

Firma Przykładowa / Sample Company

General data

Company's name	Firma Przykładowa / Sample Company	
Country	Poland	<p>Quick rating</p>  <p><i>Interpretation: good condition, debts and liabilities are settled on time, promising prospects for the further development.</i></p>
City	Warszawa	
Street	Dobrowolna 81A	
Post code	00-001	
Region	Mazowieckie	
Telephone	4822 8263416	
Fax	4822 8568184	
E-Mail	sklep@infocredit.pl	
Web site	www.infocredit.pl	
NIP	1111111111	
Regon	999999990	
Registration number (KRS)	<u>1</u>	
Legal form	joint-stock company	
Foundation year	1991	
Bankers	Bank Spółdzielczy	

Activity description

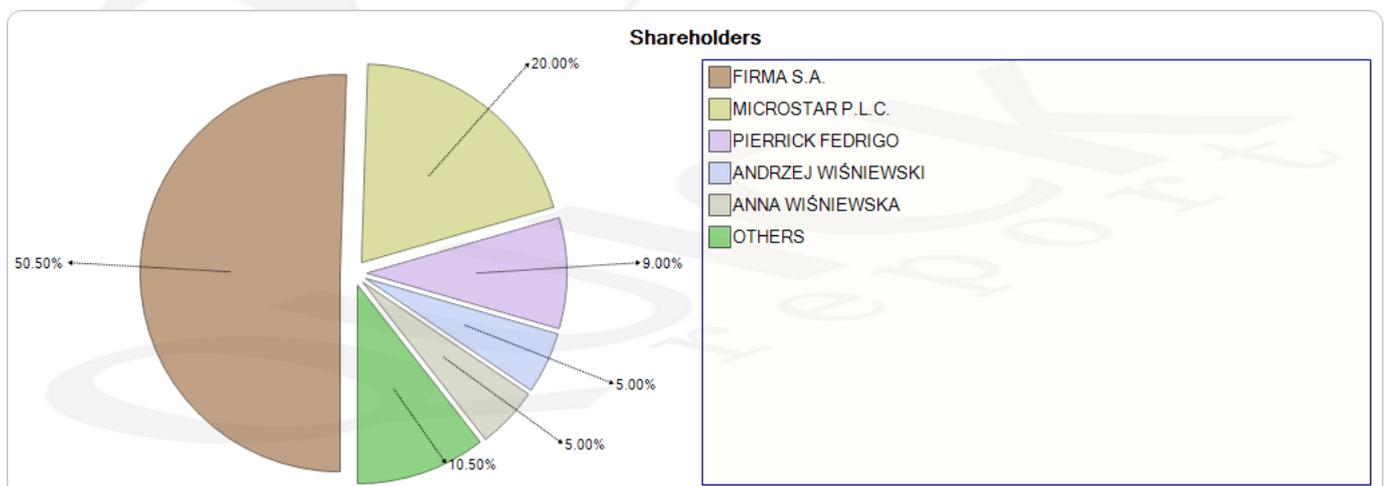
PKD 2007	467
Description	Other specialised wholesale
Employment	180
Capital	16 610 ths PLN
Revenue	50 172 ths PLN
Maximum credit	500 ths PLN - it is the maximum level of trade credit, assessed by the system. Due to the size of the entity, evaluation of credit cap is not possible.

Management

Function	Name & Surname
President	Wojciech Kowalski
Director	Andrzej Wiśniewski
Financial Director	Bogumiła Kowalska
Marketing Director	Anna Wiśniewska
Trade Director	Robert Kowalewski

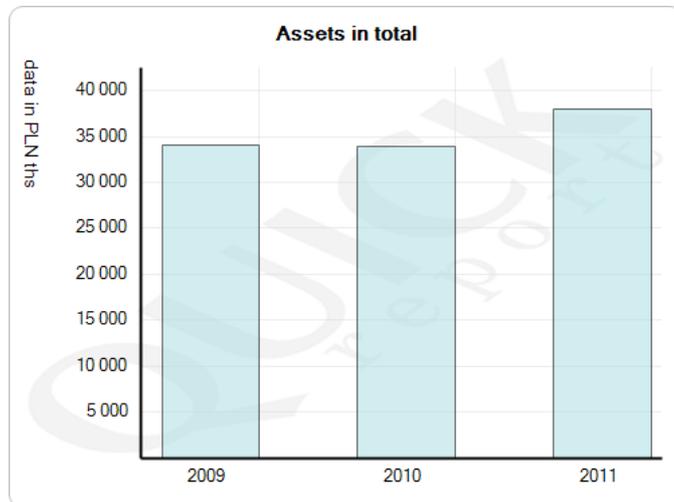
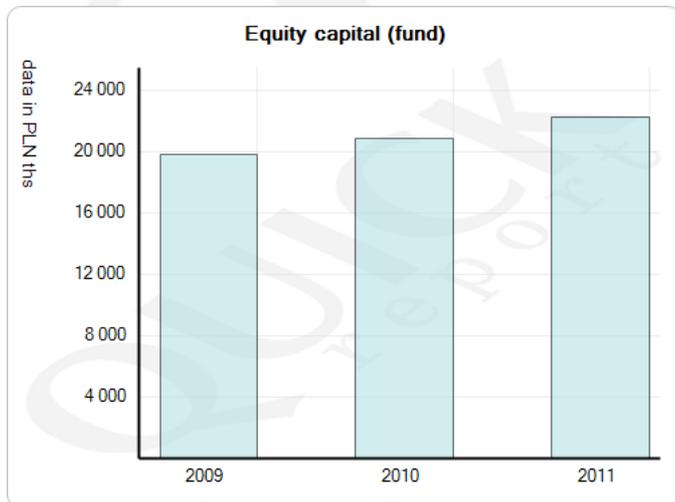
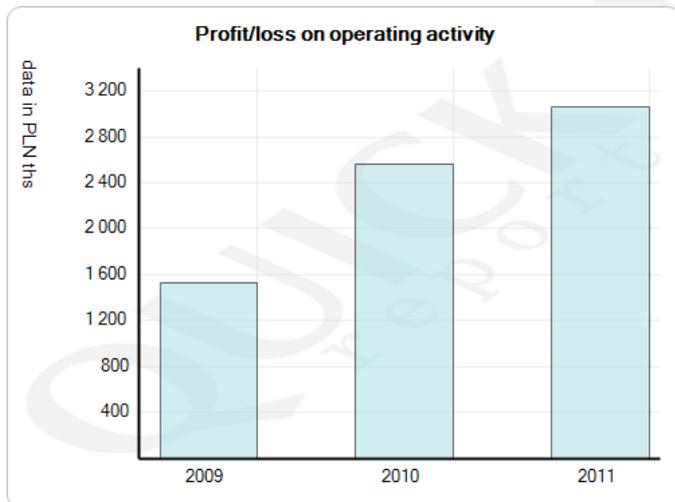
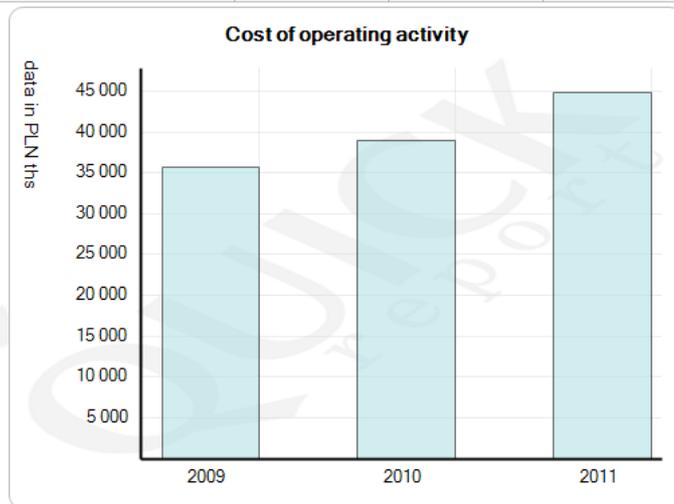
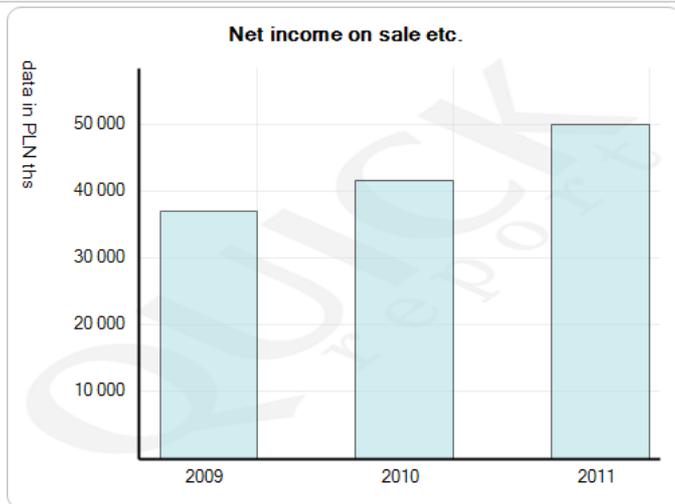
Shareholders

Shareholder's Name	Percentage	Country	
FIRMA S.A.	50.50	Poland	
MICROSTAR P.L.C.	20.00	United Kingdom	
PIERRICK FEDRIGO	9.00	France	
ANDRZEJ WIŚNIEWSKI	5.00	Poland	
ANNA WIŚNIEWSKA	5.00	Poland	



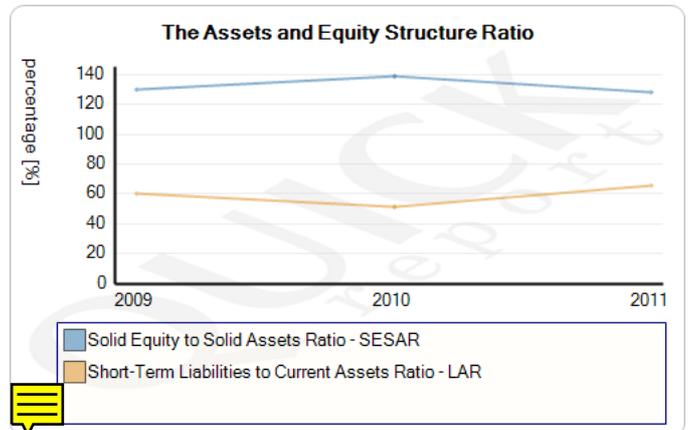
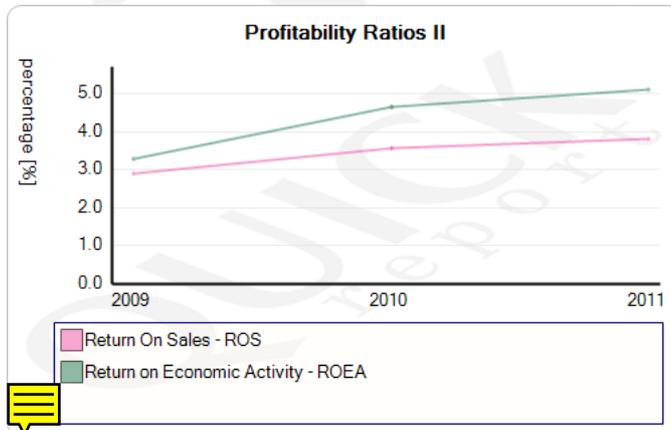
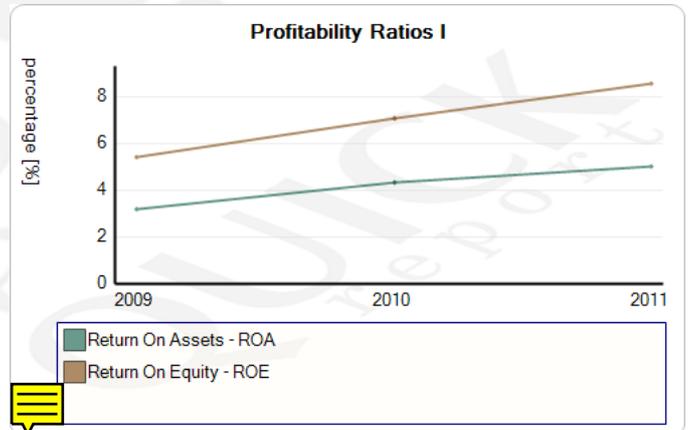
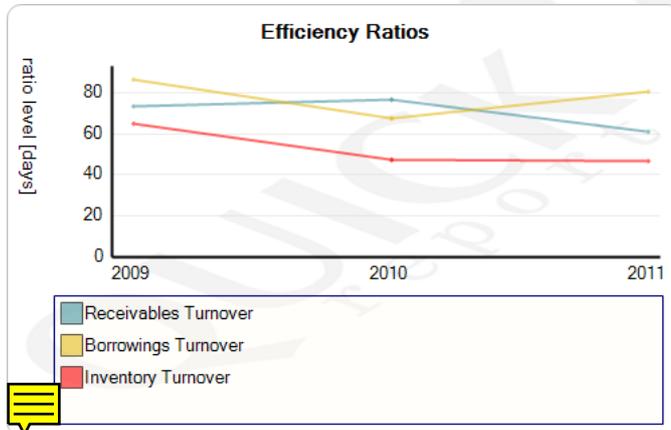
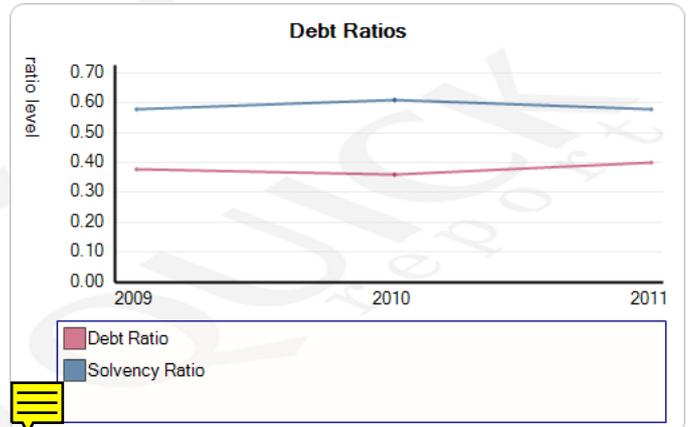
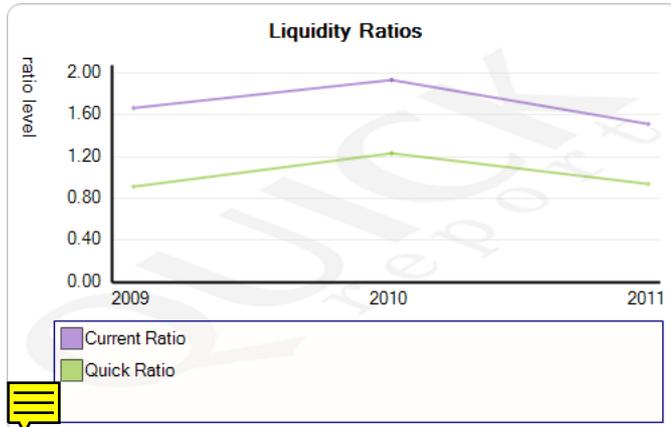
Financial profile

Accounting year	2009	2010	2011
Accounting period [months]	12	12	12
Unit	ths PLN	ths PLN	ths PLN
Net income on sale etc.	37 216	41 784	50 172
Cost of operating activity	35 724	39 038	44 920
Profit/loss on operating activity	1 538	2 564	3 068
Net profit/loss	1 082	1 485	1 920
Equity capital (fund)	19 873	20 927	22 285
Assets in total	34 107	34 028	38 113



Financial Ratios

	2009	2010	2011
Current Ratio	1.67	1.94	1.52
Quick Ratio	0.91	1.23	0.94
Debt Ratio	0.38	0.36	0.40
Solvency Ratio	0.58	0.61	0.58
Receivables Turnover	74.00	77.00	61.00
Borrowings Turnover	87.00	68.00	81.00
Inventory Turnover	65.11	47.64	47.01
Return On Assets - ROA	3.17	4.36	5.04
Return On Equity - ROE	5.44	7.10	8.62
Return On Sales - ROS	2.91	3.55	3.83
Return on Economic Activity - ROEA	3.30	4.64	5.12
Solid Equity to Solid Assets Ratio - SESAR	130.07	139.02	128.04
Short-Term Liabilities to Current Assets Ratio - LAR	59.97	51.56	65.64



Employment			
Accounting year	2011	2009	2008
Number of employees	180	180	178
Balance Sheet			
Accounting year	2011	2010	2009
Statement on	31-12-2011	31-12-2010	31-12-2009
Accounting period [months]	12	12	12
Unit	ths PLN	ths PLN	ths PLN
Consolidated	NO	NO	NO
IFRS	NO	NO	NO
Assets			
Fixed assets	20 844	18 626	18 940
Intangible and legal assets	1 651	2 962	3 485
Tangible fixed assets	17 493	13 609	14 627
Fixed asset	16 913	13 548	14 627
Land	918	386	386
Buildings and premises	12 943	10 428	11 020
Technical equipment and machinery	1 397	1 302	1 652
Means of transport	1 547	1 294	1 477
Other fixed assets (incl. financial assets)	1 700	2 055	828
Current assets	17 269	15 402	15 167
Inventories	6 476	5 571	6 711
Receivables	8 511	8 956	7 746
Other current assets	2 282	875	710
Cash and other cash assets	812	286	155
Assets in total	38 113	34 028	34 107
Liabilities			
Equity capital (fund)	22 285	20 927	19 873
Initial capital (fund)	16 610	16 610	16 500
Other capitals (funds)	5 675	4 317	3 373
Long-term liabilities	3 856	4 333	4 029
Credits and loans	805	1 123	332
Other long-term liabilities			
Short term liabilities	11 971	8 768	10 204
Bank loans	2 304	2 522	3 462
Liabilities towards suppliers	7 893	4 066	4 726
Other short-term liabilities	1 774	2 180	2 016
Liabilities in total	38 113	34 028	34 107

Profit & Loss Account			
Accounting year	2011	2010	2009
Statement on	31-12-2011	31-12-2010	31-12-2009
Accounting period [months]	12	12	12
Unit	ths PLN	ths PLN	ths PLN
Consolidated	NO	NO	NO
IFRS	NO	NO	NO
Net income on sale etc.	50 172	41 784	37 216
Net income on sale of products	14 501	13 468	11 783
Net income on sale of goods and mat.	35 092	28 628	25 322
Cost of operating activity	44 920	39 038	35 724
Depreciation	1 872	1 963	1 401
Materials and energy consumption	6 724	5 700	6 265
Wages	6 891	5 974	5 526
Value of goods and materials sold	22 062	18 844	16 577
Profit/loss on sale	5 252	2 746	1 492
Other operating incomes	596	658	500
Other operating costs	2 780	840	454
Profit/loss on operating activity	3 068	2 564	1 538
Financial incomes	263	912	53
Financial costs	764	1 538	363
Financial profit/loss	- 501	- 626	- 310
Profit/loss on economic activity	2 567	1 938	1 228
Extraordinary profits			
Extraordinary losses			
Gross profit/loss	2 567	1 938	1 228
Obligatory burdens on profit	647	453	146
Net profit/loss	1 920	1 485	1 082

Audit	
Accounting year	2011
Auditing company	XXX Sp. z o.o.
Auditor	Adam Adamski

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