Hub Unic de Monitorizare

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Creditworthiness report

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EXEMPLU DEMO SRL

CUI 00000000 - J40/0000/2015 - CAEN 4941 Freight transport by road

B

Score	Class	Recommended credit limit
66 /100	**B**	**107,000 RON** equivalent 21,188 EUR (NBR rate 5.05, 2026-09-06)

Model v2 - Balance sheet 2025

Identification / Fiscal status

Registry status	INREGISTRAT din data 12.03.2015
ANAF fiscal status	activ
VAT registered	Yes (since 2015-04-01)
Cash-basis VAT	No
VAT cancelled ex officio	No
RO e-Invoice registry (opt-in enrollment, historic)	Yes
Split VAT	No
VIES	Valid
Address	Str. Exemplu nr. 1, Bucuresti, Sector 1

Score components

Score components	value	points
Solvency		**18 / 30**
Equity ratio (equity / assets)	0.29	9 / 18
Debt / turnover	0.35	9 / 12
Liquidity		**11 / 25**
Current ratio	1.19	6 / 15
Quick ratio	0.77	5 / 10
Profitability		**14 / 20**
Net margin	4.5 %	4 / 8
Return on assets	9.0 %	4 / 6
Profit consistency	Profit in the last 2 years	6 / 6
Size and momentum		**13 / 15**
Turnover	4,200,000 RON	5 / 6
Turnover trend	8.0 %	4 / 5
Company age	11.5 years	4 / 4
Compliance		**10 / 10**
VAT registration	Yes	3 / 3
Inactivity history	Never inactive	3 / 3
Employees	14	2 / 2
Up-to-date balance sheet	2025	2 / 2
ANAF tax arrears	No arrears in the ANAF list	0 / 0

Financial indicators

Sector benchmark: median over 120 companies (NACE 4941 Freight transport by road)

Financial indicators	2025	2024	Sector median 2025
Net turnover	4,200,000 RON	3,890,000 RON	2,900,000 RON
Net result	190,000 RON	150,000 RON	95,000 RON
Average employees	14	13	9
Total assets	2,122,000 RON	1,930,000 RON	1,900,000 RON
Equity	610,000 RON	470,000 RON	520,000 RON
Total liabilities	1,490,000 RON	1,420,000 RON	1,250,000 RON
Current assets	1,780,000 RON	1,610,000 RON	1,050,000 RON
Inventories	640,000 RON	590,000 RON	60,000 RON
Receivables	910,000 RON	830,000 RON	640,000 RON
Cash and bank	190,000 RON	160,000 RON	210,000 RON
Working capital	290,000 RON	190,000 RON	90,000 RON
Current ratio	1.19	1.13	1.10
Quick ratio	0.77	0.72	1.05
Equity ratio	0.29	0.24	0.27
Debt / turnover	0.35	0.37	0.43
Net margin	4.5 %	3.9 %	3.3 %
Return on assets	9.0 %	7.8 %	5.0 %
Turnover trend	8.0 %	-	4.0 %

Court cases

Cases where the company is a party	2
As defendant / debtor	0
Early signals (payment order, claims)	0
Insolvency (debtor)	No

Case number	Date	Court	Subject	Stage	Role
1234/3/2025	14.05.2025	TribunalulBUCURESTI	pretentii	Fond	Reclamant
5678/299/2024	30.09.2024	JudecatoriaSECTORUL1BUCURESTI	ordonanta de plata	Apel	Creditor

Source: portal.just.ro, search by name (the portal does not expose party tax IDs; homonyms cannot be ruled out) - checked on 07.09.2026

Trade Register (ONRC)

Registry status	in functiune (since 12.03.2015)
Registration no.	J40/0000/2015 - ROONRC.J40/0000/2015
Registration date	12.03.2015
Legal form	SRL
Registered office (county, locality)	Bucuresti, Sector 1
Main NACE code	4941
Annotations	No annotations (seizure, mortgage, missing statements, sanctions).

Legal representatives

Name	Role	Appointed on
POPESCU ION	administrator	12.03.2015
IONESCU MARIA	asociat	12.03.2015

Authorised NACE codes: 4941, 4942, 5210, 5229

Source: ONRC open data (data.gov.ro), monthly dataset - dataset of 01.09.2026. Names of representatives are personal data published by law; they are not indexed.

ANAF tax arrears

The company does not appear in the ANAF list of debtors with outstanding tax liabilities (list of 30.06.2026)

Source: ANAF, list of debtors with outstanding tax liabilities (anaf.ro/restante), published quarterly; only arrears above the legal thresholds are published - list of 30.06.2026.

Methodology

The 0-100 score combines five components (solvency 30, liquidity 25, profitability 20, size and momentum 15, compliance 10) computed from the latest annual balance sheet published by ANAF and from fiscal registration data. Knock-out criteria cap the score at 20 and cancel the limit. The recommended credit limit is the minimum of 5% of turnover and 25% of equity, adjusted by class (A 100%, B 70%, C 40%, D 15%, E 0%) and halved for negative working capital; cap 250,000 RON.

Sources

ANAF (la interogare) , VIES (la interogare) , ANAF bilant (bilant 2025) , BNR (curs 2026-09-06) , portal.just.ro (verificat 2026-09-07) , ONRC (set 2026-09-01) , ANAF restante (lista 2026-06-30)