

Credit report

WBP OÜ

Reg. code: 11551370
Juhkentali tn 17a 10312 Tallinn, Harjumaa
Tel: 53428454
wbpltd@gmail.com

> Commercial Register Info

Status: [Registered](#)
Registered in comm. registry (age): 06/11/2008 (5 y)
Registered fixed capital: 2 556 EUR

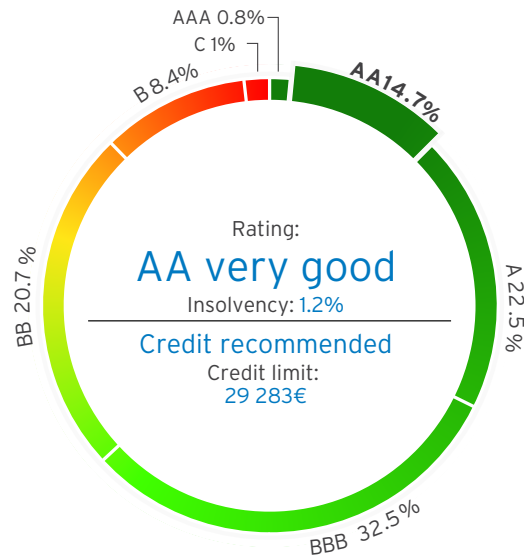
Management Board:
Dmitri Krõškevitš (38805112238)

Shareholders:
Dmitri Krõškevitš

Regular representation right:
Each member of the board may represent the private limited company in all transactions.

Sphere of business:
Retail trade of motor vehicle parts and accessories

> Credit Opinion



> Find more on page 2

> Economic Indicators 2013

Net sales:	490 311 EUR	↑
incl. export sale:	166 851 EUR	↑
Profit/loss:	61 761 EUR	↑
Number of employees:	1	
Assets:	78 261 EUR	↑
Equity:	73 207 EUR	↑

> Payment Defaults and Tax Debts

Period: 19/08/2013-19/08/2014

	09/13	10/13	11/13	12/13	01/14	02/14	03/14	04/14	05/14	06/14	07/14	08/14
Payment defaults (actual)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Tax debts	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	YES	NO

Find more on page 9

> Conclusion

The company may be credited in the amount of the recommended credit limit. Company's rating is very good (AA) and there is low probability of insolvency.

Economical situation: Net sales have increased during the last years. The level of sales is average. Profitability is good. Amount of equity is average. Registered capital has been on a minimum level during last periods.

Financial situation: current ratio - very good, quick ratio - good, cash ratio - very good, collections - very fast. Debt ratio is very good, the company is relatively independent of debt capital. Return ratios: profit margin - very good, return on assets - very good.

> Credit Rating

Krediidiinfo AS recommends a credit valuation to help you decide whether to sell on credit and how much. The credit valuation consists of the following components: credit limit, rating and insolvency probability. The credit limit is the recommended limit amount for selling on credit. The insolvency probability shows the likeliness of the risk of the company falling into arrears: if it is less than 5%, the risk is low; the probability between 5 and 12% is considered moderate; and the risk is considered high at 12% or higher. The Krediidiinfo rating is the consolidated rating of the company's economic and financial standing of the company and its payment habits. The rating is expressed in letter combinations: AAA stands for excellent; AA, for very good; A, for good; BBB, for satisfactory; BB, for passable; B, for weak; C, for unsatisfactory; and U, O and N are not rated. The illustration to the rating shows the comparative distribution of Estonian companies on the basis of rating classes (see p 1).

Rating:	AA very good
Insolvency:	1.2%
Credit rating:	Credit recommended
Credit limit:	29 283 €

> Commercial Register Records

>> Commercial Register Records

Business name:	WBP OÜ
Register code:	11551370
Registered:	06/11/2008, Harju Maakohtu Registriosakond
Address:	Juhkentali 17A
City/county:	Tallinna linn 10312
Business type:	private limited company
Capital:	2 556 EUR
Statutes:	30/08/2013
Financial year:	01/01-31/12

>> Management Board

Dmitri Krõškevitš	
ID code (date of birth):	38805112238
In board since:	06/11/2008
no negative information on payments	

Regular representation right

Each member of the board may represent the private limited company in all transactions.

>> Shareholders

Dmitri Krõškevitš

ID code (date of birth): 38805112238
 Shareholder (2 556 EUR)
 since 15/12/2011

>> Other

Dmitri Krõškevitš

ID code (date of birth): 38805112238
 Founder

>> Previous business name(s)

FOREIGN EXCHANGE MARKET OÜ (06/11/2008 - 18/02/2010)

>> Persons Previously Connected to the Company

Dmitri Krõškevitš

ID code (date of birth): 38805112238
 Shareholder
 since 06/11/2008
 until 15/12/2011

>> Registered Capital

Private Limited Company (Ltd) is a company with a share capital divided into shares. The company is liable for the performance of its obligations with all its assets. Shareholders are not personally liable for the obligations. The minimum share capital is EUR 2 500.

Capital	Currency	Beginning date	Ending date
2 556	EUR		
40 000	EEK	06/11/2008	15/12/2011

> Economic Information

>> Sphere of Business

Firm's sphere of business is determined on the basis of international business activity classification system of NACE.

49.41	Freight transport by road
47.19	Other retail sale in non-specialised stores
45.32	Retail trade of motor vehicle parts and accessories

>> VAT liability

VAT payer since:	05/11/2011
VAT number:	EE101352123

>> Number of Employees

Number of employees	Date
1	31/12/2013
	31/12/2012
	31/12/2011

>> Export (euro)

Information about export is reported in company's annual report

Country	2013	Revenue percentage	2012	Revenue percentage
Russian Federation	105 651	21.5	44 500	37.2
United Kingdom	61 200	12.5		

> Financial Information

>> Financial Statements

2013. annual report submitted
 2012. annual report submitted
 2011. annual report submitted

>> Balance Sheet (EUR)

	31/12/13		13/12	31/12/12		12/11	31/12/11	
	(Percentage, %)		Trend, %	(Percentage, %)		Trend, %	(Percentage, %)	
ASSETS								
CURRENT ASSETS								
Cash and investments	27683	(35.4)	+114.2	12921	(21.8)	+5617.3	226	(13.3)
Receivables and prepayments, including:	824	(1.1)	-25.0	1099	(1.9)	+2580.5	41	(2.4)
<i>Trade receivables</i>	-	-	-	-	-	-	-	-
<i>Tax prepayments</i>	-	-	-	-	-	-	-	-
<i>Other receivables and prepayments</i>	824	(1.1)	-25.0	1099	(1.9)	+2580.5	41	(2.4)
Inventories	16629	(21.2)	+401.3	3317	(5.6)	+132.0	1430	(84.3)
Other current assets	-	-	-	-	-	-	-	-
CURRENT ASSETS TOTAL	45136	(57.7)	+160.3	17337	(29.2)	+921.6	1697	(100.0)
NON-CURRENT ASSETS								
Financial investments	0	(0.0)	-	0	(0.0)	-	0	(0.0)
Property investments	-	-	-	-	-	-	-	-
Tangible assets, including:	33125	(42.3)	-21.1	41999	(70.8)	-	-	-
<i>Depreciation(-)</i>	4375	(5.6)	-6.3	4667	(7.9)	-	-	-
Other non-current assets	-	-	-	-	-	-	-	-
NON-CURRENT ASSETS TOTAL	33125	(42.3)	-21.1	41999	(70.8)	-	0	(0.0)
ASSETS TOTAL	78261	(100.0)	+31.9	59336	(100.0)	+3396.5	1697	(100.0)
LIABILITIES & EQUITY								
CURRENT LIABILITIES								
Loan liabilities	0	(0.0)	-100.0	10500	(17.7)	-	-	-
Payables and prepayments, including:	5054	(6.5)	+72.3	2933	(4.9)	+8526.5	34	(2.0)
<i>Trade payables</i>	5054	(6.5)	+72.4	2932	(4.9)	-	-	-
<i>Employee payables</i>	-	-	-	-	-	-	-	-
<i>Tax payables</i>	-	-	-	-	-	-	-	-
<i>Other payables & prepayments</i>	0	(0.0)	-100.0	1	(0.0)	-97.1	34	(2.0)
Other provisions & grants	-	-	-	-	-	-	-	-
CURRENT LIABILITIES TOTAL	5054	(6.5)	-62.4	13433	(22.6)	+39408.8	34	(2.0)
NON-CURRENT LIABILITIES								
Loan liabilities	0	(0.0)	-100.0	34457	(58.1)	-	0	(0.0)
Payables & prepayments	-	-	-	-	-	-	-	-
Other provisions & grants	-	-	-	-	-	-	-	-
NON-CURRENT LIABILITIES TOTAL	0	(0.0)	-100.0	34457	(58.1)	-	0	(0.0)
LIABILITIES TOTAL	5054	(6.5)	-89.4	47890	(80.7)	+140752.	34	(2.0)
EQUITY								
Registered capital	2556	(3.3)	0.0	2556	(4.3)	0.0	2556	(150.6)
Unregistered capital	-	-	-	-	-	-	-	-
Reserves	-	-	-	-	-	-	-	-
Other capital	-	-	-	-	-	-	-	-
Retained earnings/loss	8890	(11.4)	-	-893	(1.5)	-	-2556	(150.6)
Annual profit/loss	61761	(78.9)	+531.3	9783	(16.5)	+488.3	1663	(98.0)
EQUITY TOTAL	73207	(93.5)	+539.6	11446	(19.3)	+588.3	1663	(98.0)
LIABILITIES & EQUITY TOTAL	78261	(100.0)	+31.9	59336	(100.0)	+3396.5	1697	(100.0)

>> Income Statement (EUR)

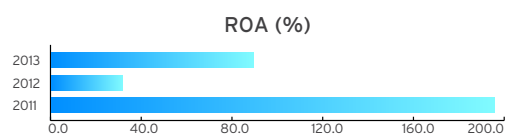
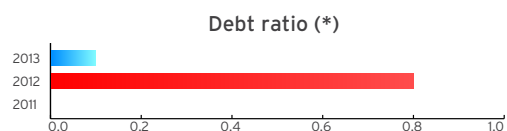
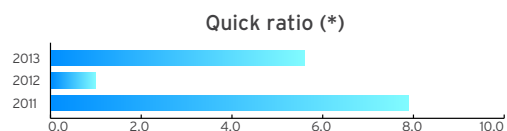
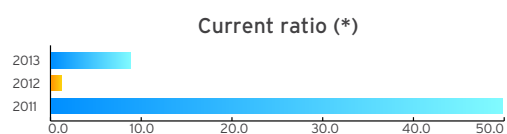
	01/01/2013 -31/12/2013	13/12 Trend, %	01/01/2012 -31/12/2012	12/11 Trend, %	01/01/2011 -31/12/2011
NET SALES	490311	+310.1	119548	+4251.9	2747
Scheme 1					
Other income	12918	+300.2	3228	-	-
Other adjustments	-	-	-	-	-
Raw materials and consumables used	62740	+612.9	8801	-	-
Other operating expenses	363093	+281.3	95221	-	-
Employee expenses	1886	-	0	-	-
Depreciation	9043	+93.8	4667	-	-
Other expenses	238	-94.5	4304	-	-
Scheme 2					
Cost of sales	-	-	-	-	-
GROSS PROFIT/LOSS	-	-	-	-	2747
Distribution costs	-	-	-	-	-
Administrative expenses	-	-	-	-	1084
Other income	-	-	-	-	-
Other expenses	-	-	-	-	0
Profit/loss from biological assets	-	-	-	-	-
Scheme 1+ Scheme 2					
TOTAL PROFIT/LOSS	66229	+577.0	9783	+488.3	1663
Financial income/expenses	-4468	-	0	-	0
TOTAL PROFIT/LOSS BEFORE TAXES	61761	+531.3	9783	+488.3	1663
Income tax	-	-	-	-	-
ANNUAL PROFIT/LOSS	61761	+531.3	9783	+488.3	1663

>> Cash flow statement (EUR)

	01/01/2013 31/12/2013	01/01/2012 31/12/2012	01/01/2011 31/12/2011
CASH FLOWS FROM OPERATING			
Indirect Method			
Operating profit (loss)	66229	9783	1663
Depr. and impairment of fixed assets	4375	4667	-
Profit (loss) sale from fixed assets	12785	-	-
Changes in receivables and prepayment	234	-1058	-41
Changes in inventories	-13313	-1886	-1430
Changes in payables and prepayment	-8378	2901	34
Other operating cash flows	133	0	0
Direct Method			
Receipts from sales	-	-	-
Other income from operating activities	-	-	-
Payments to suppliers	-	-	-
Payments to employees	-	-	-
CASH FLOWS FROM OPERATING, TOTAL	62065	14407	226
CASH FLOWS FROM INVESTING			
Purchase and sale of assets	0	-46666	-
Purchase and sale of finance investments	-	-	-
Other cash and inflows from investments	-	-	-
CASH FLOWS FROM INVESTING, TOTAL	0	-46666	-
CASH FLOWS FROM FINANCING			
Loans received	0	10500	0
Repayments of loans received	-10500	0	0
Proceeds from overdraft	-	-	-
Repayments of finance lease	-34457	34457	-
Interest paid	-2346	-	-
Dividends paid	-	-	-
Income tax paid	-	-	-
Other cash and flows from finance activities	-	-	-
CASH FLOWS FROM FINANCING, TOTAL	-47303	44957	0
CASH FLOWS, TOTAL	14762	12698	226
Cash and equiv. beginning of period	12921	223	0
Change	14762	12698	226
Effect on exchange rate changes	-	-	-
Cash and cash equiv. at end of period	27683	12921	226

>> Ratios

Ratio	01/01/2013 31/12/2013	01/01/2012 31/12/2012	01/01/2011 31/12/2011
Liquidity and solvency			
Working capital (th EUR)	40.1	3.9	1.7
Current ratio (*)	8.9	1.3	49.9
Quick ratio (*)	5.6	1.0	7.9
Cash ratio (*)	5.5	1.0	6.6
Collection period (days)	-	-	-
Capital circulation			
Assets turnover (*)	7.1	3.9	3.2
Capital structure			
Debt ratio (*)	0.1	0.8	0.0
Efficiency			
Operating margin (%)	13.5	8.2	60.5
Profit margin (%)	12.6	8.2	60.5
ROA (%)	89.8	32.1	196.0
Cash flow (th EUR)	14.8	12.7	0.2



> Payment Habits

>> Tax Debts

Tax arrears to Estonian Tax and Customs Board are updated monthly. Arrears below EUR 640 are not presented. Staggered schedule and challenged debts are pointed out separately.

01.08.2014 no tax debts recorded

Month	2014 (EUR)	2013 (EUR)		2012 (EUR)		2011 (EUR)	
		Scheduled	Protested	Scheduled	Protested	Scheduled	Protested
January	-						
February	-						
March	-						
April	-						
May	-						
June	-						
July	999						
August	-						
September	-						
October	-						
November	-						
December	-						

>> Credit Register Information

Payment default is the borrower's failure to comply with its contractual financial obligation for more than 45 days from the day following the due date and when the sum of an arrear together with interests and penalties is at least EUR 30. Information on payment defaults derives from the members or other contractual parties of the Credit Register. The given data includes the default's appearing and termination dates or the status, the sum's magnitude and origin. Ranges are distributed as follows: EUR 30.00 - 64.99, EUR 65.00 - 319.99, EUR 320.00 - 639.99, EUR 640.00 - 3199.99, EUR 3 200.00 - 12 799.99, EUR 12 800.00 - 63 999.99, EUR 64 000.00 and more. Payment default displayed in the register is inputted either by the creditor or by a person acting on creditor's behalf.

Valid Payment Defaults

No information on payment defaults.

Settled Payment Defaults

No information on payment defaults.

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