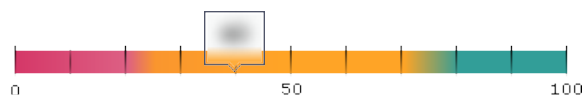


Yellow light – events in last 365 days have no major influence on current company business

PAYMENT INDEX

Chapter 4

12/31/2019 - 12/31/2020



TRIALS

Chapter 5

Period: 10/11/2020 - 10/11/2021

Proceedings: [REDACTED]

Prosecutes: [REDACTED]

Prosecuted: [REDACTED]

RESULTS OF OPERATIONS

Chapter 6

Categories	2018	2019	2020
Total assets	[REDACTED]	[REDACTED]	[REDACTED]
Capital	[REDACTED]	[REDACTED]	[REDACTED]
Total revenues	[REDACTED]	[REDACTED]	[REDACTED]
Net profit	[REDACTED]	[REDACTED]	[REDACTED]
The average number of employees	[REDACTED]	[REDACTED]	[REDACTED]
Debt to assets	[REDACTED]	[REDACTED]	[REDACTED]
Current ratio	[REDACTED]	[REDACTED]	[REDACTED]
Net return on assets	[REDACTED]	[REDACTED]	[REDACTED]
Return on equity	[REDACTED]	[REDACTED]	[REDACTED]

* Data are shown in 1000 RSD.

Chapter 1

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Legal form:

Activity: [Activity: Designing a Learning Environment](#)

Founded:

Registration number:

Company size:

Region:

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Name

(Director)

(Director)

(Director)

Chapter 2



BRANCHES/DIVISIONS

Credit appraisal

Published 10/11/2021

Chapter 3

CREDIT APPRAISAL

HISTORY

2019

2020

FINANCIAL APPRAISAL

The company operates below average and has increased probability of failure in the future. The company has some possibility of liquidity problems and at the same time achieves an average return.

Liquidity

Average

Name	Value	Indicator	Description
Debt to asset ratio	72	1	High
Payment capability	72	1	High
Cash flow to total costs	72	1	High
Credit exposure from operations	72	1	High

Efficiency

Average

Name	Value	Indicator	Description
Return on assets	72	1	Caution
Assets turnover on total income	72	1	High

DYNAMIC RATING

Subject's main activity has lower than average risk. Subject's location has lower than average risk. Subject is active for at least 8 years and has more than one subsidiary. There is no data on company being blocked in the last 18 months. Company started at least 3 new proceedings as a plaintiff in the last 18 months. Subject's financial data is indicating good financial health.

Indicators

Name	Points	Description
Activity	1	High
Location	1	High
Profile	1	High
Blocks	1	High
Financial data	1	High

CREDIT LIMIT*

Recommended upper credit limit for granting a deferred payment period of 3 months for this company is 1.40M

CREDIT MARGIN

Recommended minimum credit margin for granting a deferred payment period of 3 months for this company is 4.40%

* Data are shown in 1000 RSD.

Payment Index

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Chapter 4

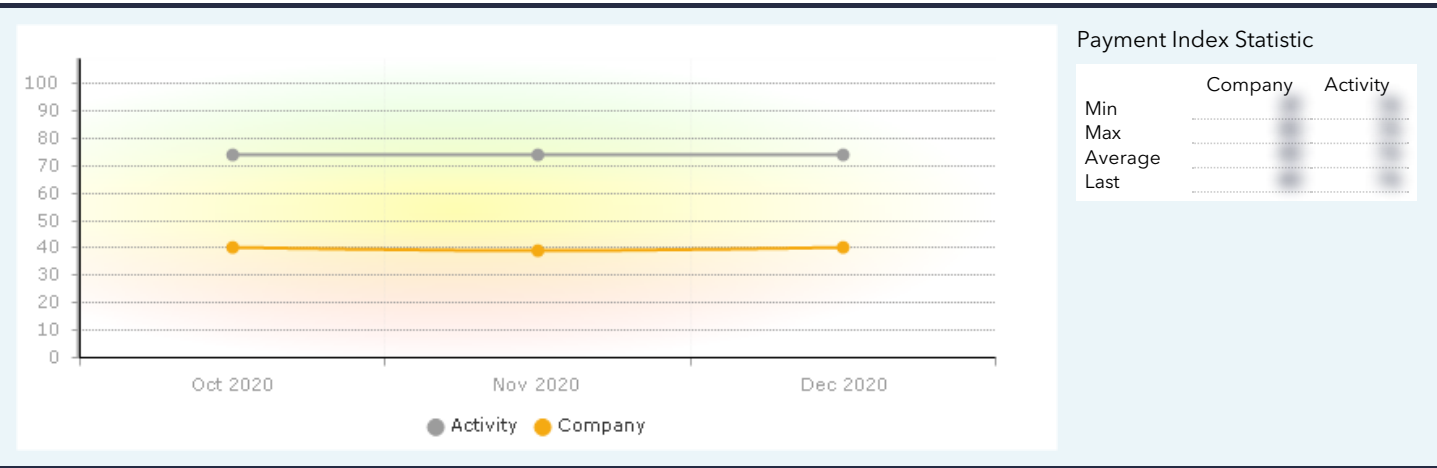
PAYMENT INDEX

12/31/2019 - 12/31/2020
Company pays with a delay of up to 60 days past due.



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: 10/11/2020 - 10/11/2021

PROSECUTED

Trials:

Total Amount:

PROSECUTES

Trials:

Total Amount:

PROSECUTED

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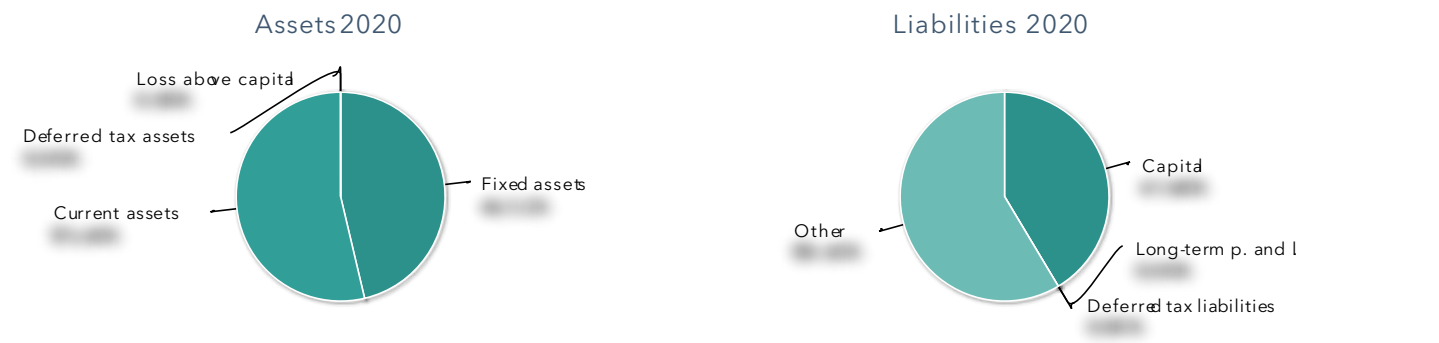
Prosecute ID	Party	Amount	District Court	Last Proc.
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Beogradu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Beogradu	10/11/2020

PROSECUTES

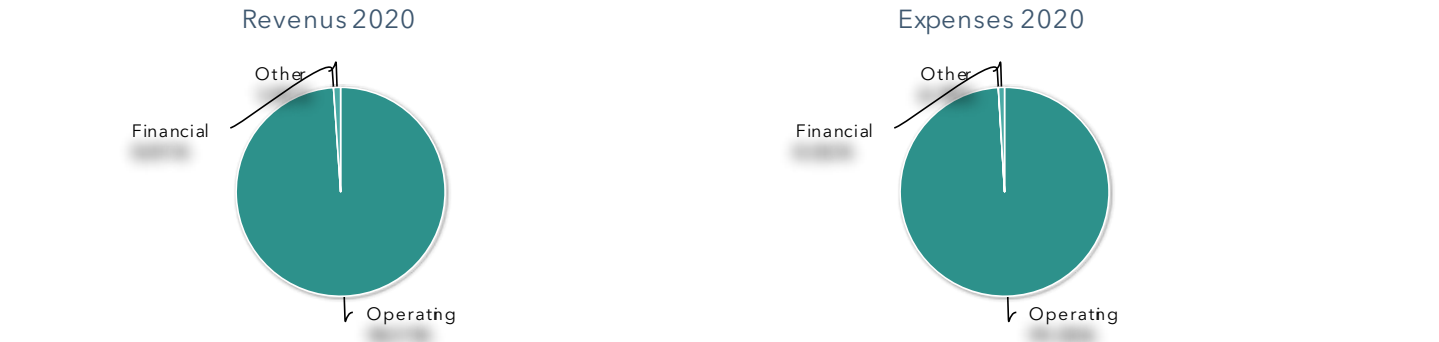
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Prosecute ID	Party	Amount	District Court	Last Proc.
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Novom Sadu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Beogradu	10/11/2020
1-11-2020	1-11-2020	100,000	Privredni sud u Leskovcu	10/11/2020

BALANCE SHEET - CHART



PROFIT AND LOSS ACCOUNT - CHART



BALANCE SHEET

Categories	2018	2019	2020	Growth Abs. (Rel.)
Total assets	1000000	1000000	1000000	0%
Subscribed capital unpaid	0	0	0	0%
Fixed assets	1000000	1000000	1000000	0%
Deferred tax assets	0	0	0	0%
Current assets	1000000	1000000	1000000	0%
Off-balance sheet assets	0	0	0	0%
Total liabilities	1000000	1000000	1000000	0%
Capital	1000000	1000000	1000000	0%
Long-term provisions and liabilit...	0	0	0	0%
Deferred tax liabilities	0	0	0	0%
Current liabilities	1000000	1000000	1000000	0%
Loss over capital	0	0	0	0%
Off-balance sheet liabilities	0	0	0	0%

* Data are shown in 1000 RSD.

PROFIT AND LOSS ACCOUNT

Categories	2018	2019	2020	Growth Abs. (Rel.)
Total revenues	1,234,567	1,345,678	1,456,789	11.4%
Operating income	234,567	245,678	256,789	4.7%
Financial income	12,345	13,456	14,567	8.9%
Other income	5,678	6,789	7,890	19.2%
Total expenses	1,000,000	1,090,000	1,180,000	8.9%
Operating expenses	800,000	850,000	900,000	6.2%
Financial expenses	10,000	11,000	12,000	10.0%
Other expenses	10,000	10,000	10,000	0.0%
Operating profit (EBIT)	234,567	245,678	256,789	4.7%
Operating profit (EBITDA)	245,678	256,789	267,890	4.5%
PROFIT/LOSS FROM FINANCING	-12,345	-13,456	-14,567	-8.9%
Income from valuation adjustments...	5,678	6,789	7,890	19.2%
Expenses from valuation adjustmen...	-5,678	-6,789	-7,890	-19.2%
Profit on ordinary activities bef...	228,900	232,900	242,900	1.7%
Net income from discontinued oper...	0	0	0	0.0%
Income Taxes	-12,345	-13,456	-14,567	-8.9%
Tax expense	-12,345	-13,456	-14,567	-8.9%
Deferred tax expense	0	0	0	0.0%
Deferred income tax benefit	0	0	0	0.0%
Rewards paid to employer	0	0	0	0.0%
Net profit	216,555	219,444	228,333	1.3%
Net income belonging to minority ...	0	0	0	0.0%
Net income belonging to the owner...	216,555	219,444	228,333	1.3%
NET LOSS OF MINORITY INTEREST	0	0	0	0.0%
NET LOSS DUE TO MAJORITY OWNER	0	0	0	0.0%
Basic earnings per share	2.16	2.19	2.28	1.3%
Reduced (diluted) earnings per sh...	2.16	2.19	2.28	1.3%

* Data are shown in 1000 RSD.

Financial data

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Chapter 6

INDICATORS

Categories	2018	2019	2020	Growth Abs. (Rel.)
The average number of employees	1,100	1,100	1,100	0%
THE ASSET STRUCTURE RATIOS				
Tangible and intangible assets t...	100%	100%	100%	0%
Current assets to total assets	100%	100%	100%	0%
Investments to total assets	100%	100%	100%	0%
FINANCIAL LEVERAGE RATIOS				
Shareholders' funds to assets	100%	100%	100%	0%
Debt to assets	100%	100%	100%	0%
Shareholders' funds to long-term...	100%	100%	100%	0%
Financial leverage	100%	100%	100%	0%
LIQUIDITY RATIOS				
Current ratio	100%	100%	100%	0%
Quick ratio	100%	100%	100%	0%
ASSET TURNOVER RATIOS				
Fixed assets turnover ratio	100%	100%	100%	0%
Total assets turnover ratio	100%	100%	100%	0%
Current assets turnover	100%	100%	100%	0%
Inventory turnover	100%	100%	100%	0%
Debtors turnover	100%	100%	100%	0%
ASSET TURNOVER RATIOS (DAYS)				
Inventory conversion period	100%	100%	100%	0%
Days sales outstanding	100%	100%	100%	0%
Payables deferral period	100%	100%	100%	0%
Payables deferral period	100%	100%	100%	0%
RATIOS OF EFFICIENCY, PROFITABIL...				
Total revenues to total expenses	100%	100%	100%	0%
Operating revenues to operating ...	100%	100%	100%	0%
Net profit margin	100%	100%	100%	0%
Asset utilization ratio	100%	100%	100%	0%
Net return on assets	100%	100%	100%	0%
Return on equity	100%	100%	100%	0%
Operating margin	100%	100%	100%	0%
Pre-tax profit margin	100%	100%	100%	0%
Net profit margin on sales	100%	100%	100%	0%
Value added per employee	100%	100%	100%	0%
CASH-FLOW				
Operating cash flow	100%	100%	100%	0%
Net operating working capital	100%	100%	100%	0%
Debt service	100%	100%	100%	0%

* Data are shown in 1000 RSD.