RiskRadar

Expert-driven company screener providing real, **human-verified** insights on Polish businesses

EXAMPLE COMPANY

STATUS DATE 01.01.2025

Basic Company Data

Company name	Example Company
Registration date	12.11.2015
Company Tax Identification Number (NIP)	1234870312
Company Statistical Number (REGON)	123408271
National Court Register Number (KRS)	1234643721
Company address	Ul. Przykladowa 1/ 2 31-214 Krakow
Type of main activity (PKD)	47.91.Z
www	www.testexamplecompany.com
E-Mail	test@testexamplecompany.com
Tel Number	+481234567890

Beneficiary (Central Register of Ultimate Beneficial Owners - CRBR)

Full name	Jan Kowalski
Pesel Number*	800221876543
Share size / Ownership share*	50%
Country of citizenship*	Poland
Country of residence*	Switzerland

**subject to data availability in the register*

Owners and Management

Full name	Jan Kowalski
Position	Chairman of Management Board
Start date of function	1.1.2017

Full name	Anna Kowalska
Position	Member of the Management Board
Start date of function	15.12.2019

Full name	Piotr Przyklad
Position	Member of the Management Board
Start date of function	01.01.2020

Shareholders

Full name	Company X sp zoo
Shareholding percentage and value*	50% / 1000000 PLN

Full name	Company Y sp zoo
Shareholding percentage and value*	30% /600000 PLN

Full name	Company Z sp zoo
Shareholding percentage and value*	20% /400000 PLN

*subject to data availability in the register

VAT Status and Banking

VAT status	active
VAT registration/deregistration date	1.1.2018

Bank account numbers	12345614621809716210000002 (BNP Paribas Bank Polska Spółka Akcyjna)

Credibility and Financial Risk Assessment

Credibility rating (low, moderate, high)	moderate
Financial risk level (low, moderate, high)	moderate

Financial Results (Last 3 Years) in PLN

2024

Net Revenue	26 428 868
Net profit/(loss)	-29 34 425
Equity	6 608 854
Total assets	6 419 126

2023

Net Revenue	25 008 868
Net profit/(loss)	-26 34 425
Equity	4 657 854
Total assets	5 419 126

2022

Net Revenue	20 428 021
Net profit/(loss)	21 34 425
Equity	2 608 321
Total assets	4 419 126

Financial Ratios

2023

Profitability

ROS (Return on Sales)	-11.6%
ROE (Return on Equity)	-21.6%
ROA (Return on Assets)	-18.3%

Liquidity

Current liquidity ratio	2.1096

Debt Ratios

Total debt ratio	0.19
Debt-to-capital ratio	0.3375

2022

Profitability

ROS (Return on Sales)	-10.5%
ROE (Return on Equity)	-20.6%
ROA (Return on Assets)	-19.3%

Liquidity

Current liquidity ratio	1.1096

Debt Ratios

Total debt ratio	0.22
Debt-to-capital ratio	0.3375

2021

Profitability

ROS (Return on Sales)	-12%
ROE (Return on Equity)	-24%
ROA (Return on Assets)	-15.2%

Liquidity

Current liquidity ratio	2.32

Debt Ratios

Total debt ratio	0.2
Debt-to-capital ratio	0.3375

Public debt exchange: Arrears in payments / Creditor Claims

Creditor	Amount
Company ZZ Sp Zoo	47.000 PLN

Online Reputation Check for Businesses*

- **This service involves checking for potential negative feedback from customers and business partners on the internet, specifically on Polish-language websites. Please note that despite our best efforts, we cannot guarantee that no reviews will be missed during the search, as this depends on the visibility and ranking of the information online.**

Conclusion on Customer Feedback

After analyzing online feedback from customers and business partners, we found that the **majority of clients express overall satisfaction with the company's services**. However, there are recurring concerns regarding **delays in service delivery and outstanding payment issues**.

Specific Cases:

1. **Delayed Service Delivery:**
   - A logistics company reported a **two-month delay** in receiving contracted services despite initial agreements outlining a shorter timeline. This led to **operational disruptions** on their end.

1. **Outstanding Payments:**
   - A supplier noted that an invoice for 47**,000 PLN** remained **unpaid for over 90 days** beyond the due date.

Recommendation:

While the company maintains a generally positive reputation, the **reported delays and payment irregularities** may pose risks to business relationships. It is advisable to **monitor these issues closely** and **assess potential financial risks before engaging in business transactions**.

Summary and Recommendations

Company Financial Condition and Credibility Assessment

Based on the latest financial data for **2023**, the company continues to face profitability challenges:

- **ROS (Return on Sales):** -11.6%
- **ROE (Return on Equity):** -21.6%
- **ROA (Return on Assets):** -18.3%

These figures indicate ongoing **losses and inefficiencies in utilizing assets and equity** to generate profits.

The **current liquidity ratio of 2.11** suggests that the company **has sufficient short-term assets to cover its liabilities**, which is a **positive** sign for liquidity management.

The **debt structure remains moderate**, with:

- **Total debt ratio:** 0.19
- **Debt-to-capital ratio:** 0.3375

These figures suggest that the company is **not heavily reliant on debt financing**.

However, the **outstanding creditor claim of 47,000 PLN** listed in the **public debt exchange** raises concerns about **potential payment delays or cash flow management issues**.

Recommendation:

Despite **sufficient liquidity**, the company's **continued negative profitability and outstanding debt claims present financial risks**. It is advisable to **monitor payment practices closely** and **exercise caution in extending credit terms**. Further financial assessment and strategic actions to improve profitability are recommended.