

Full report CEE

Generated on: 5th Oct 2022

Company

EL KONCEPT D.O.O. ZA POSLOVNO SAVJETOVANJE

Aliases: EL KONCEPT d.o.o.

Principal Address:

Julija Knifera 2
10000 Zagreb
Grad Zagreb
Croatia

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Fax: +385-1-6396900

Email: info@el-koncept.hr

Web: www.el-koncept.hr

Date of Last Major Update:

15.09.2022

ICON number: 44658880

Easy number: 00002438119669

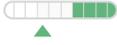
National ID: 1642812

VAT number: 96533691227

Date of Last Research:

06.05.2022

Summary

	Credit Score 9		Recommended Maximum Credit EUR 25.000		Payment Index 80
	Legal events 		Activity status Active company		Main activity NACE 7022
	Employees 12		Registration date 29.05.2002		Location Zagreb

Credit Information



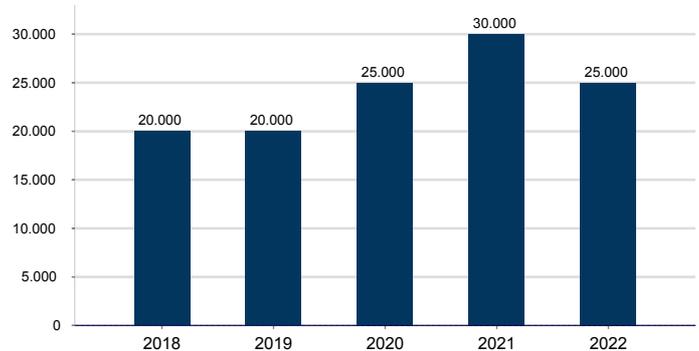
Recommended Maximum Credit:

EUR 25.000

The Recommended Maximum Credit is to be understood as the highest possible engagement to a supplier delivering goods or rendering services on open terms with an average of 60 days. The calculation is based on the assumption that, on average, the company in question has 5 suppliers which deliver goods or render services at the same time. This amount is an indication of the credit amount to allow a company; it is not an insurance decision given by an underwriter of Coface Credit Insurance. Unless there is a specific contractual agreement, the recommended maximum credit cannot be considered as a credit insurance guarantee by Coface.

The corona virus outbreak is having serious implications on the economy worldwide. Countries are taking serious measures, affecting every day and economic life. As the circumstances can change at any time, we recommend you to closely monitor the developments with subject matter as well as the general situation in the sector of activity and in the country.

Maximum Credit history in EUR:



WE STRONGLY RECOMMEND TO ORDER FRESH INVESTIGATION OF THE COMPANY AND TO MONITOR COMPANY SITUATION VIA COFACE MONITORING.

Credit Score:

The Credit Assessment is given as a Credit Score with values from 0 (Insolvency/preliminary/debt regulation proceedings) to 10 (Excellent risk). The Credit Score is based on the probability of default of a company within 12 months.

Credit Score: 9 Very low risk



Coface Adjustment: 9 Very low risk

Coface may have adjusted the Credit Score in order to reflect experiences (typically late payments) reported by one or more of our Credit Insured clients.

Credit Score contributors:

Profit before tax/Finance costs macro adjusted	●	ROI: Profit after tax/Total Equity and Liabilities macro adjusted	●
Cash/Current liabilities macro adjusted	●	Liabilities/Turnover macro adjusted	●

Exact score: 903*
 Probability of Default: 0.047 %
 Probability of default for Soft Score: 0.069 %
 Probability of default for Financial Score: 0.040 %
 *3-digit score before calibration

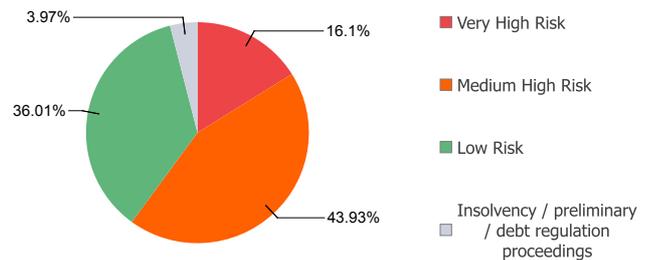
Sector Score:

Sector Score: 5 Medium high risk



NACE code: 7022 - Business and other management consultancy activities

Number of companies per risk classes



Score history:



Payment Index:

80 - Payments are made mostly according to terms



The payment index is based on:

- Insolvency information,
- Debt collection,
- Tax debts,
- Debts for sale,



Legal Events:

According to available information sources the Company is not in a insolvency/preliminary/debt regulation proceeding.

Debts

Debt Collection:

There is no record of any debt collection action by Coface against this company exceeding a single case volume of EUR 500.

Further Assessment Information:

Researched company is categorized as a small company.

Turnover volume of EUR 773.557 in the year 2021 decreased by 1,89% compared with 2020. In previous period this change was -1,86%.

Cash flow from results of EUR 640.849 decreased by 6,56% compared with last year result.

Company Details

Established:

24.04.2002

Registration status:

29.05.2002 - Registered company

Registration:

No. 080431789
29.05.2002
Trgovački sud u Zagrebu, Croatia

Activity status:

24.04.2002 - Active company

Legal Form:

Limited Liability Company

Capital:

Nominal capital: **HRK 20.000,00**

Management:

Full Name	Function	Address
LEHO EDIN	Managing director	Croatia

Partners / Shareholders:

Full Name	Function	Address	Share equity capital
LEHO EDIN	Partner	Croatia	

Former company details
Former company addresses:

Former Registered office:
Mije Silobod Bolšića 21
10000 Zagreb
Grad Zagreb
Croatia

Related Companies:

affiliate

[FORTIUS PLUS d.o.o. za razvoj projekata nekretnina u likvidaciji, Croatia, VAT No.: 71210869627](#)

Registration status: Company is being dissolved/liquidated (26.02.2018)

Person functions in other companies:

Function	Company
Other known functions of LEHO EDIN	
Partner	FORTIUS PLUS d.o.o. za razvoj projekata nekretnina u likvidaciji (HR) VAT No.: 71210869627
Partner	INSTITUT ZA CERTIFICIRANJE d.o.o. za certifikaciju poslovnih subjekata (HR) VAT No.: 48850620257
Officer/Proxy	INSTITUT ZA CERTIFICIRANJE d.o.o. za certifikaciju poslovnih subjekata (HR) VAT No.: 48850620257

Key Data on Operations



Activities:

NACE
7022 Business and other management consultancy activities

Financial Consulting.
NACE codes given are based on the most recent NACE Revision 2.

The company is active in the Coface sector 'Business and personal services'.

Key Data:

Amounts shown in Euro (EUR)

	2021	2020	2019	2018
Turnover	773.557 ▶	788.442 ▶	803.399 ▲	751.438
Fixed assets	5.998 ▼	16.809 ▼	28.579 ▼	40.747
Equity capital	739.833 ▼	822.000 ▲	508.305 ▲	294.583
Liabilities	362.543 ▼	342.149 ▲	386.568 ▶	391.122
Profit after taxation	629.583 ▼	670.062 ▲	287.889 ▲	268.960
Operating result - profit	349.763 ▼	376.793 ▲	351.051 ▲	332.959

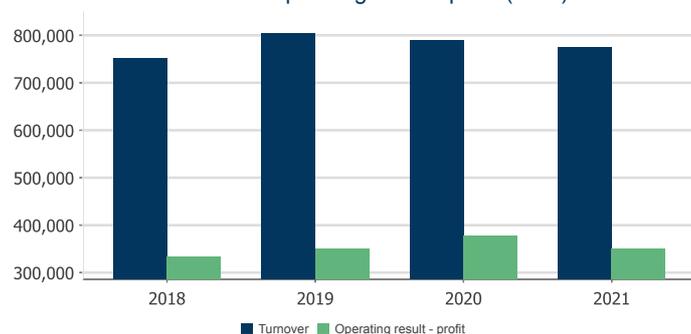
	2021	2020	2019	2018
Return on sales (ROS), in%	81,39	84,99	35,83	35,79
Return on assets (ROA), in%	57,11	57,56	32,17	39,22

Return on sales (ROS), in% (Profit after tax / Sales)*100

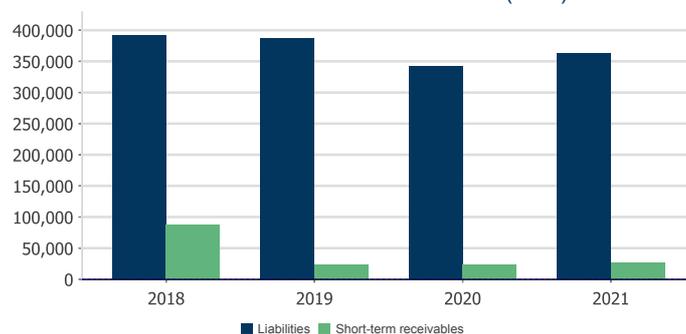
Return on assets (ROA), in% (Profit after tax / Total assets)*100

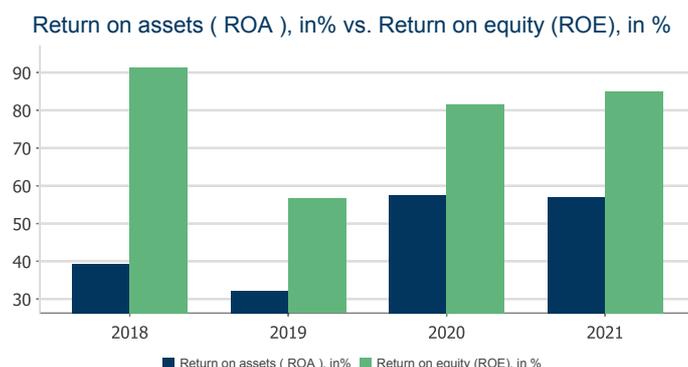
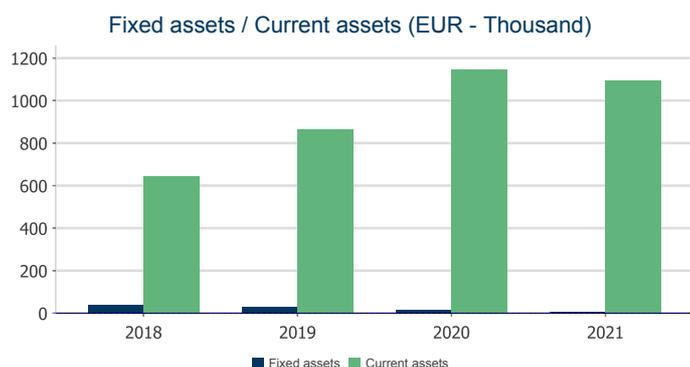
▲ strong positive trend (>=+20%)	▶ stable trend (<+/-5%)	▼ strong negative trend (>=-20%)
▲ positive trend (<+20% & >=+5%)		▼ negative trend (<-20% & >=-5%)

Turnover vs. Operating result - profit (EUR)



Liabilities vs. Short-term receivables (EUR)





Workforce:

	2021	2020	2019	2018
Total workforce	12	12	15	16

Imports:

2021	2020	2019	2018
: HRK 61.047 31.12.2021	: HRK 49.288 31.12.2020	: HRK 49.664 31.12.2019	: HRK 32.317 31.12.2018

Exports:

2021	2020	2018	2017
: HRK 89.400 31.12.2021	: HRK 95.285 31.12.2020	: HRK 50.610 31.12.2018	: HRK 30.539 31.12.2017

Financial Indicators:

	2021	2020	2019	2018
Days Payable Outstanding (DPO)	19,50	38,06	41,69	35,27
Days Sales Outstanding (DSO)	9,87	6,35	10,42	5,98

Branches and other addresses:

Registered office:
Ulica Julija Knifer 2
10000 Zagreb
Grad Zagreb
Croatia

Financial Information

Financials:

Amounts shown in Euro (EUR)

	2021	2020	2019	2018
BALANCE SHEET				
A. UNPAID IN CAPITAL		0,00		0,00
B. FIXED ASSETS	5.997,73 -64,32%	16.809,33 -41,18%	28.579,08 -29,86%	40.746,76

I. Intangible assets			0,00		0,00		0,00
Goodwill			0,00				0,00
II. Tangible fixed assets	5.997,73	-64,32%	16.809,33	-41,18%	28.579,08	-29,86%	40.746,76
Land	3.820,61	+0,12%	3.816,10				
Machinery and equipment	1.058,59	-68,77%	3.389,72				
Other equipment, furniture, fittings, tools, fixtures, vehicles	1.118,53	-88,35%	9.603,51				
Financial fixed assets			0,00		0,00		0,00
Investments in holdings (shares) of undertakings within the group			0,00				
Investments in other securities of undertakings within the group			0,00				
Long-term loans, deposits and similar to Group companies			0,00				0,00
Long-term loans to affiliates			0,00				
Long-term loans			0,00				0,00
III. Long-term receivables			0,00		0,00		0,00
Receivables from undertakings within the group			0,00				
Trade receivables			0,00				0,00
IV. DEFERRED TAX ASSETS			0,00				0,00
SHORT TERM ASSETS	1.093.352,06	-4,60%	1.146.065,35	+32,57%	864.516,12	+34,23%	644.068,45
V. Inventory			0,00		0,00		0,00
Inventory - raw materials, consumables, working inventory			0,00				0,00
Work in progress			0,00				
Semi-manufactured, finished goods, residual products			0,00				0,00
Inventory - Trading Goods			0,00				0,00
VI. Short-term receivables	25.781,14	+14,80%	22.456,95	-5,21%	23.691,58	-72,74%	86.907,92
Short-term intercompany receivables			0,00				
Short-term trade receivables	21.425,71	+48,49%	14.429,16	-38,73%	23.548,46	+88,45%	12.495,90
Receivables from the state and other institutions	3.532,88	-52,87%	7.496,80				0,00
Other short-term receivables	822,55	+54,91%	530,99				
VII. SHORT TERM FINANCIAL ASSETS	908.230,30	+0,10%	907.354,50	+102,97%	447.045,94	+0,58%	444.450,72
Short-term loans to affiliates			0,00				
Loans to firms with a shareholding relationship			0,00				0,00

Short-term securities	97,95 +0,12%	97,84			
Short-term loans, deposits and guarantees	1.063,24 -51,16%	2.176,93			
Other short term financial assets	907.069,11 +0,22%	905.079,73			
VIII. Cash	159.340,62 -26,32%	216.253,91 -45,08%	393.778,60 +249,37%	112.709,80	
Prepaid expenses	3.026,11 +137,53%	1.273,98 -28,35%	1.777,95 +99,64%	890,60	
C. TOTAL ASSETS	1.102.375,90 -5,31%	1.164.148,66 +30,09%	894.873,14 +30,50%	685.705,81	
Off balance sheet items		0,00			

LIABILITIES

Equity capital	739.832,62 -10,00%	821.999,50 +61,71%	508.304,93 +72,55%	294.583,40	
Subscribed and paid capital	2.658,10 +0,12%	2.654,96 -1,59%	2.697,74 +0,01%	2.697,56	
I. CAPITAL RESERVES		0,00		0,00	
II. RESERVES FROM PROFIT		0,00		0,00	
III. Revaluation reserves		0,00		0,00	
IV. Fair value reserves of financ. assets for sale, foreign investments and cash-flow protection		0,00		0,00	
V. Profit or loss carried forward	422.382,87 -12,79%	484.313,45			
Profit carried forward	422.382,87 -12,79%	484.313,45 +122,45%	217.717,83 +849,68%	22.925,47	
VI. Net profit or loss for the year	314.791,65 -6,04%	335.031,09			
Profit of the year	314.791,65 -6,04%	335.031,09 +16,37%	287.889,36 +7,04%	268.960,36	
VII. MINORITY INTERESTS		0,00		0,00	
A. RESERVES		0,00	0,00	0,00	
LIABILITIES	362.543,28 +5,96%	342.149,16 -11,49%	386.568,21 -1,16%	391.122,42	
B. LONG-TERM LIABILITIES		0,00	0,00	0,00	
Long-term liabilities to affiliates		0,00		0,00	
Liabilities for loans, deposits, etc. to companies within the group		0,00			
Long-term liabilities for loans		0,00		0,00	
Long term liabilities payable to financial institutions		0,00		0,00	
Trade liabilities		0,00		0,00	
Deferred tax liability		0,00			
C. SHORT-TERM LIABILITIES	64.709,62 +9,77%	58.951,45 -26,00%	79.660,03 -2,48%	81.689,36	
Short-term liabilities to affiliates		0,00		0,00	
Liabilities for loans, deposits, etc. to companies within the group		0,00			
Short-term liabilities for loans		0,00		0,00	
S-term Liabilities payable to financial institutions		0,00		0,00	

Short-term liabilities for advance payments, deposits and guaranties			0,00			
Short-term trade creditors	12.233,75	-50,93%	24.933,76	-2,94%	25.688,45	+21,38%
Short-term liabilities to employees	27.928,61	+73,63%	16.085,45			
Short-term liabilities for taxes, contributions and other fees	24.547,25	+36,89%	17.932,24			
Other short term liabilities			0,00			
D. ACCRUALS AND DEFERRED INCOME	297.833,67	+5,17%	283.197,71	-7,73%	306.908,18	-0,82%
E. TOTAL LIABILITIES AND FUNDS	1.102.375,90	-5,31%	1.164.148,66	+30,09%	894.873,14	+30,50%
PROFIT AND LOSS						
A. TURNOVER, SALES REVENUE	781.141,82	-4,57%	818.581,78	+0,59%	813.791,00	+8,12%
Income from sales with undertakings within the group			0,00			
Income from sales (outside group)	773.556,68	-1,89%	788.442,44			
Own work capitalized			0,00			113,30
Other operating income with undertakings within the group			0,00			
Other operating income (outside the group)	7.585,14	-74,83%	30.139,33			
B. OPERATING EXPENSES	431.379,06	-2,36%	441.788,88	-4,53%	462.740,19	+10,24%
I. Change in inventory value of work in progress and finished goods (+ or -)			0,00			0,00
II. Material costs	225.857,35	-4,24%	235.852,67	+6,33%	221.820,96	+2,69%
Cost of raw materials and consumables	4.699,38	+62,73%	2.887,80	-46,42%	5.389,42	
Other external costs	221.157,96	-5,07%	232.964,87	+7,64%	216.431,55	
III. Staff costs (employee costs)	141.689,00	+0,92%	140.390,65	-18,21%	171.646,72	+19,09%
Wages and salaries	95.283,43	+0,88%	94.449,55			
Social security expenses and taxes paid by employer	27.003,99	-4,40%	28.246,48			
Social security expenses and taxes paid by employee	19.401,57	+9,65%	17.694,62			
IV. Depreciation on fixed assets	11.265,67	-28,67%	15.793,27	+2,94%	15.342,33	+7,79%
V. Other costs	52.148,25	+11,26%	46.870,60			
VI. Value adjustment			995,61			0,00
on short term assets (except financial assets)			995,61			
VII. Reserves			0,00			0,00
VIII. Other operating expenses	418,78	-77,80%	1.886,08	-96,50%	53.930,17	+18,89%

C. INCOME FROM FINANCIAL TRANSACTIONS (FINANCIAL INCOME)	981,90	-51,11%	2.008,47	-22,44%	2.589,70	+463,55%	459,53
Income from investments in holdings (shares) of undertakings within the group			0,00				
Other interest income from operations with undertakings within the group			0,00				
Exchange rate differences and other financial income from operations with undertakings within the group			0,00				
Other interest income	49,04	+85,65%	26,42				
Exchange rate differences and other financial income	13,69	-98,82%	1.160,35				
Other financial revenues	919,17	+11,86%	821,71				
D. FINANCIAL COSTS	87,85	+536,33%	13,81	+2,35%	13,49	-99,50%	2.717,52
Interest expenses and similar expenses with undertakings within the group			0,00				
Exchange rate differences and other expenses from operations with undertakings within the group			0,00				
Interest expenses and similar expenses	15,15	+1.802,21%	0,80				
Exchange rate differences and other expenses	72,70	+458,82%	13,01				
I. Share of profits from participating companies			0,00				0,00
II. Share in profit from joint ventures			0,00				
III. Share of losses from participating companies			0,00				0,00
IV. Share in loss of joint ventures			0,00				
E. TOTAL INCOME	782.123,72	-4,69%	820.590,25	+0,52%	816.380,69	+8,39%	753.161,91
F. TOTAL EXPENSES	431.466,91	-2,34%	441.802,69	-4,53%	462.753,68	+9,54%	422.460,76
G. PROFIT OR LOSS BEFORE TAXATION	350.656,81	-7,43%	378.787,56	+7,11%	353.627,01	+6,93%	330.701,15
Profit before taxation	350.656,81	-7,43%	378.787,56				
Profit tax	35.865,16	-18,03%	43.756,47	-33,44%	65.737,52	+6,47%	61.740,78
H. PROFIT OR LOSS AFTER TAXATION	314.791,65	-6,04%	335.031,09	+16,37%	287.889,50	+7,04%	268.960,36
Profit after taxation	314.791,65	-6,04%	335.031,09				
I. PROFIT OR LOSS OF DISCONTINUED ACTIVITIES BEFORE TAX			0,00				0,00
Income tax of discontinued			0,00				



Ratios:

Current ratios for the year 2021

Current ratio	16,90
Quick ratio	16,90
Return on equity (ROE), in %	85,10
Return on sales (ROS), in%	81,39
Return on assets (ROA), in%	57,11
Equity ratio, in %	67,11
Debt Ratio, in %	5,87
Average collection period, in days	12,05
Sales to Total assets	0,70
Staff costs / Operating expenses, in %	32,85
Average monthly salary	EUR 661,69
Increase/Decrease of Sales, in %	-1,89
Sales per employee in thousands (000)	EUR 64,46
Cash flow from results in thousands (000)	EUR 640,85

PROFITABILITY

EBITDA	361.028,43
EBITDA/Revenues	0,46
Net Debt / EBITDA	-0,26
EBITDA / Interests payment	23.828,53

Current ratio	(Short-term assets / Short term liabilities)
Quick ratio	[(Short-term assets - Inventory) / Short-term liabilities]
Return on equity (ROE), in %	(Profit after tax / Equity capital)*100
Return on sales (ROS), in%	(Profit after tax / Sales)*100
Return on assets (ROA), in%	(Profit after tax / Total assets)*100
Equity ratio, in %	(Equity capital / Total Liabilities and Funds) *100
Debt Ratio, in %	(Short-term liabilities + Long-term liabilities) / Total Assets *100
Average collection period, in days	Trade Receivables *365 / Turnover
Sales to Total assets	Turnover / Total Assets
Staff costs / Operating expenses, in %	(Staff costs / Operating expenses) *100
EBITDA	(Operating income - Operating expenses + Expenses from value adjustment of non-current assets)

Historical ratios:

	2020	2019	2018
Current ratio	19,44	10,85	7,88
Quick ratio	19,44	10,85	7,88
Return on equity (ROE), in %	81,52	56,64	91,30
Return on sales (ROS), in%	84,99	35,83	35,79
Return on assets (ROA), in%	57,56	32,17	39,22
Equity ratio, in %	70,61	56,80	42,96
Debt Ratio, in %	5,06	8,90	11,91
Average collection period, in days	10,01	10,63	42,14
Sales to Total assets	0,68	0,90	1,10
Staff costs / Operating expenses, in %	31,78	-	-
Average monthly salary	EUR 655,90	EUR 0,00	EUR 0,00
Increase/Decrease of Sales, in %	-1,86	6,91	5,85
Sales per employee in thousands (000)	EUR 65,70	EUR 53,56	EUR 46,96
Cash flow from results in thousands (000)	EUR 685,86	EUR 303,23	EUR 283,19
PROFITABILITY			
EBITDA	392.586,17	366.393,14	347.192,81
EBITDA/Revenues	0,48	0,45	0,46
Net Debt / EBITDA	-0,40	-0,86	-0,09

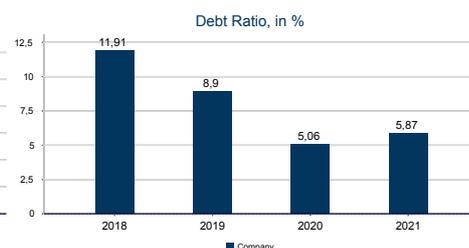
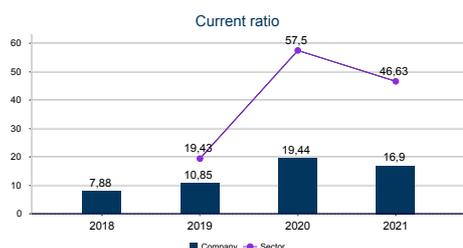
EBITDA / Interests payment

492.889,10

388.046,11

2.686,98

Current ratio	(Short-term assets / Short term liabilities)
Quick ratio	[(Short-term assets - Inventory) / Short-term liabilities]
Return on equity (ROE), in %	(Profit after tax / Equity capital)*100
Return on sales (ROS), in%	(Profit after tax / Sales)*100
Return on assets (ROA), in%	(Profit after tax / Total assets)*100
Equity ratio, in %	(Equity capital / Total Liabilities and Funds) *100
Debt Ratio, in %	(Short-term liabilities + Long-term liabilities) / Total Assets *100
Average collection period, in days	Trade Receivables *365 / Turnover
Sales to Total assets	Turnover / Total Assets
Staff costs / Operating expenses, in %	(Staff costs / Operating expenses) *100
EBITDA	(Operating income - Operating expenses + Expenses from value adjustment of non-current assets)


Currency Conversion Information:

Financial values have been converted to EUR.
 Find below the exchange rates used for the listed financial dates:
 2018: 1 EUR = 7,41 HRK (yearly average rate 2018)
 2019: 1 EUR = 7,41 HRK (yearly average rate 2019)
 2020: 1 EUR = 7,53 HRK (yearly average rate 2020)
 2021: 1 EUR = 7,52 HRK (yearly average rate 2021)

Bank accounts:

Addiko Bank dioničko društvo - Account no. 2500009-1101362894
 IBAN: HR4325000091101362894

BANCO POPOLARE CROATIA dioničko društvo - Account no. 4115008-1120007500
 IBAN: HR3441150081120007500

OTP banka dioničko društvo - Account no. 2407000-1100414875
 IBAN: HR0724070001100414875

ZAGREBAČKA BANKA DIONIČKO DRUŠTVO - Account no. 2360000-1101597779
 IBAN: HR3623600001101597779
 10000 Zagreb, Trg bana Josipa Jelačića 10
 Telephone: +385-1-6104 000

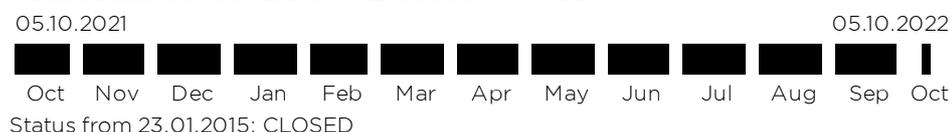
ZAGREBAČKA BANKA DIONIČKO DRUŠTVO - Account no. 2360000-1502627220
 IBAN: HR7323600001502627220

Approximate Exchange Rates:

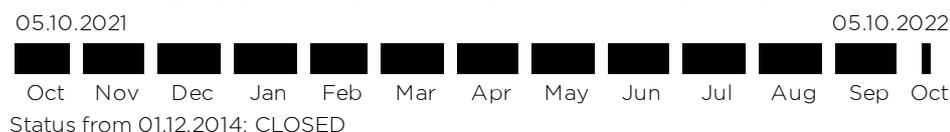
2021: 7,5242 HRK = 1 EUR
 2020: 7,5331 HRK = 1 EUR
 2019: 7,4136 HRK = 1 EUR
 2018: 7,4141 HRK = 1 EUR
 2017: 7,4601 HRK = 1 EUR
 2016: 7,5294 HRK = 1 EUR
 2021: 6,3636 HRK = 1 USD
 2020: 6,6108 HRK = 1 USD
 2019: 6,6223 HRK = 1 USD
 2018: 6,2784 HRK = 1 USD
 2017: 6,7223 HRK = 1 USD
 2016: 6,8037 HRK = 1 USD
 2021: 8,7527 HRK = 1 GBP
 2020: 8,4779 HRK = 1 GBP
 2019: 8,456 HRK = 1 GBP
 2018: 8,3857 HRK = 1 GBP
 2017: 8,5181 HRK = 1 GBP
 2016: 9,2219 HRK = 1 GBP

Bank Confirmations:

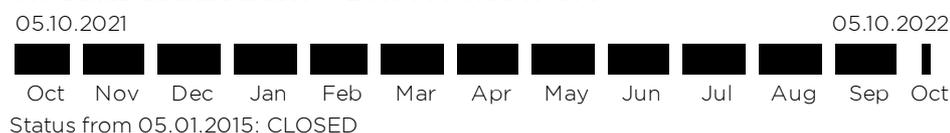
Addiko Bank dioničko društvo - 2500009-1101362894



BANCO POPOLARE CROATIA dioničko društvo - 4115008-1120007500



OTP banka dioničko društvo - 2407000-1100414875



ZAGREBAČKA BANKA DIONIČKO DRUŠTVO - 2360000-1101597779



ZAGREBAČKA BANKA DIONIČKO DRUŠTVO - 2360000-1502627220



Additional Information

Contact With Company:

06.05.2022
 We contacted the company and sent an official inquiry related to information about the company's operations during the COVID-19 pandemic.
 If the company responds to our request and sends additional information, we will send you an updated report.

Additional information:

EUID number: HRSR.080431789

Additional information: There's lack of information regarding limiting or suspending of business activities of the subject due to the current epidemiological situation

Business Environment

Country Indicators:

Coface Country Assessment:

21.10.2021

A4

08.06.2020

B

09.10.2018

A4

Codes and Definitions

Credit Assessment

10	Excellent risk
9	Very low risk
8	Low risk
7	Moderate risk
6	Acceptable risk
5	Medium high risk
4	Significant risk
3	High risk
2	Very high risk of insolvency
1	Extremely high risk of insolvency
0	Insolvency/preliminary/debt regulation proceedings
99	Risk assessment currently not possible

Coface Country Assessment

- A1 The political and economic situation is very good as is business environment quality. This has a positive influence on corporate payment behaviour. Average corporate default probability is very low.
- A2 The political and economic situation is good. The business environment though has a number of shortcomings. Average corporate default probability is low.
- A3 Changes in a generally good but somewhat volatile political and economic environment can affect corporate payment behaviour. The business environment has some shortcomings. Average corporate default probability is at a quite acceptable level.
- A4 The political and economic outlook is somewhat shaky. A relatively volatile business environment can affect corporate payment behaviour, although average corporate default probability remains acceptable.
- B Economic and financial uncertainties and an occasionally difficult business environment can affect corporate payment behaviour. Average corporate default probability is appreciable.
- C A very uncertain political and economic outlook and a business environment with many shortcomings can have a significant impact on corporate payment behaviour. Average corporate default probability is high.
- D A high-risk political and economic situation and an often highly difficult business environment can have a very significant impact on corporate payment behaviour. Average corporate default probability is very high.
- E An extremely high credit risk

Payment Index

100	Payments are made very correctly
90	According to our experiences payments are made regularly
80	Payments are made mostly according to terms
70	No adverse payment incidents known at this time
60	No payment experience of any importance is available or cannot be given (concerns new companies)
50	According to the data available there have been temporary payment incidents in the past which have been resolved in due course
40	Payments are made irregularly
30	Payments are made slowly
20	Payments are made very slowly
10	Payments are extremely slow, legal actions may occur
0	Payments stopped or legal action occurred

Order Details

Order Details:

Customer: TEST 1 d.o.o., xyz

Order number: 4775905

Delivery speed: Immediate

Language: English

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