

CREDIT REPORT

AG VEBO d.o.o.

Published 9/26/2020

Issued for: **Boštjan Vesel**

Bisnode d.o.o.

Part of the BISNODE group, Stockholm, Sweden

Credit report

AG VEBO d.o.o.

Published 9/26/2020

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: **Small**

OWNERS AND BRANCHES

Chapter 2

Last year

Owners: **1**

Branches: **1**

BLOCKS

Period: **9/27/2019 - 9/26/2020**

Current Number of Blocks:
0 / 1 bank accounts

Blocks:
0 / 365 days

CREDIT APPRAISAL

Chapter 3

A1 ++

CREDIT LIMIT: **15,323 €**

CREDIT MARGIN: **0.99 %**

SEMAPHORE

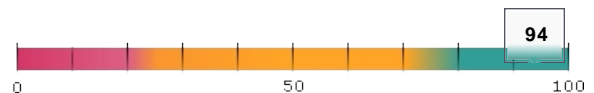


Green light - no critical events found in Bonitete.si database, which could have effect on current company business.

PAYMENT INDEX

Chapter 4

7/31/2019 - 7/31/2020



TRIALS

Chapter 5

Period: **9/27/2019 - 9/26/2020**

Number of trials: **0**

Prosecutes: **0**

Prosecuted: **0**

RESULTS OF OPERATIONS

Chapter 7

Categories	2017	2018	2019
Assets	670,455	967,533	1,007,996
Capital	484,947	526,516	590,467
Total revenues	1,055,425	1,158,219	1,507,796
Net business result for the accounting period	93,703	41,569	63,950
Average number of employees	5.25	5.83	6.00
Debt to assets	25.98	45.13	40.93
Current ratio	3.58	1.30	1.68
Net return on assets	16.33	5.07	6.47
Return on equity	21.38	8.21	11.45
Realized value added per employee	64,440	44,511	59,904
Value added per employee (AJPEs)	64,440	44,511	59,904

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR.

AG VEBO d.o.o.

Published 9/26/2020

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: **Small**

EU Company Size: **5 to 9 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 **NOVA KREDITNA BANKA M...**

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

 SI56 3300 0607 4525 857 **ADDIKO BANK D.D.**

REPRESENTATIVES

Shown 1 of 1

Name

BOŠTJAN VESEL

Director, founder

AG VEBO d.o.o.

Published 9/26/2020

OWNERS

Shown 1 of 1



BOŠTJAN VESEL (100.00%)

SHAREHOLDINGS

Shown 0 of 0

There are no data for selected subject.

BRANCHES/DIVISIONS

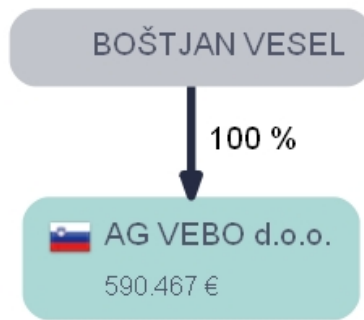
Shown 1 of 1

AG VEBO d.o.o., PE LJUBLJANA VIČ

Tržaška cesta 133, 1000 LJUBLJANA

AG VEBO d.o.o.

Published 9/26/2020



VIR: www.bonitete.si (september 2020)

CREDIT APPRAISAL

A1 ++

HISTORY

2018

A1

2019

B2

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 achieve above-average profitability.

Liquidity

Well

Name	Value	Indicator	Description
Debt to asset ratio	40.93		Well
Payment capability	1.68		Average
Cash flow to total costs	0.08		Average
Credit exposure from operations	0.11		Well

Efficiency

Well

Name	Value	Indicator	Description
Return on assets	0.09		Well
Assets turnover on total income	1.53		Well

DYNAMIC RATING ++

Company activity has a lower risk. Subject has well established operations without open obligations to the Tax Administration. Subject is without bank account block in the last year. Entity has no hearings in last two years. Financial data indicates that the company has a low debt to assets ratio, a small or no credit exposure from operations and a high current ratio.

Indicators

Name	Value	Indicator
Activity	4	
Location	3	
Profile	5	
Trials	5	
Blocks	5	
Payment index	5	
Financial data	5	

CREDIT LIMIT

15,323 €

Recommended upper credit limit for granting a deferred payment period of 3 months for this company **15,323 €**

CREDIT MARGIN

0.99 %

Recommended minimum credit margin for granting a deferred payment period of 3 months for this company **0.99 %**

AG VEBO d.o.o.

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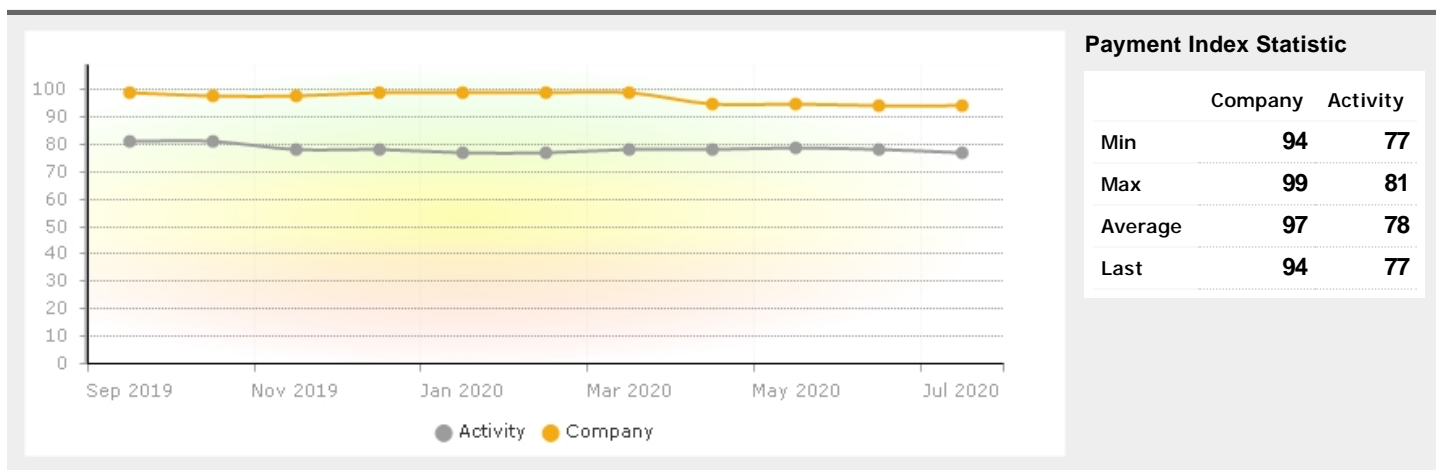
PAYMENT INDEX

7/31/2019 - 7/31/2020
Company anticipates.

94

NOTE

The database contains only those Slovenian 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

AG VEBO d.o.o.

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Period: 9/27/2019 - 9/26/2020

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.

AG VEBO d.o.o.


Published 9/26/2020

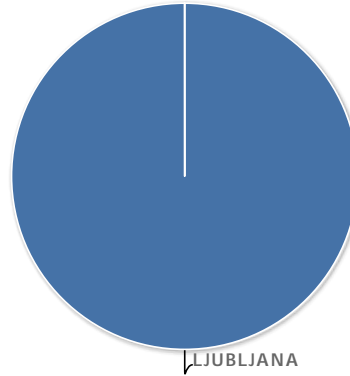
Owner

 1
Real estate count


 152,271 €
value sum

 325 m²
area sum

 1
location count




Property manager

 0
Real estate count

 0 €
value sum

 0 m²
area sum

 0
location count


No result


AG VEBO d.o.o.

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Owner - PARTS OF A BUILDING


Shown 1 of 1

 1 parts of a building count

 1 location count

 325.00 m² area sum

 152,271.00 € sum of ownership share values

 152,271.00 € sum of values






No.	Building	KO commune	Location	Actual usage	Usable area	Floor area	Ownership share	Value in € (GURS)
9	3222	1723 VIČ	TRŽAŠKA CESTA 122, 1000 LJUBLJANA	SEJEMSKA DVORANA, RAZSTAVIŠČE	325.30	325.30	1.00 %	152,271.40

AG VEBO d.o.o.

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Owner - LAND






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

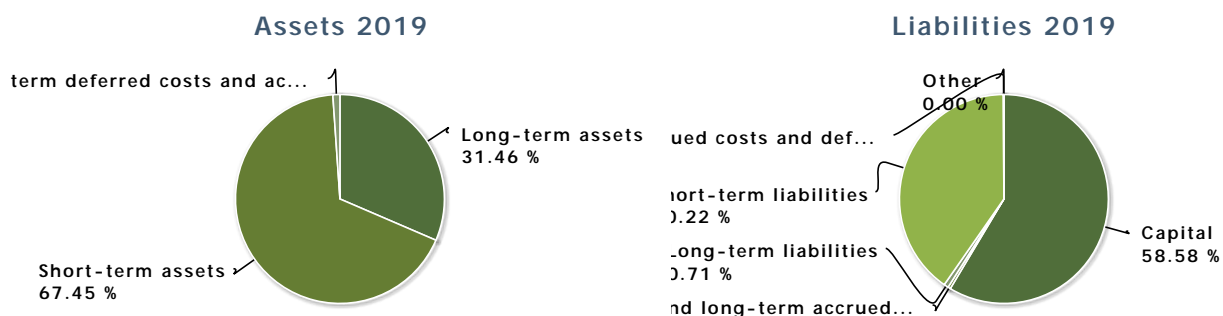
Property manager - PARTS OF A BUILDING

Shown 0 of 0

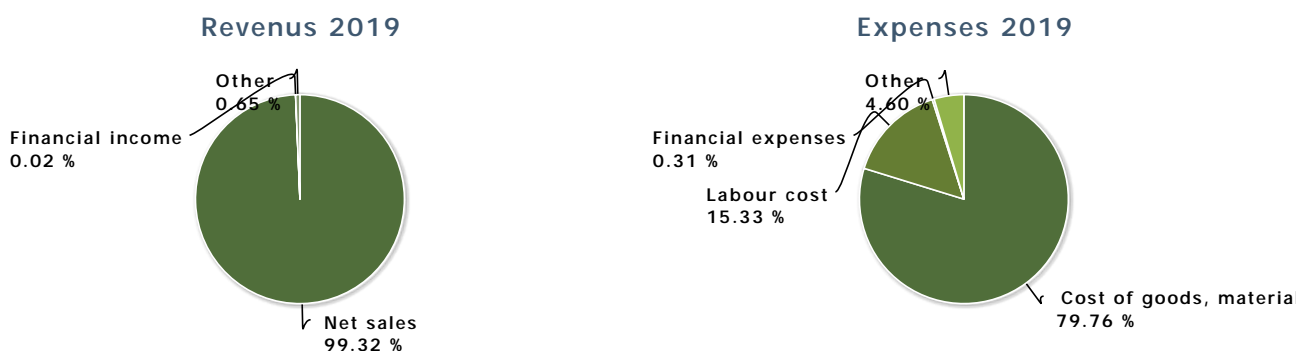
 0 parts of a building count	 0 location count	 0.00 m ² area sum	 0.00 € sum of ownership share values	 0.00 € sum of values
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No.	Building	KO commune	Location	Actual usage	Usable area	Floor area	Ownership share	Value in € (GURS)
No result								

BALANCE SHEET - CHART



PROFIT AND LOSS ACCOUNT - CHART



AG VEBO d.o.o.

Published 9/26/2020

BALANCE SHEET

Categories	2017	2018	2019	Growth Abs. (Rel.)
Assets	670,455.46	967,533.44	1,007,995.66	40,462 (4%)
Long-term assets	48,799.38	313,532.01	317,114.25	3,582 (1%)
Intangible assets and long-term ...	0	0	0	0
Intangible assets	0	0	0	0
Goodwill	N/A	N/A	N/A	N/A
Long-term deferred costs and acc...	0	0	0	0
Tangible fixed assets	42,755.14	307,487.77	310,175.48	2,688 (1%)
Investment property	0	0	0	0
Long-term financial investments	0	0	0	0
Long-term operating receivables	6,044.24	6,044.24	6,938.77	895 (15%)
Long-term operating receivables ...	N/A	N/A	N/A	N/A
Long-term operating receivables ...	N/A	N/A	N/A	N/A
Long-term operating receivables ...	N/A	N/A	N/A	N/A
Deferred receivables for taxes	0	0	0	0
Short-term assets	610,820.90	552,636.70	679,924.63	127,288 (23%)
Assets (group for estrange) for ...	0	0	0	0
Inventories	280,305.07	420,342.12	469,798.37	49,456 (12%)
Material	N/A	N/A	N/A	N/A
Work in process	N/A	N/A	N/A	N/A
Advances for inventories	N/A	N/A	N/A	N/A
Short-term financial investments	39,935	39,040	39,040	0 (0%)
Short-term operating receivables	214,003.32	93,254.58	165,365.86	72,111 (77%)
Short-term operating receivables...	N/A	N/A	N/A	N/A
Short-term operating receivables...	N/A	N/A	N/A	N/A
Short-term operating receivables...	N/A	N/A	N/A	N/A
Cash assets	76,577.51	0	5,720.40	5,720
Short-term deferred costs and ac...	10,835.18	101,364.73	10,956.78	-90,408 (-89%)
Off-balance sheet items	7,281.08	2,281.08	2,281.08	0 (0%)
Liabilities	670,455.46	967,533.44	1,007,995.66	40,462 (4%)
Capital	484,946.85	526,516.25	590,466.64	63,950 (12%)
Called-up capital	10,000	10,000	10,000	0 (0%)
Basic (subscribed) capital	10,000	10,000	10,000	0 (0%)
Non called-up capital (deductive...	0	0	0	0
Reserves	0	0	0	0
Reserves from profit	1,000	1,000	1,000	0 (0%)
Own shares and own stakes (deduc...	N/A	N/A	N/A	N/A
Surplus from revaluation	0	0	0	0
Fair value reserves	0	0	0	0
Retained net	380,244.23	473,946.85	515,516.25	41,569 (9%)
Net business result for the busi...	93,702.62	41,569.40	63,950.39	22,381 (54%)
Provisions and long-term accrued...	4,000	4,000	4,000	0 (0%)

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR

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BALANCE SHEET

Categories	2017	2018	2019	Growth Abs. (Rel.)
Long-term liabilities	3,539.19	12,281.80	7,159.51	-5,122 (-42%)
Long-term financial liabilities	3,539.19	12,281.80	7,159.51	-5,122 (-42%)
Long-term financial liabilities ...	N/A	N/A	N/A	N/A
Long-term financial liabilities ...	N/A	N/A	N/A	N/A
Long-term operating liabilities	0	0	0	0
Deferred liabilities for taxes	0	0	0	0
Short-term liabilities	170,704.16	424,451.89	405,457.50	-18,994 (-4%)
Liabilities, included in groups ...	0	0	0	0
Short-term financial liabilities	8,111.64	226,905.11	95,943.72	-130,961 (-58%)
Short-term financial liabilities...	N/A	N/A	N/A	N/A
Short-term financial liabilities...	N/A	N/A	N/A	N/A
Short-term operating liabilities	162,592.52	197,546.78	309,513.78	111,967 (57%)
Short-term operating liabilities...	N/A	N/A	N/A	N/A
Short-term operating liabilities...	N/A	N/A	N/A	N/A
Short-term accrued costs and def...	7,265.26	283.50	912.01	629 (222%)
Off-balance sheet items	7,281.08	2,281.08	2,281.08	0 (0%)

*Source: Ajpes - database of annual reports

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PROFIT AND LOSS ACCOUNT

Categories	2017	2018	2019	Growth Abs. (Rel.)
Operating revenues	1,053,402.70	1,151,930.61	1,503,813.18	351,883 (31%)
Net sales	1,053,402.70	1,144,307.95	1,497,592.76	353,285 (31%)
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	7,622.66	6,220.42	-1,402 (-18%)
Gross operating yield	1,053,402.70	1,151,930.61	1,503,813.18	351,883 (31%)
Operating expenses	936,289.88	1,106,910.56	1,419,283.44	312,373 (28%)
Cost of goods, material and serv...	713,153.19	890,424.69	1,139,025.73	248,601 (28%)
Purchase value of goods and mate...	N/A	N/A	N/A	N/A
Cost of material used	N/A	N/A	N/A	N/A
Cost of services	255,131.10	268,383.27	339,389.97	71,007 (26%)
Labour cost	166,041.32	196,443.04	218,924.30	22,481 (11%)
Cost of wages	123,348.51	147,895.78	163,278.10	15,382 (10%)
Cost of pension insurance	15,590.71	18,257.84	14,458.34	-3,800 (-21%)
Cost of other social insurance	8,949.99	10,730.93	11,832.17	1,101 (10%)
Other labour cost	18,152.11	19,558.49	29,355.69	9,797 (50%)
Write-offs	55,155.98	18,036.33	55,970.84	37,935 (210%)
Depreciation	16,067.24	17,141.33	20,655.96	3,515 (21%)
Revaluation operating expenses f...	0	0	0	0
Revaluation operating expenses f...	39,088.74	895	35,314.88	34,420 (3,846%)
Other operating expenses	1,939.39	2,006.50	5,362.57	3,356 (167%)
EBIT	117,112.82	45,020.05	84,529.74	39,510 (88%)
EBITDA	172,268.80	63,056.38	140,500.58	77,444 (123%)
Financial income	813.31	498.39	367.30	-131 (-26%)
Financial income from investment...	0	0	0	0
Financial income from investment...	N/A	N/A	N/A	N/A
Financial income from investment...	N/A	N/A	N/A	N/A
Financial income from investment...	N/A	N/A	N/A	N/A
Financial income from other inve...	N/A	N/A	N/A	N/A
Financial income from loans	375.24	367.30	367.30	0 (0%)
Financial income from loans, giv...	N/A	N/A	N/A	N/A
Financial income from loans, giv...	N/A	N/A	N/A	N/A
Financial income from operating ...	438.07	131.09	0	-131 (-100%)
Financial income from operating ...	N/A	N/A	N/A	N/A
Financial income from operating ...	N/A	N/A	N/A	N/A
Financial expenses	1,765.64	1,287.50	4,390.07	3,103 (241%)
Financial expenses from deprecia...	0	0	0	0
Financial expenses from financia...	1,029	1,150.62	4,221.08	3,070 (267%)
Financial expenses from loans, r...	N/A	N/A	N/A	N/A
Financial expenses from loans, r...	N/A	N/A	N/A	N/A

*Source: Ajpes - database of annual reports

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AG VEBO d.o.o.

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PROFIT AND LOSS ACCOUNT

Categories	2017	2018	2019	Growth Abs. (Rel.)
Financial expenses from issued b...	N/A	N/A	N/A	N/A
Financial expenses from financia...	N/A	N/A	N/A	N/A
Financial expenses from operatin...	736.64	136.88	168.99	32 (23%)
Financial expenses from operatin...	N/A	N/A	N/A	N/A
Financial expenses from liabilit...	N/A	N/A	N/A	N/A
Financial expenses from operatin...	N/A	N/A	N/A	N/A
Other revenues	1,209.27	5,790.18	3,615.65	-2,175 (-38%)
Subventions, grants, allowances,...	N/A	N/A	N/A	N/A
Other financial revenues and oth...	N/A	N/A	N/A	N/A
Other expenses	205.34	432.85	4,349.34	3,916 (905%)
Total revenues	1,055,425.28	1,158,219.18	1,507,796.13	349,577 (30%)
Total costs	938,260.86	1,108,630.91	1,428,022.85	319,392 (29%)
Total business result	117,164.42	49,588.27	79,773.28	30,185 (61%)
Total tax	23,461.80	8,018.87	15,822.89	7,804 (97%)
Tax on profit	23,461.80	8,018.87	15,822.89	7,804 (97%)
Deferred taxes	0	0	0	0
Net business result for the acco...	93,702.62	41,569.40	63,950.39	22,381 (54%)

*Source: Ajpes - database of annual reports

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AG VEBO d.o.o.

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INDICATORS

Categories	2017	2018	2019	Growth Abs. (Rel.)
Average number of employees	5.25	5.83	6	0 (3%)
THE ASSET STRUCTURE RATIOS				
Tangible and intangible assets ...	6.37	31.78	30.77	-1.01 (-3%)
Current assets to total assets	83.53	42.60	62.49	19.89 (47%)
Investments to total assets	5.95	4.03	3.87	-0.16 (-4%)
FINANCIAL LEVERAGE RATIOS				
Shareholders' funds to assets	72.33	54.41	58.57	4.16 (8%)
Debt to assets	25.98	45.13	40.93	-4.20 (-9%)
Shareholders' funds to lon...	993.75	167.93	186.19	18.26 (11%)
Financial leverage	35.93	82.94	69.87	-13.07 (-16%)
LIQUIDITY RATIOS				
Long-term financing of long-ter...	1.50	0.74	0.76	0.02 (3%)
Current ratio	3.58	1.30	1.68	0.37 (29%)
Quick ratio	1.94	0.31	0.52	0.21 (66%)
Debtors to creditors	1.32	0.47	0.53	0.06 (13%)
Cash flow to total costs	0.16	0.05	0.08	0.03 (56%)
Credit exposure from operations	0.20	0.08	0.11	0.03 (36%)
ASSET TURNOVER RATIOS				
Current assets turnover	1.86	2.01	2.36	0.35 (18%)
Inventory turnover 1	3.41	3.11	3.06	-0.05 (-1%)
Inventory turnover 2	4.08	3.29	3.38	0.09 (3%)
Debtors turnover	5.93	7.50	11.63	4.13 (55%)
Fixed assets turnover ratio	23.13	6.53	4.85	-1.69 (-26%)
Total assets turnover ratio	1.84	1.40	1.52	0.12 (9%)
Asset turnover on total income	1.84	1.41	1.53	0.11 (8%)
ASSET TURNOVER RATIOS (DAYS)				
Inventory coversion period 1	107.01	117.43	119.16	1.73 (1%)
Inventory coversion period 2	89.51	111.00	108.03	-2.98 (-3%)
Days sales outstanding	61.59	48.68	31.39	-17.29 (-36%)
Payables deferral period	44.63	60.36	67.88	7.52 (12%)
Payables deferral period	55.15	73.81	81.24	7.43 (10%)
Cash conversion cycle	106.46	99.32	71.53	-27.79 (-28%)
RATIOS OF EFFICIENCY, PROFITABI...				
Realized value added per employee	64,440.02	44,511.05	59,904.15	15,393.10 (35%)
Value added per employee (AJPES)	64,440.02	44,511.05	59,904.15	15,393.10 (35%)
Total revenues to total expenses	1.12	1.04	1.06	0.01 (1%)
Operating revenues to operating...	1.13	1.04	1.06	0.02 (2%)
Net profit margin	8.87	3.58	4.24	0.66 (18%)

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR

AG VEBO d.o.o.

Published 9/26/2020

INDICATORS

Categories	2017	2018	2019	Growth Abs. (Rel.)
Asset utilization ratio	1.84	1.41	1.53	0.11 (8%)
Net return on assets	16.33	5.07	6.47	1.40 (28%)
Return on equity	21.38	8.21	11.45	3.24 (39%)
Operating margin	11.11	3.90	5.62	1.72 (44%)
Pre-tax profit margin	11.12	4.30	5.30	1.00 (23%)
Profit margin	8.89	3.60	4.25	0.65 (18%)
Tax rate	0.20	0.16	0.20	0.04 (23%)
Total revenues per employee	201,033.39	198,665.38	251,299.36	52,633.97 (26%)
Net profit (loss) per employee	17,848.12	7,130.26	10,658.40	3,528.14 (49%)
Average monthly salary per empl...	1,957.91	2,114.00	2,267.75	153.75 (7%)
Equity multiplier	1.38	1.84	1.71	-0.13 (-7%)
Net profit margin on sales	8.89	3.63	4.27	0.64 (18%)
Operating return on assets	0.20	0.05	0.09	0.03 (56%)
CASH-FLOW				
Operating cash flow	109,769.86	58,710.73	84,606.35	25,895.62 (44%)
Change in working capital	-5,318.96	-81,845.36	81,435.93	163,281.29 (199%)
Adjusted operating cash flow	104,450.90	-23,134.63	166,042.28	189,176.91 (818%)
Investment in tangible assets	-10,504.28	-281,873.96	-23,343.67	258,530.29 (92%)
Net operating working capital	408,293.38	316,049.92	331,370.85	15,320.93 (5%)
Total operating capital	451,048.52	623,537.69	641,546.33	18,008.64 (3%)
Net operating profit aftex tax	87,834.62	33,765.04	63,397.31	29,632.27 (88%)
Operating cash flow 2	133,180.06	62,161.38	105,185.70	43,024.32 (69%)
Free cash flow	11,287.07	-138,724.13	45,388.67	184,112.80 (133%)

*Source: Ajpes - database of annual reports

Data are shown in 1 EUR