



Skuldman & Son, TEST AB

Identification & Summary

Risk Evaluation

Nordic Triple-A Rating	AAA
Credit Worthiness	Highest credit worthiness
D&B Failure Score	92
D&B Credit Recommendation	tSEK 6,952

Company Structure

Employees (company)	140
Legal Form	Limited company

Finance Summary

Number of Payment Experiences	None registered
Number of Remarks on Payment	0
Equity Capital	SEK 3,000,000
Turnover	SEK 231,750,000

Identification

Business name	Skuldman & Son, TEST AB
D-U-N-S® Number	35-439-4793
National ID	556123-4567
Visiting Address	Rosenborgsgatan 4-6, 16974, Solna
Mailing Address	16993, Solna
Phone	+46 20 654322
Primary NACE	022 / Logging

Risk Profile



The Risk Profile provides a snapshot of the current state of the business. Associated with each area you will find an individual assessment, indicating how well the business is performing. These areas are all part of the Rating model. The graphs show how high on each scale the business is performing. If all boxes are filled, it indicates best possible performance within that area.

Risk Appraisal

Rating

Nordic Triple-A Rating	AAA (Highest credit worthiness)
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The "Triple-A" system assimilates financial strength and credit risk into an alphabetic-only rating presentation.

Triple-A Rating	Equivalent D&B Risk Indicator	Description	Explanation
AAA	1	Highest Credit Worthiness	Excellent company. Very good capacity of meeting payment liabilities.
AA	2	Good Credit Worthiness	Good capacity of meeting payment liabilities.
A	3	Creditworthy	Sufficient capacity of meeting payment liabilities.
AN / NYTT	3	Newly Formed	New company with no significant negative information.

B	4	Greater than average Credit Risk	The financial capacity of the company seems weak. Guarantees advised.
C	4	High Credit Risk	Weak financials and/or payment history. Not creditworthy.

Change Date	Rating
2015-11-17	AAA
2015-11-07	B
2014-02-01	AAA
2013-11-13	AAA
2013-01-27	C

Score	
D&B Failure Score	92 out of 100
Nationwide Average D&B Failure Score for the same industry sector	79 out of 100



Failure Score estimates the risk that a given company could become insolvent or cease trading without paying its creditors within the subsequent 12 months. The score ranges from 1 (highest risk of failure) to 100 (lowest risk of failure).

Failure Score Groups	Description
79-100	Low Risk of Failure
49-78	Lower than average Risk of Failure
16-48	Greater than average Risk of Failure
1-15	High Risk of Failure

Change Date	Company Score	Nationwide Average D&B Failure Score for the same industry sector
2015-11-17	92	79
2015-11-07		79
2013-11-13	92	78
2013-01-27		0
2012-11-17		0

Credit Limit
Recommended Credit Limit
D&B Credit Recommendation: tSEK 6,952

The D&B Credit Recommendation suggests a maximum outstanding balance from one single creditor within a period of 30 days.

Payment Information
None registered

Collections	
Remarks on payment and other notes	
Total Number	0
Total registered amount	0 SEK

Petitions	
Total number of petitions	0

Total amount	SEK 0
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Current Debt
None registered

Historical Debt	
Date	Debt amount SEK
2016-01	0
2015-12	0
2015-11	0
2015-10	0
2015-09	0

Previous Inquiries
Number of previous inquiries by our customers on record: 1

Claims on Bankrupt Companies by this business

Current Claims
Amount: SEK 0

Firmographic Overview

Registrations	Incorporation
Registered as Corporate Tax Payer	Yes
Registered as Employer	Yes
Registered as Value Added Tax (VAT) payer	Yes
Current VAT Payments on record	Yes
	Legal Form
	Limited company
	Founded
	1956-11-01
	Seat
	Solna kommun

Operations

Former Company Names		
Former Company Name	from	until
Bjure AB	1956-11-01	1993-08-17

Secondary Names
None registered

Translated Names
None registered

Branches (maximum 500)
None registered

Corporate Structure

Registered Owners
None registered

Subsidiaries

None registered

Line of Business / Industry Sector

NACE Code	NACE Description
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022	Logging
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Description of activities as submitted to authorities (cited in local language only)

None registered

Events

Current Events (sometimes cited in local language only)

None registered

Historical Events (sometimes cited in local language only)

Date	Event
2014-12-31	Utdelning: 4 000 TSEK
2013-12-31	Utdelning: 4 000 TSEK
2012-12-31	Utdelning: 4 000 TSEK
2011-12-31	Utdelning: 4 000 TSEK
2010-12-31	Utdelning: 4 000 TSEK

Real Estate

Real estate property registered by 2015-01-01

None registered

Management

Management is in the hands of Skuldman, Per Testperson.

Principals & Board of Directors

Associated information regarding Principals

Total number of Remarks on Payment as Natural Person for all Board Members	None registered
Total number of involvements in Bankruptcies by all Board Members	None registered

Constitution

Number of Board Members	Number of Deputies	Remarks (sometimes cited in local language only)
3	1	Board Announcement Date 1993-08-18
1 - 3	0 - 3	Min/Max According to Articles of Association

Registered Principals

There are 3 registered principals.

Name	Role / Signing authority	Civic Registration number	Appointed
Skuldman, Per Testperson	Member managing dir.	151010-1015	1985-02-09
Skuldman, Erik Tore Testperson	Member	808081038	1956-11-01
Johansen, Lars	Deputy	101010-1010	1993-08-17

Changes of Registered Principals

There are 0 changes on record.

In some cases, principals who have resigned might simultaneously have been appointed a different position. Hence, they may still be active as board members or elsewhere in the business.

Authorised Signing Officers (sometimes cited in local language only)

Firman tecknas förutom av styrelseone of Per Skuldman
The managing director is also authorised signing officer
regarding day-to-day business activities

Auditor

Current Auditors

Name	Civic Registration number / National ID	Function	Appointed
Synman, Eric		Auditor	

Former Auditors

None registered

Payroll Taxes

Date	Amount SEK
2016-01	0
2015-12	0
2015-11	0
2015-10	0
2015-09	0

Mortgages

Total Registered Amount	0 tSEK
Number of Registered Mortgages	0

Financials

Key Financial Ratios (company) amounts in tSEK

Fiscal Year	2014-12	Area average	2013-12	2012-12
Number of months in accounts	12	-	12	12
Turnover	231,750	-	231,750	231,750
Result after financial items	11,861	-	11,861	11,861
Net Worth	89,254	-	89,254	87,057
Assets	256,405	-	256,405	256,405
Number of employees	140	-	140	140
Equity ratio	34.80%	31.90%	34.80%	34.00%
Quick ratio	105.90%	124.90%	105.90%	105.90%
Current ratio	175.50%	135.00%	175.50%	175.50%
Profit margin	10.20%	3.90%	10.20%	10.20%
Return on total assets	9.20%	6.50%	9.20%	9.20%

Return on equity	13.30%	17.70%	13.30%	13.60%
Interest on liability	3.70%	1.00%	3.70%	3.60%
Risk margin	5.60%	4.80%	5.60%	5.60%
Liability ratio times per year	1.9	2.2	1.9	1.9
Interest cover times per year	3.8	4.0	3.8	3.8
Turnover assets time per year	0.9	2.7	0.9	0.9

Profit & Loss Account (company) amounts in tSEK

Fiscal Year	2014-12	2013-12	2012-12
Number of months in accounts	12	12	12
Net sales	231,750	231,750	231,750
Change In Inventories	0	0	0
Work Performed For Own Use	0	0	0
Other operating income	0	0	0
Total turnover	231,750	231,750	231,750
Raw Materials And Consumables	69,998	69,998	69,998
Goods For Resale	56,449	56,449	56,449
Other External Costs	15,812	15,812	15,812
Personnel costs	36,025	36,025	36,025
Items affecting comparability	0	0	0
Other operating expenses	18,212	18,212	18,212
Depreciation	12,688	12,688	12,688
Total operating expenses	209,184	209,184	209,184
Result after depreciation	22,566	22,566	22,566
Result from participation in group companies and associated	0	0	0
Interest income from group companies	0	0	0
External interest income	1,121	1,121	1,121
Other financial income	0	0	0
Total financial income	1,121	1,121	1,121
Interest expense from group companies	0	0	0
External interest expenses	6,155	6,155	6,155
Total interest expenses	6,155	6,155	6,155
Other financial expenses	5,671	5,671	5,671
Total financial costs	8,646	8,646	8,646
Financial items affecting comparability	-3,180	-3,180	-3,180
Result after financial items	11,861	11,861	11,861
Extraordinary income	0	0	0
Extraordinary expenses	0	0	0
Total extraordinary items	0	0	0
Result before allocations	11,861	11,861	11,861
Group contribution	0	0	0
Shareholders contribution	0	0	0
Allocations	-3,556	-3,556	-3,556
Result before tax	8,305	8,305	8,305
Tax	11,011	11,011	11,011
Net P/L for the year	-2,706	-2,706	-2,706

Fiscal Year	2014-12	2013-12	2012-12
Number of months in accounts	12	12	12
Subscribed capital unpaid	0	0	0
Capitalised expenditure for R&D	0	0	0
Patents, licenses	0	0	0
Goodwill	0	0	0
Other intangible assets	16,800	16,800	16,800
Total intangible assets	16,800	16,800	16,800
Land and buildings	28,645	28,645	28,645
Land	0	0	0
Machinery	0	0	0
Equipment	0	0	0
Machinery & equipment (tot)	40,033	40,033	40,033
Other fixed assets (not depreciable)	0	0	0
Other fixed assets (depreciable)	36,168	36,168	36,168
Total tangible assets	104,846	104,846	104,846
Participation in group comp. and associated	0	0	0
Receivables from group comp. and associated	0	0	0
Loans to partner or other closely related	0	0	0
Other financial assets	13,383	13,383	13,383
Total financial assets	13,383	13,383	13,383
Total fixed assets	135,029	135,029	135,029
Whereof not depreciable fixed assets	13,383	13,383	13,383
Work in progress	0	0	0
Other inventories	48,149	48,149	48,149
Total inventories	48,149	48,149	48,149
Account receivables	46,841	46,841	46,841
Receivables from group comp. and associated	0	0	0
Other receivables	19,285	19,285	19,285
Total receivables	66,126	66,126	66,126
Total short term investments	0	0	0
Cash and bank balances	7,101	7,101	7,101
Other current assets	0	0	0
Total current assets	121,376	121,376	121,376
Total assets	256,405	256,405	256,405
Share capital	10,000	10,000	10,000
Share premium reserve	0	0	0
Revaluation reserve	0	0	0
Other restricted equity	10,600	10,600	10,600
Total restricted equity	20,600	20,600	20,600
Profit or loss brought forward	31,515	31,515	31,515
Group contribution	0	0	0
Shareholders contribution	0	0	0
Net P/L for the year	-2,706	-2,706	-2,706
Total non-restricted capital	28,809	28,809	28,809

Shareholders equity	49,409	49,409	49,409
Untaxed reserves	51,084	51,084	51,084
Provisions	0	0	0
Bond loans	0	0	0
Liabilities to credit inst. (long term)	83,519	83,519	83,519
Liabilities to group companies and associated	0	0	0
Other long-term liabilities	3,247	3,247	3,247
Long term liabilities	86,766	86,766	86,766
Liabilities to credit inst. (short term)	16,213	16,213	16,213
Accounts payable	36,554	36,554	36,554
Liabilities to group companies and associated	0	0	0
Other current liabilities	16,379	16,379	16,379
Total current liabilities	69,146	69,146	69,146
Total equity and liability	256,405	256,405	256,405

Notes related to Financials (company)

Fiscal Year	2014-12	2013-12	2012-12
Floating charges	68,000	68,000	68,000
Property mortgages	4,000	4,000	4,000
Other securities	0	0	0
Total securities	72,000	72,000	72,000

Explanation of comment

- F Security on record, amount unavailable
- Y Other securities on record, amounts unavailable
- N No information available

Fiscal Year	2014-12	2013-12	2012-12
Conditional shareholders contribution	0	0	0
Other contingent liabilities	9,600	9,600	9,600
Total contingent liabilities	9,600	9,600	9,600

Explanation of comment

- F Contingent liability on record, amount unavailable
- Y Other contingent liabilities on record, amounts unavailable
- N No information available

Fiscal Year	2014-12	2013-12	2012-12
Dividend	4,000	4,000	4,000
Number of employees	140	140	140
Salaries and emoluments to board members.	2,489	2,489	2,489
Bonus to board members	0	0	0
Salaries to others	25,456	25,456	25,456
Incentive wages to employees	0	0	0
Social costs	12,545	12,545	12,545
Severance pay	Ja	Ja	Ja
Granted bank overdraft	58,000	58,000	58,000
Bank overdraft (used)	57,500	57,500	57,500

If you should have any questions with regard to this report; please contact your local D&B office.

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