






**INSCOM-ICBA, s.r.o.**

ID (IČ): 24271888

PROSPECTDAT 20180418

▼ INDICATORS

Bisnode Scoring	Payment Information	Insolvencies	Liquidation	Unreliable VAT payer / person	Executions	Debts
N/A Not qualified because of activity	-2 Pays in time	 No	 No	 No	 No	 No

▼ SIGNALS

 **NEGATIVE** **WARNING** **INFORMATIVE**

▼ IDENTIFICATION

Registered brand name	INSCOM-ICBA, s.r.o.	from 11. 12. 2019
Registered brand name	▶ History	
Date of establishment	19. 9. 2012	
ID (IČ)	24271888	from 19. 9. 2012
Tax ID (DIČ)	CZ24271888	

▼ REGISTRATION INFORMATION

Legal form	Limited liability company	from 19. 9. 2012
Register court	Městský soud v Praze	from 19. 9. 2012
Registration number in Companies Register	C 199551	from 19. 9. 2012
Institutional sectors (ESA 95)	Non-financial national companies	from 10/2012

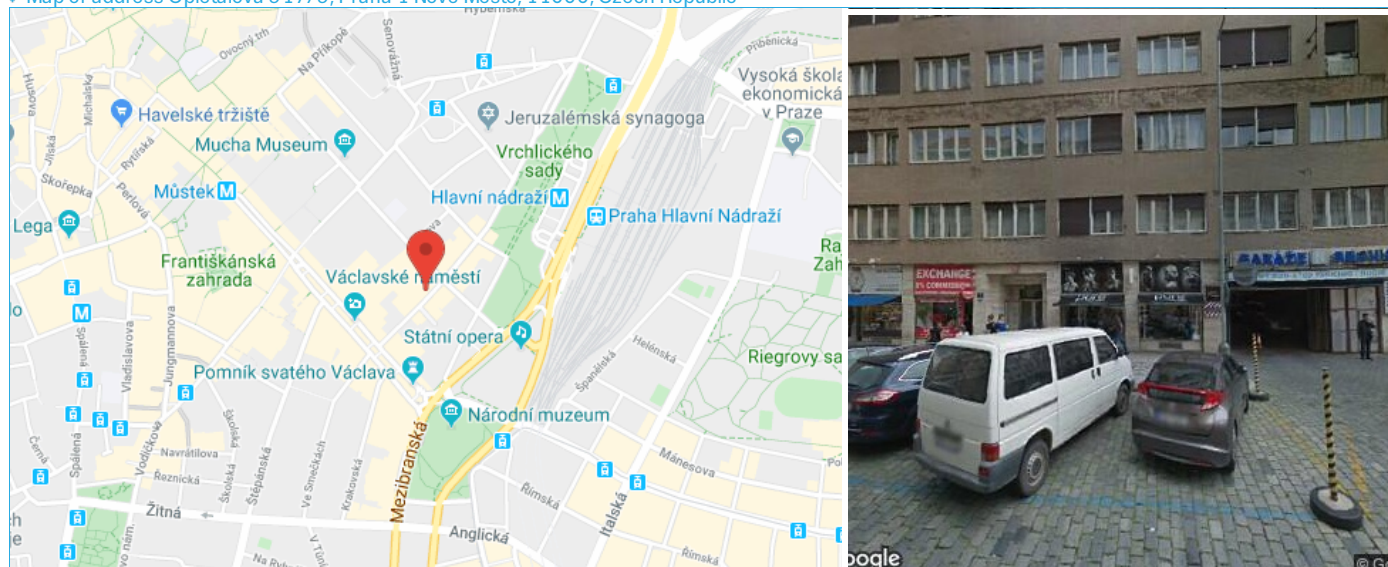
▼ CONTACTS

Phone	+420 271 751 312	from 31. 5. 2017
E-mail	info@inscom.cz	from 24. 6. 2014
www	http://www.inscom.cz	from 24. 6. 2014
Databox	ggzklfng	from 18. 3. 2013

ADDRESSES

Registered address	● Opletalova 917/9, Praha 1 Nové Město, 11000, Czech Republic	from 19. 9. 2012
Address of business premises from Trades Register	● Bratří Čapků 1848/18, Praha 10 Vinohrady, 10100, Czech Republic	from 31. 10. 2012

Map of address Opletalova 917/9, Praha 1 Nové Město, 11000, Czech Republic



Displayed photo of chosen address has to be considered as indicative – we recommend to check it directly in Google Maps or Mapy.cz applications.

[View address on Google](#) [View address on Mapy.cz](#)

COMPANIES AT ADDRESS

Companies based at same address

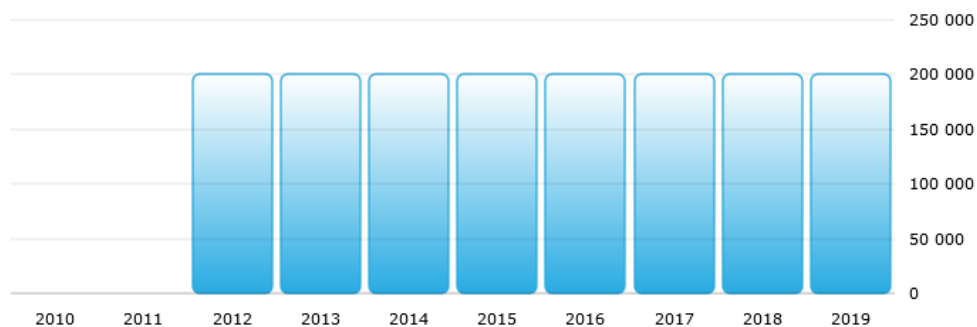
Company	Type of address	Date from	Date to
BLW s.r.o.	Registered address	11/2012	
Bridge To World s.r.o.	Registered address	2. 7. 2013	
BRITAL, s.r.o.	Registered address	5/2013	
Čapka s.r.o.	Registered address	10. 1. 2008	
Daniela Maler-Žáková	Registered address	5/2010	

showing 5 rows out of 70

SIZE

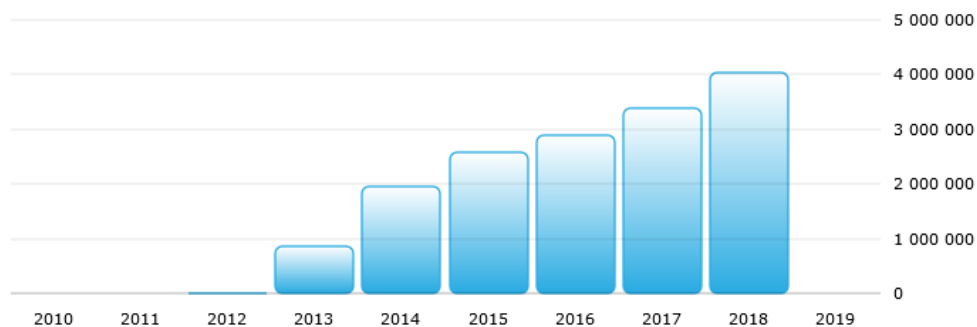
4 m Kč turnover reached by company in 2018

STOCK CAPITAL



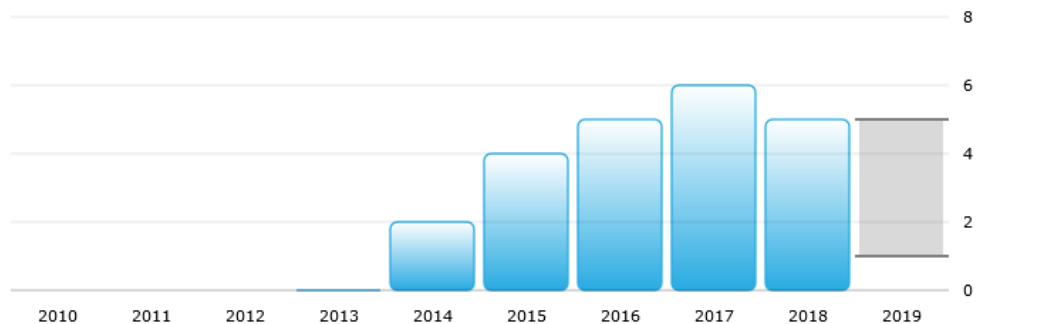
Year	Value
2010	-
2011	-
2012	200 000 Kč
2013	200 000 Kč
2014	200 000 Kč
2015	200 000 Kč
2016	200 000 Kč
2017	200 000 Kč
2018	200 000 Kč
2019	200 000 Kč

TURNOVER



Year	Value	Category
2010	-	-
2011	-	Unknown
2012	0 Kč	Unknown
2013	863 000 Kč	500 000 – 999 999 CZK
2014	1 960 000 Kč	1 000 000 – 2 999 999 CZK
2015	2 590 000 Kč	1 000 000 – 2 999 999 CZK
2016	2 889 000 Kč	1 000 000 – 2 999 999 CZK
2017	3 387 000 Kč	3 000 000 – 4 999 999 CZK
2018	4 037 000 Kč	-
2019	-	-

EMPLOYEES



Year	Value	Category
2010	-	-
2011	-	-
2012	-	Unknown
2013	0	1 – 5 employees
2014	2	1 – 5 employees
2015	4	1 – 5 employees
2016	5	1 – 5 employees
2017	6	1 – 5 employees
2018	5	1 – 5 employees
2019	-	1 – 5 employees

ACTIVITIES

Bisnode types of activities	Auxiliary services related to financial and insurance services	
Main NACE	Activities of insurance agents and brokers	66220
Secondary NACE	Real estate agencies	68310
	Non-specialised wholesale trade	46900
	Business and other management consultancy activities	70220
	Mediating wholesale and wholesale on one's behalf	46100
Main SIC	Insurance agents, brokers, and service	
Institutional sectors (ESA 95)	Non-financial national companies	

MANAGEMENT

Company secretary	Jandarová Markéta, Mgr.	from 27. 4. 2016
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COMPANY BOARD

Chief executive	Jandera Tomáš, Ing.	from 19. 9. 2012
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▼ BISNODE SCORING

N/A Not qualified because of activity

Updated 16. 12. 2019

- % [?](#)

- CZK credit limit [?](#)

- CZK transaction limit [?](#)

probability of default in the next 12 months



▼ Legend

Degree	Description	Probability of default
AAA	Minimal risk	0,00 to 0,07 %
AA	Very low risk	0,08 to 0,24 %
A	Low risk	0,25 to 0,47 %
BBB	Moderate risk	0,48 to 0,66 %
BB	Acceptable risk	0,67 to 0,91 %
B	Enhanced risk	0,92 to 1,33 %
CCC	High risk	1,34 to 2,16 %
CC	Very high risk	2,17 to 3,77 %
C	Extremely high risk	3,78 to 99,99 %
D	Default	100 %
N/A	Not qualified	

From	15. 12. 2017					From 15. 12. 2017
Progress	25. 8. 2015 – 10. 12. 2016	10. 12. 2016 – 8. 2. 2017	8. 2. 2017 – 24. 3. 2017	24. 3. 2017 – 4. 4. 2017	4. 4. 2017 – 15. 12. 2017	
	BBB Moderate risk	A Low risk	BBB Moderate risk	AA Very low risk	AAA Minimal risk	N/A Not qualified because of activity

[i](#) On 24. 3. 2017 we launched new Bisnode scoring model. There might be changes in scoring evaluation of subjects since launch date.

▼ PAYMENT INFORMATION

-2 day after due ?
in the last **12** months

day after due ?
in the last **3** months

-30-0

▼ Legend

Index	Description
0 To 0	Pays in time
1 To 4	Pays tightly after due
5 To 10	Pays shortly after due
11 To 20	Pays as average
21 To 30	Pays satisfactorily
31 To 60	Pays late
61 To 90	Pays very late
91 To 120	Pays extremely late
121 To 180	Risk of non-payment

Grey value

of payment index means that the last payment calculated index is not current.

Calculated to	11/2018
Number of providers	1
Number of invoices	1
Invoices amount	11 000,00 Kč

Minimal due	14 day
Average due	14 day
Most frequent due	14 day
Maximal due	14 day

▼ Legend

Index	Description
0 To 0	Pays in time
1 To 4	Pays tightly after due
5 To 10	Pays shortly after due
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31 To 60	Pays late
61 To 90	Pays very late
91 To 120	Pays extremely late
121 To 180	Risk of non-payment

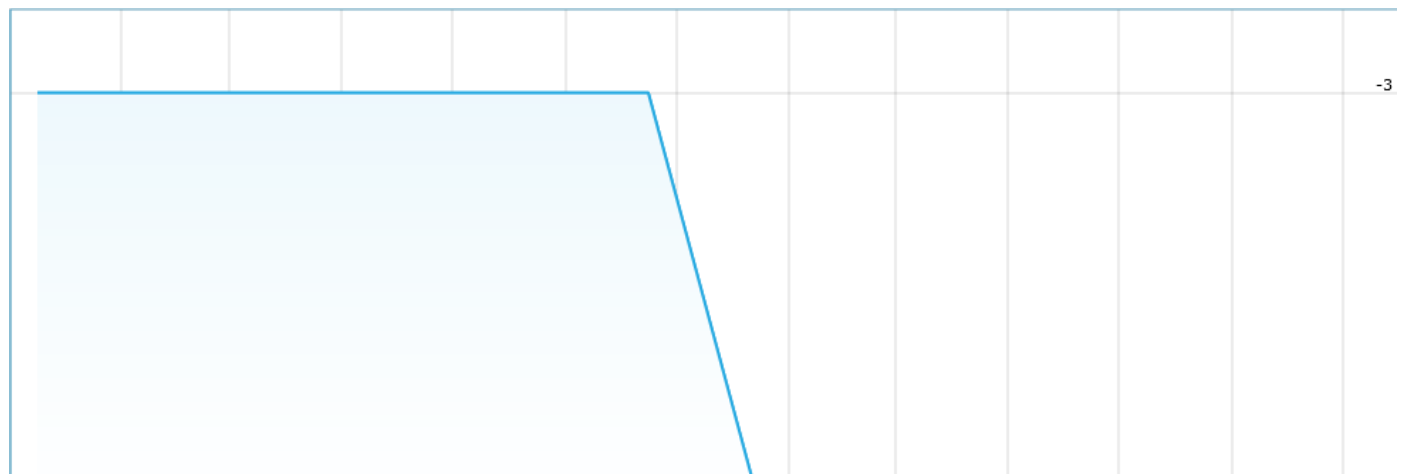
Grey value

of payment index means that the last payment calculated index is not current.

Calculated to	11/2018
Number of providers	0
Number of invoices	0
Invoices amount	0,00 Kč

Minimal due	-
Average due	-
Most frequent due	-
Maximal due	-

Payment Information

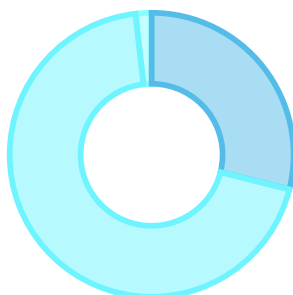


▼ FINANCIAL STATEMENTS

	2016	2017	2018	2018 / 2017	2018
	from to standard audit consolidation	1.1.2016 31.12.2016 CAS 2016 No No (k CZK)	1.1.2017 31.12.2017 CAS 2016 No No (k CZK)		1.1.2018 31.12.2018 CAS 2016 No No (k CZK)
				ANNUAL CHANGE (%)	BALANCE SHEET STRUCTURE (%)
TOTAL ASSETS		1 070	1 127		100,00
A. Receivables from subscription				↗ +61	
B. Total fixed assets		233	180	↕ +192	28,91
B.I. Intangible fixed assets		58	43	↘ -33	

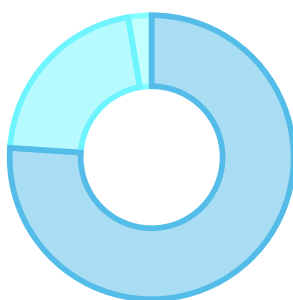
B.II. Tangible fixed assets	175	137	496	↑ +262	
B.III. Long-term financial assets					
C. Current assets	273	260	1 258	↑ +384	69,27
C.I. Inventory					
Receivables					
C.II. Long-term receivables	15	78	669	↑ +758	
C.III. Short-term receivables					
C.III.3 Accruals	15	78	669	↑ +758	
C.IV. Financial assets					
Cash and bank accounts					
D. Accruals	258	182	589	↑ +224	
TOTAL LIABILITIES & EQUITY	564	687	33	↓ -95	1,82
A. Equity	1 070	1 127	1 816	↑ +61	100,00
A.I. Registered capital (total)	533	686	1 381	↑ +101	76,05
A.II. Share premium and capital funds (total)	200	200	200	→	
A.III. Funds from profit					
A.IV. Profit (loss) of previous years	20	20	20	→	
A.V. Profit (loss) of current accounting period	241	298	466	↑ +56	
A.V.2 Decided on advance for payment of a profit share	72	168	695	↑ +314	
B. Other sources					
B.I. Reserves	516	360	387	↗ +8	21,31
Payables					
B.II. Long-term payables	516	360	387	↗ +8	
B.III. Short-term payables					
C.III. Accruals					
C. Accruals					
II.1. Revenues from own products and services	21	81	48	↘ -41	2,64
I. Revenues from merchandise	2 754	3 387	4 037	↗ +19	
B. Production consumption					
II.2. Change in inventory of own products	970	1 126	1 099	→ -2	
II.3. Capitalisation					
C. Personnel expenses					
E. Depreciation of intangible and tangible fixed assets	1 654	1 879	1 865	→ -1	
Other operating revenues (total)	96	101	145	↗ +44	
Other operating expenses (total)	135	0			
* Operating profit (loss)	40	39	45	↗ +15	
VII. Revenues from long-term financial assets (total)	129	242	883	↑ +265	
J. Sold shares and capital participations					
VII.3. Revenues from other long-term financial assets (total)					
K. Expenses associated with financial assets					
X. Interest revenues					
M. Change in financial reserves and adjustments					
N. Interest expenses					
XI. Other financial revenues	9	7	1	↓ -86	
O. Other financial costs					
* Profit (loss) from financial operations	9	8	9	↗ +13	
Profit (loss) before tax	-18	-15	-10	↗ +8	
Q. Income tax on ordinary income	111	227	873	↑ +285	
** Profit (loss) from ordinary activity	39	59	178	↑ +202	
T. Transfer of profit (loss) to partners	72	168	695	↑ +314	
*** Profit (loss) of the accounting period	72	168	695	↑ +314	
Net turnover for the accounting period	2 889	3 387	4 037	↗ +19	

TOTAL ASSETS



Total fixed assets	525,000	Current assets	1,258,000
Other assets Accruals	33,000		

TOTAL LIABILITIES & EQUITY

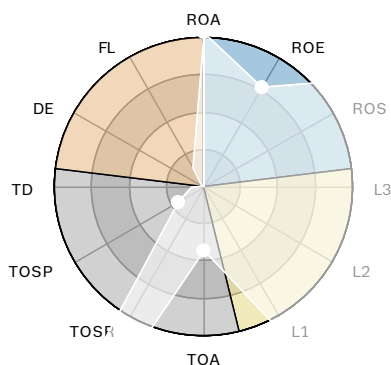


■ Equity	1,381,000	■ Other sources	387,000
■ Other liabilities Accruals	48,000		

VIEW IN THE MODULE FINANCE

FINANCIAL ANALYSIS

	2015 <small>from 1.1.2015 to 31.12.2015</small>	2016 <small>from 1.1.2016 to 31.12.2016</small>	2017 <small>from 1.1.2017 to 31.12.2017</small>	2018 <small>from 1.1.2018 to 31.12.2018</small>	◀ 2018 ▶ ▶ 2017 ◀ ANNUAL CHANGE (%)
Profitability ratios					
ROA Return on assets	12,48	6,73	14,91	38,27	↑ +157
ROE Return on equity	32,97	13,51	24,49	50,33	↑ +105
ROS Return on sales		2,61	4,96	17,22	↑ +247
Liquidity ratios					
L3 Current ratio (liquidity)	0,60	0,53	0,72	3,25	↑ +350
L2 Quick ratio (liquidity)	0,60	0,53	0,72	3,25	↑ +350
L1 Cash ratio (liquidity)	0,42	0,50	0,51	1,52	↑ +201
Activity ratios					
TOA Turnover of assets		141,81	121,12	163,74	↗ +35
TOSR Turnover of short-term receivables		1,99	8,38	60,32	↑ +620
TOSP Turnover of short-term payables		68,39	38,69	34,89	↓ -10
ITO Inventory turnover	59,85	48,22	31,94	21,31	↓ -33
Leverage ratios					
TD Total debt	158,13	96,81	52,48	28,02	↓ -47
DE Debt equity	2,64	2,01	1,64	1,31	↓ -20
FL Financial Leverage					



OWNERSHIP

Jandera Tomáš, Ing. Dubská 628, Praha 10 Horní Měcholupy, 1090...
Is owned: 100 %; Equity participation



- ▶ INSOLVENCIES _____
- ▶ LIQUIDATION _____
- ▶ EXECUTIONS _____
- ▶ DEBTS _____
- ▶ COURT DECISIONS _____
- ▶ CLAIMS _____
- ▶ CTIA INSPECTIONS _____
- ▶ CERTIFICATIONS _____
- ▶ BUSINESS RELATIONSHIPS _____
- ▶ SUBSIDIES _____
- ▶ PRESS RELEASES _____
- ▼ REAL ESTATE _____

VIEW IN THE MODULE REAL ESTATE

EDIFICATION

Bisnode Scoring

It indicates percentage of the insolvency probability of the entity in the following 12 months. The result of the calculation is interpreted by a ten-step scale that divides rated entities into risk groups. Bisnode Scoring is optimized for wider entity groups and thus when interpreting it individually the importance of complex view in the context of the model methodology and other parameters in the credit report must be taken into account as well as the context of setting according to the User's internal needs and knowledge of the User.

Credit limit

It indicates the maximum amount of the additional credit load of the rated entity in relation to a single business partner within the one year period without having a negative impact on the financial situation of the entity, i.e. also on repayment of liabilities from the business relationship (according to Bisnode scoring model).

Transaction limit

It indicates a limit for a single invoice, i.e. the maximum amount that is recommended by Bisnode scoring model as being invoiced one-off to the rated entity with standard maturity. Transaction limit is more suitable than a credit limit for everyday business as the credit limit is established for larger investments over a longer time horizon.

The Credit or Transaction Limit works as an independent recommended amount that should be modified in the specific context when taking into account other information available as well as User's experience within the business relationship with the entity.

Payment information

The index works with information on how well on average the rated entity pays the liabilities to its suppliers. Payment behaviour rating is represented by payment index that indicates how many days before or after maturity the rated entity pays its liabilities. The payment index calculation is based on the collection of payment information delivered by our contractual partners. From the total quantity of invoices available for the rated entity a short-term (3 months) and a long-term (12 months) payment index value is calculated within a nine-point scale. The bigger quantity of invoices and payment information providers, the stronger proving ability of the payment index is.

Note that the value of the Bisnode scoring, Credit and Transaction index and payment index is only indicative and its function is merely auxiliary; in any case, payment index should not be used either for automatic decisioning purposes without previous subjective assessment.

For a description of the basic input parameters, refer to the external documentation of the service on www.bisnode.cz/privacy/dokumenty or www.bisnode.sk/privacy/dokumenty.

Debts (overdue liabilities)

Information about debts (overdue liabilities) is processed from publicly available sources and proven external data providers. In any case, information about debts (overdue liabilities) should not be used either for automatic decisioning purposes without previous subjective assessment.

If you are in the position of a rated entity and you think that the given rating doesn't mirror your real situation, please contact podpora@bisnode.cz or info@bisnode.sk with request for individual review of your input parameters. As part of this process, you may be asked to complete the input information needed to calculate the parameter. If you are in the position of an entity whose debts (overdue liabilities) are registered and you think that the given data doesn't mirror your real situation, please contact podpora@bisnode.cz or info@bisnode.sk with request for individual review of timeliness and accuracy. As part of this process, you may be asked to complete information needed for data verification.

Also if you, as an entrepreneur – natural person, do not want to be rated within Bisnode Scoring, Credit and Transaction limit or Payment information then contact podpora@bisnode.cz or info@bisnode.sk. In that case your rating will read "does not want to be rated" instead of given value.