



REPORT OF SUBJECT

Scope of report PDF export: **Complete**

INSCOM-ICBA, s.r.o.

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ID (IČ): 24271888

INDICATORS

Scoring	Payment Information	Insolvencies	Liquidation	Unreliable VAT payer / person	Executions	Debts
N/A	N/A					
Not qualified - because of activity	Not available	No	No	No	No	No

SIGNALS

Complete a list of signals [here](#)

NEGATIVE

WARNING

INFORMATIVE

Company in loss

Detail

Company reported negative Profit (loss) of accounting period in youngest available financial statement, thus company was in loss for given period.

BASIC INFORMATION

Turnover	Employees	Profit (loss)	Equity / Registered capital
3.97 mil. CZK year 2020	5 year 2018	-54.00 th. CZK loss per year 2020	1.14 mil. CZK equity for the year 2020
3 - 4,9 M CZK category for the year 2020	1 - 5 employees category for the year 2022		200.00 th. CZK registered capital for the year 2022

REGISTRATION DATA

Identification

Registered brand name	INSCOM-ICBA, s.r.o.	from 12/11/2019
	INSCOM, s.r.o.	from 09/19/2012 to 12/11/2019
Date of establishment	19.09.2012	from 09/19/2012
ID (IČ)	24271888	from 09/19/2012
Tax ID (DIČ)	CZ24271888	
ID	3140962100	

Group VAT

Other data

Legal form	Limited liability company	from 09/19/2012
Register court	Městský soud v Praze	from 09/19/2012
Registration number in Companies Register	C 199551	from 09/19/2012
Institutional sectors (ESA 2010)	Financial auxiliaries national private	from 11/2017

CONTACTS

Data box

ggzkfng From 18. 03. 2013

Phone

+420 602 396 738 From 12. 05. 2022
 +420 271 751 312 From 12. 05. 2022
 +420 724 021 520 From 12. 05. 2022

Websites

http://www.inscom.cz From 24. 06. 2014

E-mail

info@inscom.cz From 24. 06. 2014

ADDRESSES

Adresses

2/2

active/incl. history

Registered address	<input type="radio"/>	Opletalova 917/9, Praha 1 - Nové Město, 11000, Czech Republic	From 19. 09. 2012
Address of business premise	<input checked="" type="radio"/>	Bratří Čapků 1848/18, Praha 10 - Vinohrady, 10100, Czech Republic	From 31. 10. 2012

Firms on address

1/6

active/incl. history

These companies and sole traders are also located at the **Bratří Čapků 1848/18, Praha 10 - Vinohrady, 10100, Česká republika** address.

Name	Type	Signals	Duration from	Duration to
Tomáš Bedřich BENDELMAYER	Registered address	x 1	05. 10. 1992	
Jan Havelka, spol. s r.o.	Registered address	x 2	22. 06. 1999	20. 05. 2003
Zlata BENDELMAYEROVÁ	Registered address	x 1	29. 11. 1994	10. 06. 2021
Spielothek Česká republika spol. s r.o.	Registered address	x 1	11. 11. 1992	01. 09. 1997
HuTi s.r.o. v likvidaci	Registered address		21. 10. 1993	27. 08. 2020

Ing. Jan Havelka

Address of business premises from Trades Register

01.03.1998

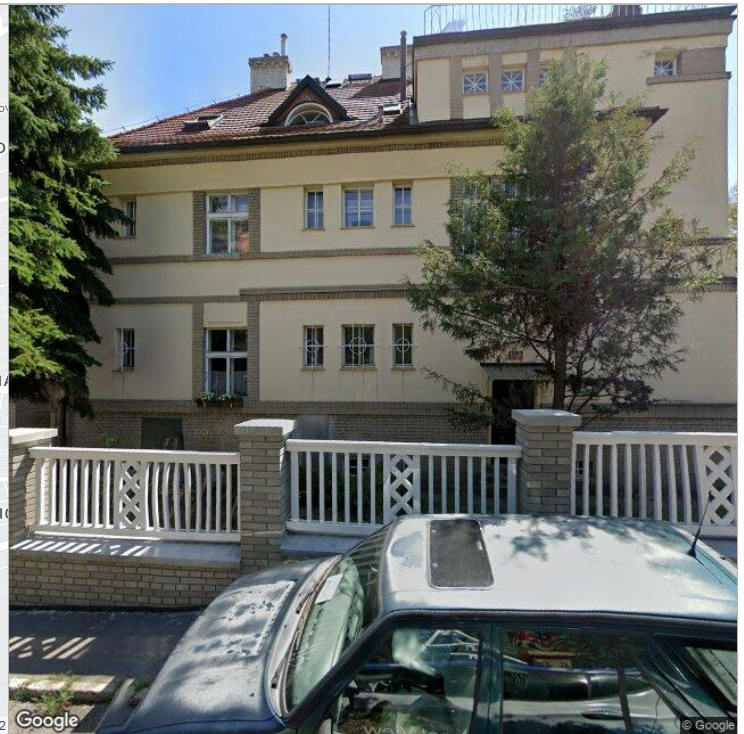
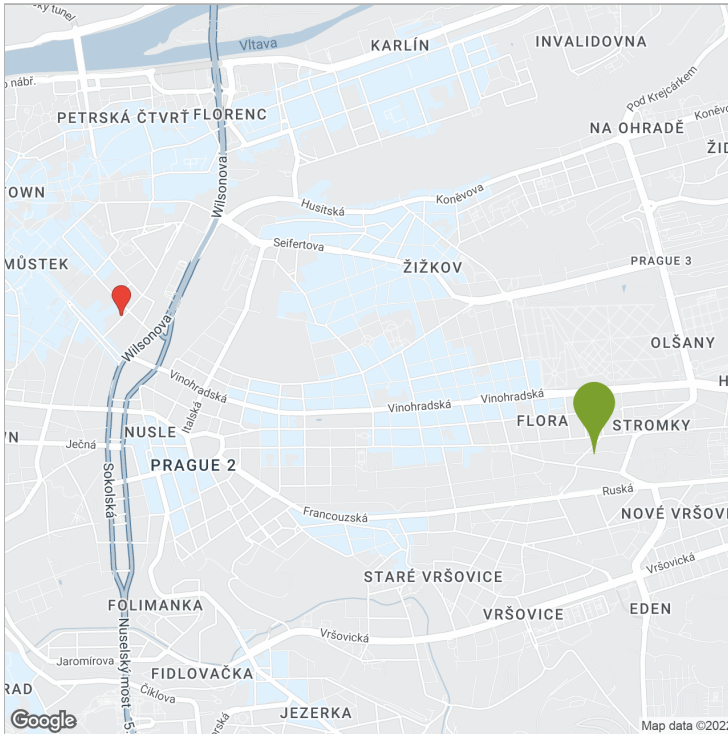
31.07.2003

Page 1 of 1

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Map view of Bratří Čapků 1848/18, Praha 10 - Vinohrady, 10100, Česká republika

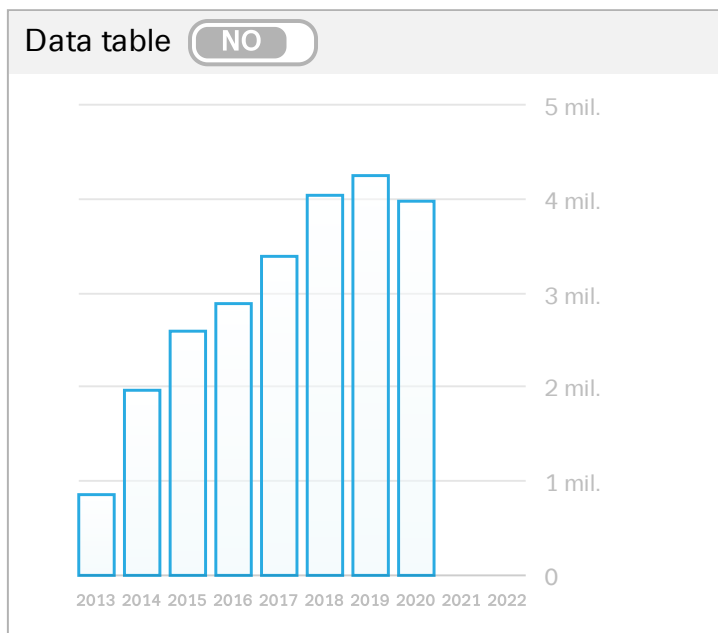


Registered Shops Branches Google Maps Mapy.cz

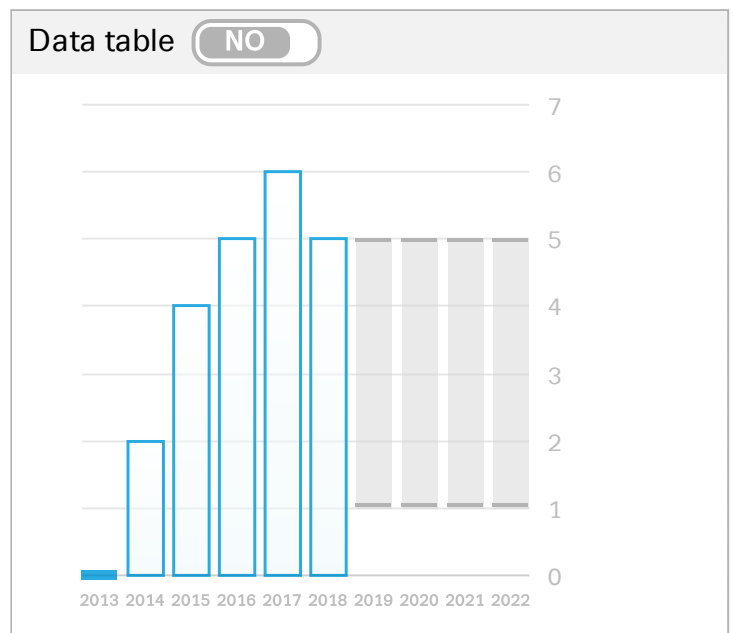
The preview shows the closest position found (radius 300m)

SIZE

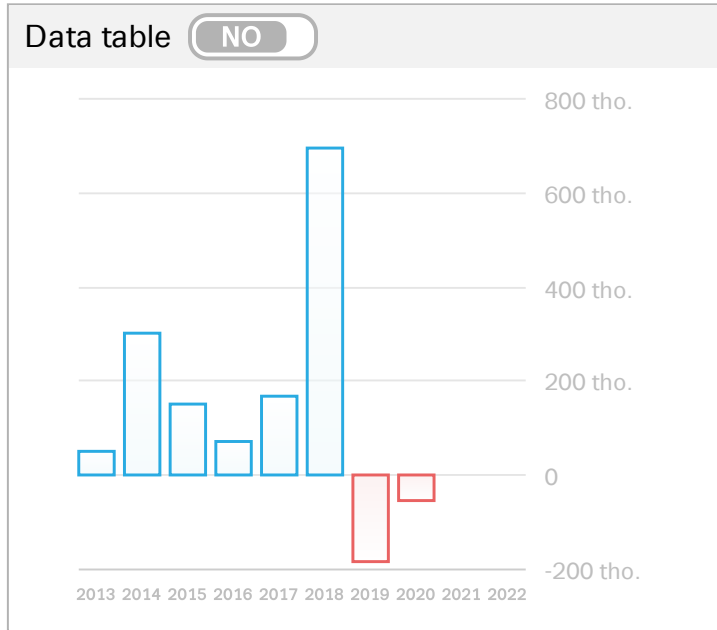
TURNOVER



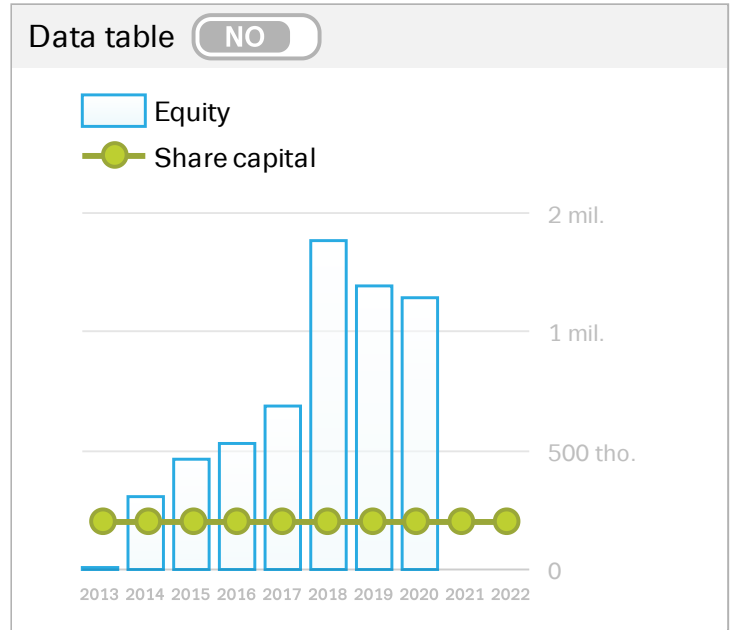
NUMBER OF EMPLOYEES



PROFIT



EQUITY AND SHARE CAPITAL



ACTIVITIES

Main NACE	Activities of insurance agents and brokers	66220
Main SIC	Insurance agents, brokers, and service	64110
D&B types of activities	Auxiliary services related to financial and insurance services	

Secondary NACE

4

activities

Activities	Business and other management consultancy activities	70220
	Mediating wholesale and wholesale on one's behalf	46100
	Non-specialised wholesale trade	46900
	Real estate agencies	68310

Secondary SIC

Trades

1/1

active/incl. historical

Trade name	Type	Duration from	Duration to	Suspended
Manufacture, trade and services not specified in Annexes 1 to 3 to the Trade Licensing Act	Unqualified trade	19.09.2012		No

Page 1 of 1

Number of rows per page: 1 All

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PERSONS

Authorities composition

1/1
active/incl. history

Chief executive

 Jandera Tomáš, Ing.


From 19.09.2012

⊗ End-users (SK)

Managers

1/1
active/incl. history

Company secretary

 Janderová Markéta, Mgr.

From 27.04.2016

⊗ Responsible representatives

Course of action


1/1
active/incl. history


From 19.09.2012

Statutárním orgánem společnosti je jeden jednatel. Jednatel jedná jménem společnosti samostatně.

SCORING



 Updated: 11. 05. 2022

 Data from the financial statements for 2020 are being imported to the calculation

Degree	Description	Probability of bankruptcy in the next 12 months
AAA	Minimal risk	0 - 0.03 %
AA	Very low risk	0.04 - 0.09 %
A	Low risk	0.1 - 0.27 %
BBB	Moderate risk	0.28 - 0.71 %
BB	Acceptable risk	0.72 - 1.5 %
B	Enhanced risk	1.51 - 2.73 %
CCC	High risk	2.74 - 5.24 %
CC	Very high risk	5.25 - 11.27 %
C	Extremely high risk	11.28 - 99.99 %
D	Default	100 %
N/A	Not qualified	

Credit limit

N/A

Transaction limit

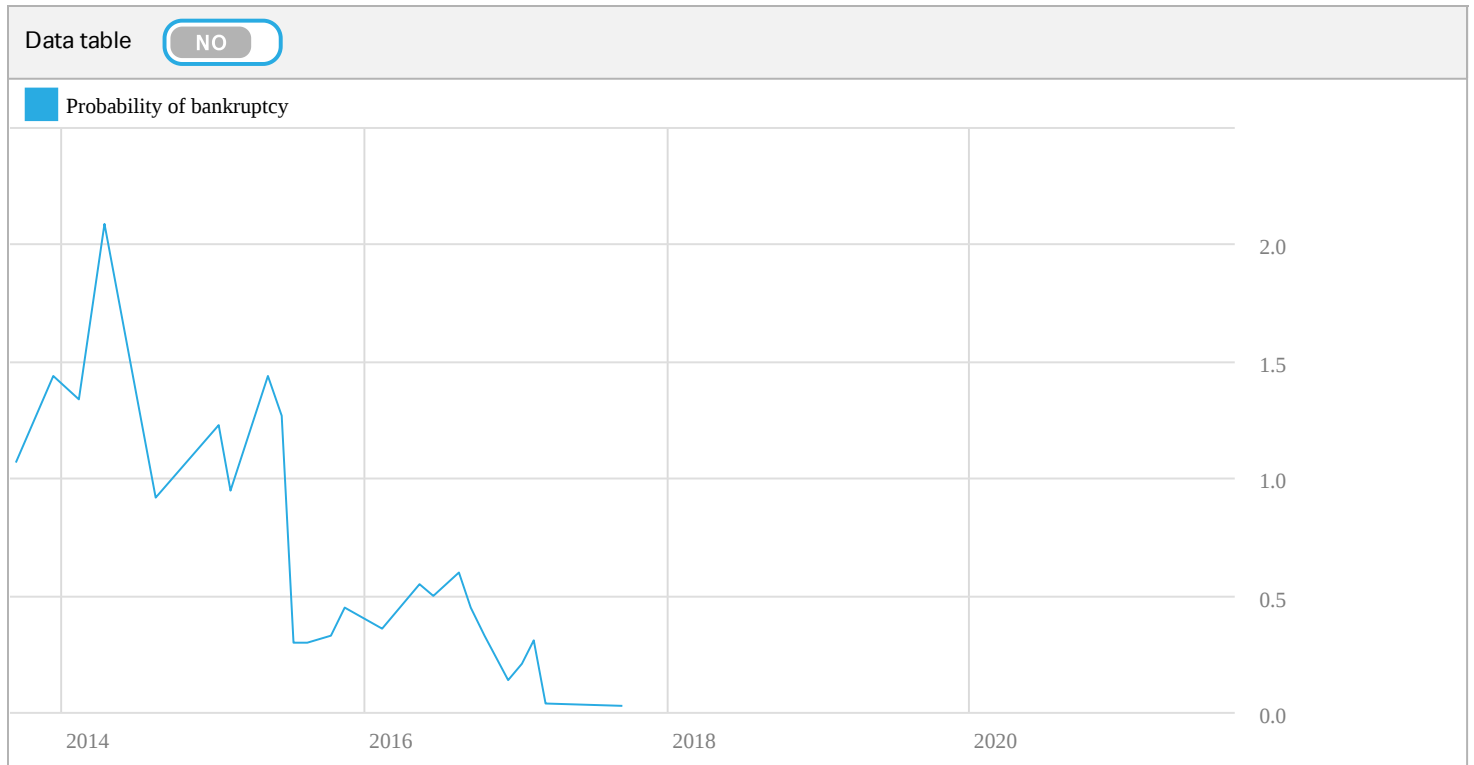
N/A

[? Explanation of terms](#)

Scoring grade development (last 6)

25.08.2015 10.12.2016	10.12.2016 08.02.2017	08.02.2017 24.03.2017	24.03.2017 04.04.2017	04.04.2017 15.12.2017	15.12.2017
BBB	A	BBB	AA	AAA	N/A
Moderate risk	Low risk	Moderate risk	Very low risk	Minimal risk	Not qualified - because of activity

Evolution of probability of bankruptcy



Scoring outputs are accepted by these credit insurance companies for the purposes of claims insurance in the context of an insurer.



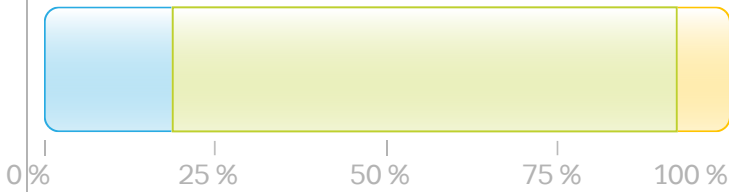
▶ PAYMENT INFORMATION We do not have data to display information in this data block

▼ FINANCIAL STATEMENTS

TOTAL ASSETS

Data table

2020 ▾



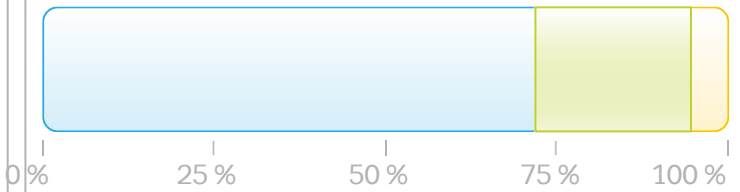
DATA TABLE

Name	Value (th. of CZK)	%
Total fixed assets	295	18.48
Current assets	1 179	73.87
Other assets - Accruals	122	7.64

TOTAL LIABILITIES

Data table

2020 ▾



DATA TABLE

Name	Value (th. of CZK)	%
Equity	1 144	71.68
Other sources	365	22.87
Other liabilities - Accruals	87	5.45

BALANCE SHEET AND INCOME STATEMENT

With this company, we keep records of various standards. However, standards cannot be compared with each other.

Standard to display:
Announced financial data (2012 - 2020)

	2017 from: 01.01.2017 to: 31.12.2017 standard: OFU audit: NO consolidation: NO (thousands CZK)	2018 from: 01.01.2018 to: 31.12.2018 standard: OFU audit: NO consolidation: NO (thousands CZK)	sample year 2019 from: 01.01.2019 to: 31.12.2019 standard: OFU audit: NO consolidation: NO (thousands CZK)	year to compare 2020 from: 01.01.2020 to: 31.12.2020 standard: OFU audit: NO consolidation: NO (thousands CZK)
TOTAL ASSETS	1 127	1 816	1 530	1 596
B. Total fixed assets	180	525	347	295
C. Current assets	260	1 258	1 148	1 179
O.A. Other assets - Accruals	687	33	35	122
TOTAL LIABILITIES & EQUITY	1 127	1 816	1 530	1 596
A. Equity	686	1 381	1 197	1 144
B. Other sources	360	387	268	365
O.P. Other liabilities - Accruals	81	48	65	87

2020 year to compare	2019 sample year
YEAR-ON-YEAR DEVELOPMENT (%)	

BALANCE SHEET

	2017	2018	2019	2020	Change	Visual
TOTAL ASSETS	1 127	1 816	1 530	1 596	+4	▲
B. Total fixed assets	180	525	347	295	-15	▼
C. Current assets	260	1 258	1 148	1 179	+3	▲
O.A. Other assets - Accruals	687	33	35	122	+249	▲
TOTAL LIABILITIES & EQUITY	1 127	1 816	1 530	1 596	+4	▲
A. Equity	686	1 381	1 197	1 144	-4	▼
B. Other sources	360	387	268	365	+36	▲
O.P. Other liabilities - Accruals	81	48	65	87	+34	▲

PROFIT AND LOSS STATEMENT

	2017	2018	2019	2020	Change	Visual
II. Production	3 387	4 037	4 226	3 967	-6	▼
V. Turnover/Earnings	3 387	4 037	4 251	3 967	-7	▼
N. Costs	3 160	3 164	4 435	4 021	-9	▼
* Operating profit (loss)	242	883	-168	-48	+71	▲
*** Profit (loss) of the accounting period	168	695	-184	-54	+71	▲
Profit (loss) before tax	227	873	-184	-54	+71	▲

FINANCIAL ANALYSIS

COMPANY RATIOS

	2017 from: 01.01.2017 to: 31.12.2017	2018 from: 01.01.2018 to: 31.12.2018	sample year 2019 from: 01.01.2019 to: 31.12.2019	year to compare 2020 from: 01.01.2020 to: 31.12.2020	2020 year to compare 2019 sample year YEAR-ON-YEAR DEVELOPMENT (%)
PROFITABILITY RATIOS					
ROA Return on assets [%]	14.91	38.27	-12.03	-3.38	+72
ROE Return on equity [%]	24.49	50.33	-15.37	-4.72	+69
ROS Return on sales [%]	4.96	17.22	-4.35	-1.36	+69
LIQUIDITY RATIOS					
L3 Current ratio (liquidity) [ratio]	0.72	3.25	4.28	3.23	-25
L2 Quick ratio (liquidity) [ratio]	0.72	3.25	4.28	3.23	-25
L1 Cash ratio (liquidity) [ratio]	0.51	1.52	1.35	1.27	-6
ACTIVITY RATIOS					
TOA Turnover of assets [days]	121.12	163.74	131.78	146.85	+11
TOSR Turnover of short-term receivables [days]	8.38	60.32	67.61	65.88	-3
TOSP Turnover of short-term payables [days]	38.69	34.89	23.08	33.58	+45
ITO Inventory turnover [days]	-	-	-	-	0
LEVERAGE RATIOS					
TD Total debt [%]	31.94	21.31	17.52	22.87	+31
DE Debt equity [%]	52.48	28.02	22.39	31.91	+43
FL Financial Leverage [%]	1.64	1.31	1.28	1.40	+9

? Terms explanation:

Profitability ratios

Ratios are constructed as the ratio of the final effect of the enterprise's (output) activity to a particular reference base (input). All ratios in this group can be interpreted in a similar way - they indicate how much earnings CZK is per CZK 1 of the input. The result of the indicators should be a positive value, ideally growing trend.

$$\text{Return on assets (ROA; \%)} = \frac{\text{Profit (loss) of the accounting period}}{\text{Total assets}} * 100$$

$$\text{Return on equity (ROE; \%)} = \frac{\text{Profit (loss) of the accounting period}}{\text{Equity}} * 100$$

$$\text{Return on sales (ROS; \%)} = \frac{\text{Profit (loss) of the accounting period}}{\text{Revenues from own products, services and merchandise}} * 100$$

Liquidity ratios

Liquidity is a necessity for the long-term existence of an enterprise that must not only be reasonably profitable but must at the same time be able to meet its needs. The amount and management of liquidity is based on company strategy, generally speaking, the goal of each entity is to keep the resulting liquidity at the lowest possible level, but assuming that the existence of the company is not threatened. Important is influence of the external economic environment - the more volatile it is, the higher pressure on a certain degree of caution, and hence the

higher liquidity of the business. Role plays also the specificity of the industry, stemming from the length of the production cycle, the sector structure etc.

$$\text{Current ratio (L3)} = \frac{\text{Current assets}}{(\text{Short-term payables} + \text{Bank loans} - \text{Long-term bank loans})}$$

$$\text{Quick ratio (L2)} = \frac{(\text{Current assets} - \text{Inventory})}{(\text{Short-term payables} + \text{Bank loans} - \text{Long-term bank loans})}$$

$$\text{Cash ratio (L1)} = \frac{\text{Financial assets}}{(\text{Short-term payables} + \text{Bank loans} - \text{Long-term bank loans})}$$

Activity ratios

Ratios tell you how the business uses individual assets and what impact this asset management has on returns and liquidity. The low turnaround indicates that the company has large capacities that are not sufficiently used. On the other hand, too high turnover is a warning that the company does not have enough productive assets.

$$\text{Turnover of assets (TOA; days)} = \frac{\text{Total assets}}{\text{Revenues from own products, services and merchandise}} * 365$$

$$\text{Turnover of short-term receivables (TOSR; days)} = \frac{\text{Receivables}}{\text{Revenues from own products, services and merch}} * 365$$

$$\text{Turnover of short-term payables (TOSP; days)} = \frac{\text{Short-term payables}}{\text{Revenues from own products, services and merchandise}} * 365$$

$$\text{Inventory turnover (ITO; days)} = \frac{\text{Inventory}}{\text{Revenues from own products, services and merchandise}} * 365$$

Leverage ratios

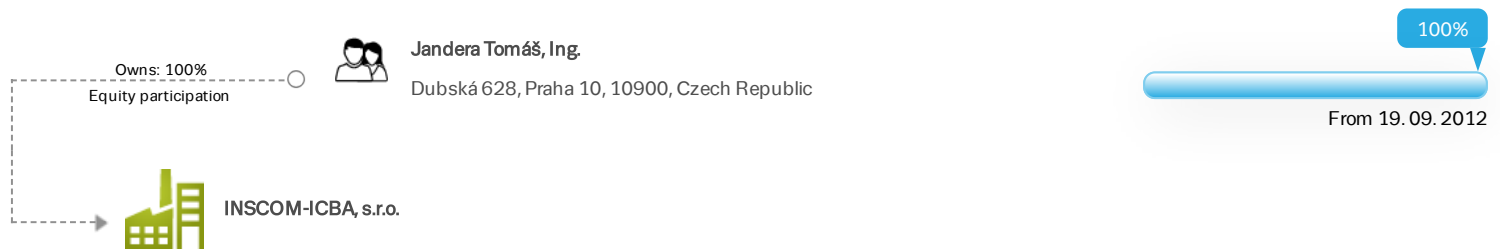
It measures the extent in which company uses debt to financing. Ratios are influenced by four key factors that companies have to consider: taxes, risk, type of assets and degree of financial freedom of an enterprise.

$$\text{Total debt (TD; \%)} = \frac{\text{Total fixed assets}}{\text{Total assets}}$$

$$\text{Debt equity (DE; \%)} = \frac{\text{Total fixed assets}}{\text{Equity}}$$

$$\text{Financial leverage (FL)} = \frac{\text{Total assets}}{\text{Equity}}$$

OWNERSHIP



▶ ROLES IN COMPANIES (X) We do not have data to display information in this data block

▶ NEGATIVE EVENTS (X) We do not have data to display information in this data block

▶ LIENS (X) We do not have data to display information in this data block

▶ PROPERTIES (X) We do not have data to display information in this data block

▶ CTIA INSPECTIONS (X) We do not have data to display information in this data block

▶ COMPANY AS CREDITOR (X) We do not have data to display information in this data block

- ▶ CONTRACTS ⊗ We do not have data to display information in this data block
- ▶ PUBLIC TENDERS ⊗ We do not have data to display information in this data block
- ▶ BUSINESS PARTNERS ⊗ We do not have data to display information in this data block

▼ SUBSIDIES

413 540 CZK / 413 540 CZK amount drawn of the total sum of subsidies released

Project name	Drawn	Currency	Released	Currency	Project number	Sign date
<p>▼</p> <p>Full project name OP/Grant. scheme</p> <p>Provider: Úřad práce České republiky</p> <p>Timerange: 2015,2016</p> <p>Released: 171 290 CZK</p> <p>Drawn: 171 290 CZK</p> <p>Refunded: 0 CZK</p> <p>Consumption: 171 290 CZK</p>	171 290	CZK	171 290	CZK	ABA-SZ-138/2015	12. 10. 2015
<p>▼</p> <p>Full project name OP/Grant. scheme</p> <p>Provider: Ministerstvo práce a sociálních věcí</p> <p>Timerange: 2014,2015</p> <p>Released: 120 000 CZK</p> <p>Drawn: 120 000 CZK</p> <p>Refunded: 0 CZK</p> <p>Consumption: 120 000 CZK</p>	120 000	CZK	120 000	CZK	ABA-SN-136/2014	15. 04. 2014
<p>▼</p> <p>Full project name OP/Grant. scheme</p> <p>Provider: Úřad práce České republiky</p> <p>Timerange: 2013</p> <p>Released: 45 000 CZK</p> <p>Drawn: 45 000 CZK</p> <p>Refunded: 0 CZK</p> <p>Consumption: 45 000 CZK</p>	45 000	CZK	45 000	CZK	A-SN-106/2013	30. 08. 2013



77 250 | CZK

77 250 | CZK

ABA-SN-106/2013

30.08.2013

Full project name
OP/Grant scheme

Provider	Ministerstvo práce a sociálních věcí
Timerange	2014
Released	77 250 CZK
Drawn	77 250 CZK
Refunded	0 CZK
Consumption	77 250 CZK

Page 1 of 1

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- ▶ CERTIFICATES (x) We do not have data to display information in this data block
- ▶ ANNOTATIONS (x) We do not have data to display information in this data block

EDIFICATION

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. 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 Scoring model).

Transaction limit

It indicates a limit for a single invoice, i.e. the maximum amount that is recommended by 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 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 <https://www.dnb.com/cs-cz/privacy/dokumenty> or <https://www.dnb.com/sk-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.cz@dnb.com or podpora.sk@dnb.com 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.cz@dnb.com or podpora.sk@dnb.com 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 Scoring, Credit and Transaction limit or Payment information then contact podpora.cz@dnb.com or podpora.sk@dnb.com. In that case your rating will read "does not want to be rated" instead of given value.

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