

Full Report

Generated on: 12th Aug 2021

Company

NEW NAME TEST FIRMA TESTOWA ABC-TEST SP. Z O.O.

Principal Address:

NEW ADDRESS TEST ul. Nowa Testowa 1
31-358 Kraków
Małopolskie
Poland
Telephone: +48-22-0000001
Fax: +48-22-0000002
Web: www.ftabc-t.com.pl

ICON number: 83784290

Easy number: 00006641235282

Company registry number: KRS
0000022345

Statistic number: 000000000

Tax number: 111111111

VAT number: 111111111

Date of Last Major Update:

12.08.2021

Summary

Credit Score 4	Recommended Maximum Credit EUR 75.000	Legal events
Activity status Active company	Main activity NACE 4711	Local ranking 2019 n°24
Employees 45	Registration date 01.01.2003	Location Kraków

Credit Information



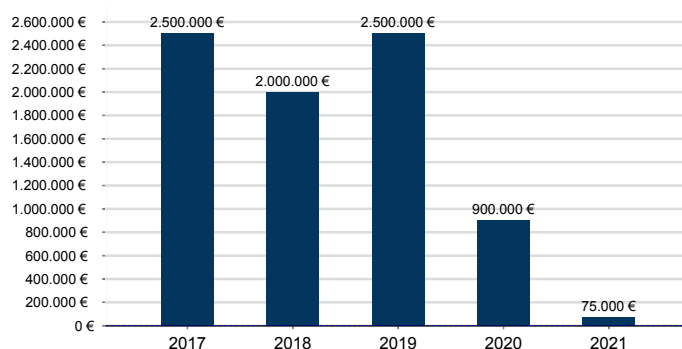
Recommended Maximum Credit:

EUR 75.000 (PLN 343.000)

Maximum Credit is to be understood as the highest possible engagement for 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 the average, the company in question has 5 suppliers which deliver goods or render services at the same time. This amount is a commercial credit limit guide and is not written through the Coface Global underwriting centres. Unless there is a specific contractual agreement the commercial credit limit 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:



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: 4 Significant risk



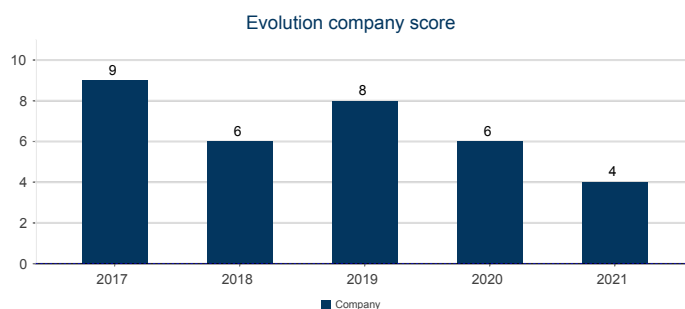
Coface Adjustment: 4 Significant risk

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.

Exact score: 432*

Probability of Default: 2.631 %

*3-digit score before calibration

Score history:

Legal Events:

This report section contains important information about insolvency, preliminary, debt regulation and other legal events and proceedings

22.10.2005 - Petition for own bankruptcy

Court decision date:

22.10.2005

Court number:

X GU 198/05

Court name:

Sąd Rejonowy Warszawa

25.10.2005 - Petition for bankruptcy has been revoked

Court decision date:

25.10.2005

Court number:

X GU 198/08

Court name:

Sąd Rejonowy Warszawa

Further Assessment Information:

Researched company is categorized as a big company.

The company generated a turnover of PLN 106.208.000 in the year 30.06.2021.

Company Details

Established:

1997

Registration status:

2021 - Company has changed legal form

Registration:

No. KRS 0000022345

01.01.2003

Sąd Rejonowy Warszawa, Poland

Mazowieckie

Activity status:

01.01.1997 - Active company

Legal Form:

01.02.2021
Limited Liability Company

Capital:

Nominal capital:	PLN 50.000,00 since 01.01.2004
Number of Ordinary shares:	1.000
Value per share of Ordinary shares:	PLN 50,00
Changed from:	PLN 25.000,00 since 01.01.2003

Management:

Full Name	Function	Address
Loose link person	Managing director	
SŁOMKA Irena Martyna until 01.03.2021	Managing director	
WYWRZESZCZAK Szymon since 01.01.2021	Managing director	
POKOCHALSKI Marcin Teodor since 10.02.2003	Chairman of the executive board	
NOWACZEWSKI Waclaw Marian since 01.01.2009	Deputy chairman of the executive board	
SZEINDER Marek since 01.01.2009	Member of the executive board	

Partners / Shareholders:

Full Name	Function	Address	Share equity capital
ABC-TEST-KLIENT Sp. z o.o. Registration: No. KRS 0000152489, 23.02.2003, Sąd Rejonowy Warszawa, Poland	Partner since 02.02.2004	ul. Zielona 12 01-950 Warszawa Poland	PLN 25.000,00
POKOCHALSKI Marcin Teodor	Partner since 10.02.2003		PLN 25.000,00
Loose Link Company Ltd	Shareholder		500 Ordinary shares
Przedsiębiorstwo Handlowo-Usługowe ABC-TEST 1 S.A. Registration: No. KRS 0000021212, 08.03.2007, Sąd Rejonowy Warszawa, Poland	Shareholder until 01.03.2021	ul. Poprzeczna 25 04-603 Warszawa Mazowieckie Poland	5.000 Ordinary shares
DRUGI KONTAKT TEST Registration: Poland	Subsidiary	Warszawa Mazowieckie Poland	

Legal Representation:

DO SKŁADANIA OŚWIADCZEŃ W IMIENIU SPÓŁKI JEST UPOWAŻNIONY KAŻDY Z CZŁONKÓW ZARZĄDU SAMODZIELNIE.

Former company details

Former company names:

NEW NAME - Firma Testowa ABC-TEST Sp. z o.o., valid since 24.03.2021
 Firma Testowa ABC-TEST Sp. z o.o., valid since 11.07.2019
 Firma Testowa ABC-TEST Sp. z o.o., valid since 11.07.2019
 Firma Testowa ABC-TEST Sp. z o.o., valid since 11.07.2019
 Firma Testowa ACME TEST Sp. z o.o., valid since 08.07.2019
 Firma Testowa ABC-TEST Sp. z o.o.

Former company addresses:

Former Principal Address:
 NEW ADDRESS - ul. Nowa Testowa 1
 31-358 Kraków
 Małopolskie
 Poland

Former Principal Address:
 ul. Nowa Testowa 1
 31-358 Kraków
 Małopolskie
 Poland

Former Registration:

No. KRS 0000001234
 01.01.2001
 Sąd Rejonowy Katowice, Poland

No. 1234, 1235
 01.01.1997
 Urząd Miasta Katowice, Poland

Former Legal Form:

Joint stock company valid since: 01.01.2021
 Limited Liability Company valid since:
 01.01.1997
 Joint stock company valid since: 1997
 Limited Liability Company valid since: 1997
 General partnership valid since: 01.01.2001
 Civil corporation valid since: 01.01.1997



Former Partners / Shareholders:

Historical data is shown up to 10 years.

Former Management:

Full Name	Function	Address
GRZEBIEŃCZYK Janina Sabina until 01.01.2021 (due to change in legal form)	Former Managing director	
SŁOMKA Irena Martyna 01.01.2009 - 01.03.2021 (due to change in legal form)	Former Member of the executive board	

Historical data is shown up to 10 years.



Related Companies:

affiliate
 TEST1, Poland

Person functions in other companies:

Function	Company
Other known functions of Słomka Irena Martyna	
Chairman of the executive board	ABC-TEST-KLIENT Sp. z o.o. (PL) Company registry number: KRS 0000152489
Other known functions of Grzebieńczyk Janina Sabina	
Shareholder	Przedsiębiorstwo Handlowo-Uslugowe ABC-TEST 1 S.A. (PL) Company registry number: KRS 0000021212
Other known functions of Pokochalski Marcin Teodor	
Member of the executive board	ABC-TEST-KLIENT Sp. z o.o. (PL) Company registry number: KRS 0000152489
Shareholder	Przedsiębiorstwo Handlowo-Uslugowe ABC-TEST 1 S.A. (PL) Company registry number: KRS 0000021212
Former Member of the executive board	Przedsiębiorstwo Handlowo-Uslugowe ABC-TEST 1 S.A. (PL) Company registry number: KRS 0000021212
Other known functions of Nowaczewski Wacław Marian	
Officer/Proxy	ABC-TEST-KLIENT Sp. z o.o. (PL) Company registry number: KRS 0000152489
Other known functions of Szeinder Marek	
Member of the supervisory board	Przedsiębiorstwo Handlowo-Uslugowe ABC-TEST 1 S.A. (PL) Company registry number: KRS 0000021212

This section also contains historical data.

Key Data on Operations

Activities:

NACE

Main activity:

4711 Retail sale in non-specialised stores with food, beverages or tobacco predominating

4640 Wholesale of household goods

Trade in household goods

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

The company is active in the Coface sector 'Electrical equipments, Electronics and Information & Telecommunication Technology'.

Key Data:

Amounts shown in Polish Zloty (PLN)

	01.01.2021 30.06.2021	2020	2019
Turnover	106.208.000	402.224.293	466.718.791
Fixed assets	174.224.000	104.262.550	122.542.529
Equity capital	136.317.000	115.334.013	159.215.167
Liabilities	191.391.000	125.490.321	125.706.347
Profit after taxation	21.671.000	75.633.690	91.319.423
Operating result - profit	25.546.000	95.887.716	118.254.455

	01.01.2021 30.06.2021	2020	2019
Return on assets (ROA), %	6,39	29,86	31,18
Return on equity (ROE), %	15,90	65,58	57,36

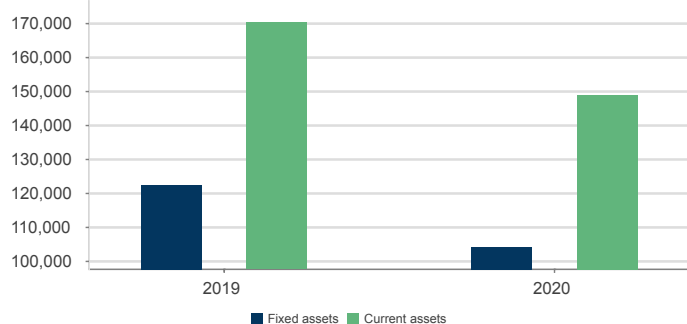
Return on assets (ROA), %

Net profit / Total assets *100

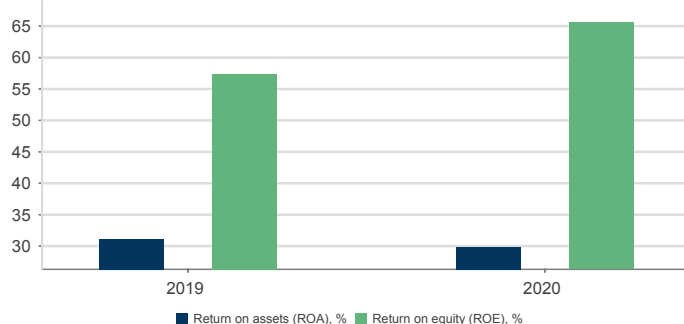
Return on equity (ROE), %

Net profit / Shareholder equity *100

Fixed assets / Current assets (PLN - Thousand)

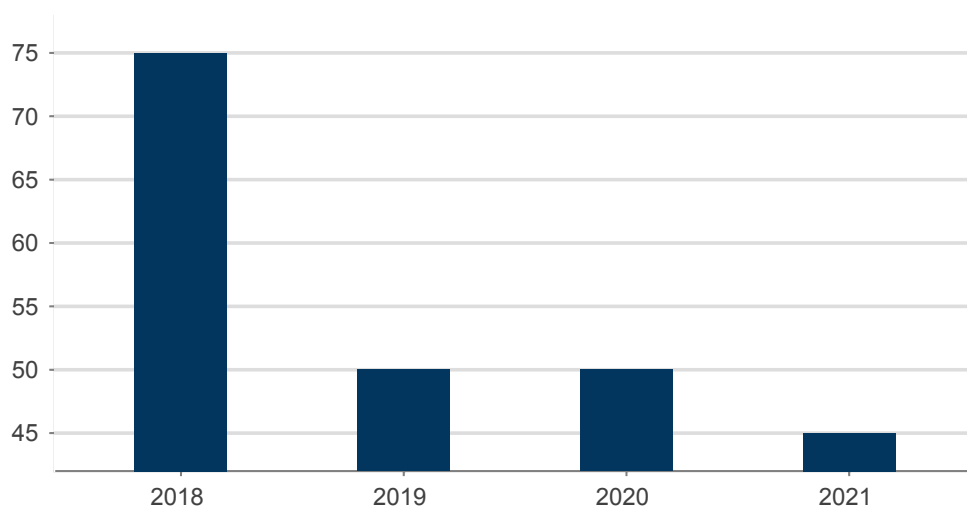


Return on assets (ROA), % vs. Return on equity (ROE), %



Workforce:

	2021	2020	2019	2018
Total workforce	45	50	50	75



Motor Vehicles:

	2021	2020	2019
Number of cars	owned: 3	owned: 4	owned: 3
Number of lorries	owned: 3 leased: 3	owned: 5 leased: 5	leased: 5 owned: 3
Number of forklift			
Number of van			
Total number of vehicles	9	14	11

Imports:

2021	2020	2019	2018
non-EU countries 15.07.2021	non-EU countries 13.01.2020	Germany, Italy, France, Austria, Slovenia: 48% of turnover 01.04.2019	Germany, Italy, France, Austria, Slovenia: 50% of turnover 03.04.2018

Exports:

2021	2020	2019	2018
non-EU countries 15.07.2021	non-EU countries 13.01.2020	France, Germany, Italy: 60% of turnover 01.04.2019	Germany, France, Austria, United States of America, Belgium: 54% of turnover 03.04.2018

Real Estate:

built upon
Address:
Al. Jerozolimskie 157
02-305 Warszawa
Mazowieckie
Poland

Size: 150 m2
Type of ownership: owned

There's no insight in real estate register in the frames of standard report.

Current place of business since is located in rented premises of 450 sq m.

Major Suppliers:

Przedsiębiorstwo Handlowo-Usługowe ABC-TEST 1 S.A. , Poland , Company registry number: KRS 0000021212

Major Customers:

ABC-TEST-KLIENT Sp. z o.o. , Poland , Company registry number: KRS 0000152489

Financial Information

Financials:

Amounts shown in Polish Zloty
(PLN)

01.01.2021
30.06.2021

2020

2019

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BALANCE SHEET				
ASSETS				
A. FIXED ASSETS	174.224.000,00	104.262.549,56	-14,92%	122.542.529,25
I. Intangible assets		70.617,17	+171,91%	25.970,78
1. Other intangible assets		70.617,17	+171,91%	25.970,78
II. Tangible fixed assets		100.719.095,81	-15,39%	119.032.841,02
1. Tangible fixed assets (proper)		79.432.172,05	-10,37%	88.623.891,84
a) Land (including right to perpetual usufruct)		3.427.288,80	-14,54%	4.010.459,57
b) Buildings, premises, civil and water structures		28.364.888,92	-19,22%	35.112.076,53
c) Technical equipment and machinery		46.325.948,90	-4,15%	48.329.255,07
d) Vehicles		434.421,19	-2,91%	447.443,86
e) Other tangible assets		879.624,24	+21,38%	724.656,81
2. Assets under construction		11.809.271,12	-58,83%	28.684.038,66
3. Advances for assets under construction		9.477.652,64	+449,46%	1.724.910,52
III. Long-term receivables		700.000,00	0%	700.000,00
1. From related parties		700.000,00	0%	700.000,00
IV. Long-term prepayments		2.772.836,58	-0,39%	2.783.717,45
1. Deferred tax assets		2.772.836,58	-0,39%	2.783.717,45
B. CURRENT ASSETS	165.158.000,00	148.994.710,98	-12,52%	170.308.967,68
I. Inventory	46.854.000,00	37.191.897,66	-8,14%	40.488.083,00
1. Materials	13.814.000,00	12.732.799,34	-50,14%	25.538.390,33
2. Semi-finished products and work in progress	22.456.000,00	18.743.044,10	+230,45%	5.671.904,56
3. Finished products	10.584.000,00	5.616.233,90	-39,41%	9.269.865,74
4. Advances for deliveries		99.820,32	+1.159,98%	7.922,37
II. Short-term receivables	73.602.000,00	64.697.763,59	-8,68%	70.843.935,92
1. Receivables from related parties	4.850.000,00	370.726,52	-94,65%	6.933.676,02
a) Trade receivables	4.850.000,00	370.726,52	-94,65%	6.933.676,02
- up to 12 months		370.726,52	-94,65%	6.933.676,02
2. Receivables from other entities	68.752.000,00	64.327.037,07	+0,65%	63.910.259,90
a) Trade receivables	57.686.000,00	55.971.881,34	+20,25%	46.544.449,60
- maturing up to 12 months		55.971.881,34	+20,25%	46.544.449,60
b) Receivables in respect of tax, subsidy, customs, social security, and other benefits	11.017.000,00	8.105.993,94	-52,42%	17.038.196,56
c) Other receivables		249.161,79	-23,95%	327.613,74
III. Short-term investments	43.677.000,00	46.731.843,31	-20,61%	58.861.468,97
1. Short-term financial assets	43.677.000,00	46.731.843,31	-20,61%	58.861.468,97
a) In related parties	37.466.000,00	41.204.022,42	+67,96%	24.532.074,15
- shares				2.021.216,00
- originated loans		41.204.022,42	+83,04%	22.510.858,15
b) In other entities		3.885.665,22	-74,24%	15.084.822,00
- shares		3.885.665,22		
- other securities				12.071.014,00
- originated loans				3.013.808,00
c) Cash and other pecuniary assets	6.211.000,00	1.642.155,67	-91,47%	19.244.572,82
- cash in hand and at bank	6.211.000,00	951.155,67	-90,71%	10.236.172,82
- other cash		691.000,00	-92,33%	9.008.400,00
IV. Short-term prepayments	1.025.000,00	373.206,42	+223,18%	115.479,79
TOTAL ASSETS	339.382.000,00	253.257.260,54	-13,52%	292.851.496,93
LIABILITIES				
A. EQUITY	136.317.000,00	115.334.012,73	-27,56%	159.215.167,48
I. Share capital		50.000,00	0%	50.000,00

II. Supplementary capital		39.650.322,77	-41,56%	67.845.744,74
III. Net profit (loss)	21.671.000,00	75.633.689,96	-17,18%	91.319.422,74
B. LIABILITIES AND PROVISIONS FOR LIABILITIES	203.065.000,00	137.923.247,81	+3,21%	133.636.329,45
I. Provisions for liabilities	11.674.000,00	7.822.377,87	-1,36%	7.929.982,57
1. Provision for deferred income tax	3.806.000,00	3.558.301,79	+3,63%	3.433.648,20
2. Provision for pension and similar benefits		4.264.076,08	-5,17%	4.496.334,37
a) long-term		3.851.010,74	-4,92%	4.050.448,72
b) short-term		413.065,34	-7,36%	445.885,65
II. Long-term liabilities	23.860.000,00	41.213.244,82	+51,72%	27.163.221,99
1. To related parties	1.017.000,00	1.367.090,90	+8,72%	1.257.454,54
2. To other entities	22.843.000,00	39.846.153,92	+53,81%	25.905.767,45
a) Credits and loans	9.692.000,00	39.846.153,92	+54,17%	25.846.154,40
b) Other financial liabilities				59.613,05
III. Short-term liabilities	167.531.000,00	84.277.075,75	-14,48%	98.543.124,89
1. To related parties	35.727.000,00	1.380.927,98	-62,45%	3.677.892,05
a) Trade payables	2.736.000,00	1.284.382,53	-64,01%	3.568.255,69
- up to 12 months		1.284.382,53	-64,01%	3.568.255,69
b) Other liabilities		96.545,45	-11,94%	109.636,36
2. To other entities	131.804.000,00	82.636.453,38	-12,89%	94.865.232,84
a) Credits and loans	42.442.000,00	39.918.263,02	+8,98%	36.627.549,26
b) Other financial liabilities				34.824,48
c) Trade liabilities	30.116.000,00	37.948.849,12	-9,00%	41.701.565,97
- maturing up to 12 months		37.948.849,12	-9,00%	41.701.565,97
d) Received advances for deliveries		259.615,41	+45,59%	178.325,03
e) Tax, customs, insurance and other liabilities	2.783.000,00	2.817.832,34	-80,76%	14.643.149,40
f) Payroll	1.994.000,00	1.539.004,48	+2,37%	1.503.309,19
g) Other liabilities		152.889,01	-13,38%	176.509,51
3. Special funds		259.694,39		
IV. Accruals	0,00	4.610.549,37		0,00
1. Negative goodwill		4.600.047,01		
2. Other accruals		10.502,36		
a) short-term		10.502,36		
TOTAL EQUITY AND LIABILITIES	339.382.000,00	253.257.260,54	-13,52%	292.851.496,93
PROFIT & LOSS (CALCULATION VARIANT)				
A. NET REVENUE FROM SALES OF PRODUCTS, GOODS AND MATERIALS	106.208.000,00	402.224.293,36	-13,82%	466.718.790,61
- including revenue from related parties		2.442.892,34	-90,60%	25.980.935,45
I. Net revenue from sales of products	106.208.000,00	399.439.803,07	-11,46%	451.146.508,60
II. Net revenue from sales of goods and materials		2.784.490,29	-82,12%	15.572.282,01
B. Cost of products, goods and materials sold	66.901.000,00	262.853.014,28	-19,17%	325.206.577,08
- including revenue from related parties		1.659.643,51	-92,51%	22.167.784,28
I. Manufacturing cost of products sold		262.097.317,49	-15,81%	311.319.796,29
II. Value of goods and materials sold	66.901.000,00	755.696,79	-94,56%	13.886.780,79
C. Gross profit /(loss)	39.307.000,00	139.371.279,08	-1,51%	141.512.213,53
D. Selling costs	3.884.000,00	6.145.048,98	-32,57%	9.113.848,80
E. General and administrative costs	10.610.000,00	36.991.764,03	+166,19%	13.896.844,33

F. PROFIT /(LOSS) ON SALES	24.813.000,00	96.234.466,07	-18,79%	118.501.520,40
G. Other operating income	1.303.000,00	772.229,87	-85,72%	5.406.950,63
I. Gain on disposal of non-financial fixed assets		11.659,28		
II. Subsidies		7.500,00		
III. Other operating revenues	1.303.000,00	753.070,59	-86,07%	5.406.950,63
H. Other operating expenses	570.000,00	1.118.980,35	-80,21%	5.654.016,29
I. Losses on disposal of non-financial fixed assets	6.000,00			4.395.908,24
II. Revaluation of non-financial assets	1.000,00	560.008,15	-11,85%	635.254,96
III. Other operating expenses	563.000,00	558.972,20	-10,26%	622.853,09
I. OPERATING PROFIT/(LOSS)	25.546.000,00	95.887.715,59	-18,91%	118.254.454,74
J. Financial income	144.000,00	3.313.425,63	-9,45%	3.659.212,88
I. Interest income	140.000,00	1.843.479,17	-15,04%	2.169.785,57
- including from related parities		110.384,26	-89,64%	1.065.849,14
II. Income of sales of financial assets		1.287.612,85	+5,72%	1.217.959,06
III. Other financial income	4.000,00	182.333,61	-32,83%	271.468,25
K. Financial expenses	869.000,00	5.618.962,21	-33,56%	8.456.625,34
I. Interest expenses	756.000,00	3.864.546,62	+1,56%	3.805.361,10
- including to related parities		57.429,07	-61,12%	147.726,24
II. Revaluation of investments		326.572,44	-88,03%	2.728.513,80
III. Other financial expenses	113.000,00	1.427.843,15	-25,74%	1.922.750,44
L. Profit/(loss) on business activities	24.821.000,00	93.582.179,01	-17,52%	113.457.042,28
M. Profit before tax	24.821.000,00	93.582.179,01	-17,52%	113.457.042,28
N. Income tax	3.150.000,00	17.948.489,05	-18,92%	22.137.619,54
O. NET PROFIT/(LOSS)	21.671.000,00	75.633.689,96	-17,18%	91.319.422,74

Ratios:

	01.01.2021 30.06.2021	2020	2019
Quick ratio (QR)	0,70	1,32	1,32
Current ratio (CR)	0,99	1,77	1,73
Return on sales (ROS), %	20,40	18,80	19,57
Return on assets (ROA), %	6,39	29,86	31,18
Return on equity (ROE), %	15,90	65,58	57,36
Cash ratio	0,04	0,02	0,20
Day's supply in inventory, days	79,85	33,75	31,66
Day's sales in receivables, days	125,43	58,71	55,40
Day's purchase in payables, days	285,51	76,48	77,07
General debt ratio (%)	59,83	54,46	45,63
Long term debt ratio I (%)	17,50	35,73	17,06
Long term debt ratio II (%)	14,90	26,33	14,57
Long term liabilities in outside capital (%)	11,75	29,88	20,33
Net working capital	PLN -2.373.000,00	PLN 64.717.635,23	PLN 71.765.842,79
Net Working Capital Ratio (%)	-2,23	16,09	15,38
Debt-to-equity ratio	1,49	1,20	0,84

Quick ratio (QR)	(Current investments + Current receivables) / Current liabilities
Current ratio (CR)	Current assets / Current liabilities
Return on sales (ROS), %	(Net profit / Turnover) * 100
Return on assets (ROA), %	Net profit / Total assets *100
Return on equity (ROE), %	Net profit / Shareholder equity *100
Cash ratio	Cash and other pacuniary assets / Current liabilities
Day's supply in inventory, days	(Inventory / Turnover) * 365 days
Day's sales in receivables, days	(Current receivables / Turnover) * 365 days
Day's purchase in payables, days	(Current Liabilities / Turnover) * 365 days
General debt ratio (%)	(Liabilities and provisions for liabilities / Total assets)*100
Long term debt ratio I (%)	(Long-term liabilities / Equity capital) * 100
Long term debt ratio II (%)	((Long-term liabilities / (Equity capital + Long-term liabilities)) * 100
Long term liabilities in outside capital (%)	(Long-term liabilities / Outside capital) * 100
Net working capital	Current assets - Short-term liabilities
Net Working Capital Ratio (%)	((Inventory + Short-term receivables + Liquid assets + Other assets)-(Short-term liabilities + Short-term loans + Other liabilities)) / Total assets *100
Debt-to-equity ratio	Amounts payable and liabilities / Equity

More information describing the indicators presented in the report by Coface Poland can be found [here](#).



Bankers:

SANTANDER BANK POLSKA S.A. - Account no. 00 1090 0000 0000 0000 0000 0000
O/ Warszawa

Financial data source:

30.06.2021: Financials in accordance with documents provided by the company
 2020: Financials obtained from an official publication
 2019: Financials obtained from the court files

Book profit of 2017 will be assigned for:

- reserve capital
- dividends of shareholders
- social services fund

Book profit of 2016 will be assigned for:

- reserve capital
- dividends of shareholders
- investment fund
- social services fund

Book profit of 2015 will be assigned for:

- reserve capital
- dividends of shareholders
- investment fund
- social services fund

Book profit of 2014 will be assigned for:

- reserve capital
- dividends of shareholders

Additional Information

Contact With Company:

Name and surname: Marek Szeinder
 Function: member of the board
 Date: 03.04.2018

Certificates: EN ISO 9001:2008

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

End Group



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