

20/10/2010

CREDIT REPORT

Language: In certain circumstances information in this report may be quoted in the local language.

COMPANY DATA

KODUHOOLDUS OÜ

Reg. code: 10117246
Mustamäe tee 4 10621 Tallinn
P: 6556224 5057922
F: 6556224
info@koduhooldus.ee
www.koduhooldus.ee

KREDIIDIINFO RATING

The Krediidiinfo Rating is determined as a consolidated value of the business rating and the financial and payment habits' rating of the company. Ratings are divided into seven categories: excellent (AAA), very good (AA), good (A), satisfactory (BBB), poor (BB), weak (B), unsatisfactory (C). For comparison, a spread of companies in Estonia is given on the scale, based on the rating categories. The rating scale indicates the location of the company constituting the object of reporting. Credit limit is the marginal limit of recommended credit to be granted for the company, whereas the limit is determined based on the probability of insolvency. The traffic lights illustrate low, moderate and high credit risks. Credit limits are calculated for companies with low and moderate credit risk.



Risk class

Credit rating: **AA (Very good)**

Risk class: **low**

Credit limit: **195 918 EEK**

Short-term insolvency: **1.7%**

Long-term insolvency: **1.3%**

Economic state		Financial state		Payment habits	
Very good		Very good		Positive	
Good	x	Good	x	No payment defaults	x
Satisfactory		Satisfactory		Satisfactory	
Weak		Passable		Negative	
Unsatisfactory		Weak		Unsatisfactory	
Bankrupt		Unsatisfactory		No rating	
No rating		No rating			

CONCLUSIONS

KODUHOOLDUS OÜ was established in 1996. Business risk of the company is low. Economic situation good. Net sales have increased during the last years. The level of sales is relatively low. Profitability is relatively good. Amount of equity is sufficient. Registered capital has maintained a minimum level.

Financial situation good. Liquidity indicators: current ratio - very good, quick ratio - very good, cash ratio - very good, collection period - average. Debt ratio is good, the company is relatively independent of debt capital. Return ratios: profit margin - relatively good, return on assets - very good.

BACKGROUND

Commercial Register Data

Since Sept 1,1997 an official companies' register in Estonia is Commercial Register, which started activity on Sept 01.1995.

Business name: Osaühing Koduhooldus
Register code: 10117246
Registered: 26/09/1996, Harju Maakohtu Registriosakond
Address: Mustamäe tee 4
City: Tallinn 10621
Business type: private limited company
Capital: 40 000 EEK
Statutes: 16/09/1996
Financial year: 01/01-31/12

Management Board

ID code (date of birth): Kristel-Helina Loo
46912280353
in board since: 26/09/1996
no negative information on payments

ID code (date of birth): Sirje Talvistu
45510090215
in board since: 08/01/2008
no negative information on payments

Shareholders

ID code (date of birth): Kristel Helina Loo
46912280353
location: Estonia
since: Shareholder (24 000 EEK)
05/01/2009

ID code (date of birth): Sirje Talvistu
45510090215
location: Estonia
since: Shareholder (16 000 EEK)
05/01/2009

Other

ID code (date of birth): Kristel-Helina Loo
46912280353
location: Estonia
Founder

VAT Liability

VAT payers are persons (including legal persons), whose taxable supply from the beginning of a calendar year exceeds EEK 250 000. VAT rate is 20 percent.

VAT payer since: 01/11/1997
VAT number: EE100330285

Registered Capital

Private limited company (Plc) is a company with a capital divided into shares and who is liable for its obligations with all its assets. The minimum share capital must be at least EEK 40.000, held by one or several shareholders.

Capital	Currency	Beginning date	Ending date
40 000	EEK	27/10/1999	
10 000	EEK	26/09/1996	27/10/1999

Number of Employees

Employees	Date
28	31/12/2009
25	31/12/2008
11	31/12/2007
8	31/12/2006
7	31/12/2005

ADDITIONAL INFORMATION

Persons Previously Connected to the Company

Kristel-Helina Loo
ID code (date of birth): 46912280353
location: Estonia
Shareholder since 27/10/1999 until 05/12/2007

Kristel Helina Loo
ID code (date of birth): 46912280353
location: Estonia
Shareholder since 05/12/2007 until 05/01/2009

Sirje Talvistu
ID code (date of birth): 45510090215
location: Estonia
Shareholder since 05/12/2007 until 05/01/2009

Statutes

27/07/2004 omissions eliminated; no compulsory dissolution.

27/07/2004 the company has not complied with the requirements of the Commercial Code, probability of dissolution.

Previous Inquiries

Total number of previous inquiries: 0,
incl inquiries during the last 12 months: 0

FINANCE

Financial Statements

2009. annual account filed in Commercial Register

2008. annual account filed in Commercial Register

2007. annual account filed in Commercial Register

Balance Sheet (th EEK)

Balance sheet entry	31/12/09	%	31/12/08	%	31/12/07	%
Cash & securities	234	27.1	153	24.6	39	11.2
Trade receivables	349	40.5	391	62.7	200	57.6
Other receivables	0	0.0	20	3.2	0	0.0
Accrued income, prepayments	1	0.2	1	0.2	2	0.4
Receivables and prepayments	451	52.3	-	-	-	-
Inventories	0	0.0	0	0.0	15	4.5
Current assets, total	684	79.3	566	90.7	256	73.7
Long-term investm.	0	0.0	0	0.0	0	0.0
Real estate investm.	0	0.0	0	0.0	0	0.0
Tangible assets (net)	178	20.7	58	9.3	91	26.3
incl. depreciation	0	0.0	0	0.0	0	0.0
Intangible assets	0	0.0	0	0.0	0	0.0
Fixed assets, total	178	20.7	58	9.3	91	26.3
ASSETS, TOTAL	863	100.0	624	100.0	347	100.0
Short-term debt	0	0.0	0	0.0	0	0.0
incl. bank loan	0	0.0	0	0.0	0	0.0
Accounts payable, customer prepaym.	0	0.0	25	4.1	53	15.3
Miscellaneous liab.	0	0.0	0	0.0	0	0.0
Taxes payable	0	0.0	108	17.4	37	10.7
Accrued exp., other	0	0.0	268	42.9	124	35.8
Debts and prepayments	373	43.2	-	-	-	-
Current liab., total	373	43.2	401	64.3	214	61.8
Long-term liab.	0	0.0	0	0.0	0	0.0
Other long-term debt	0	0.0	0	0.0	0	0.0
Long-term liab. total	0	0.0	0	0.0	0	0.0
Liabilities, total	373	43.2	401	64.3	214	61.8
Share capital	40	4.6	40	6.4	40	11.5
Reserves	18	2.1	9	1.5	0	0.0
Other equity	0	0.0	0	0.0	0	0.0
Retained earnings	164	19.0	83	13.3	0	0.0

P/L for the period	267	31.0	90	14.4	92	26.7
Equity, total	490	56.8	222	35.7	132	38.2
LIAB.&EQUITY, TOTAL	863	100.0	624	100.0	347	100.0

Trend Analysis of Balance Sheet

Balance sheet entry	09/08	08/07
Cash & securities	+52.5	+293.2
Trade receivables	-10.6	+95.7
Other receivables	-100.0	-
Accrued income, prepayments	+1.8	-12.4
Receivables and prepayments	-	-
Inventories	-	-100.0
Current assets, total	+21.0	+121.2
Long-term investm.	-	-
Real estate investm.	-	-
Tangible assets (net)	+207.3	-36.3
incl. depreciation	-	-
Intangible assets	-	-
Fixed assets, total	+207.3	-36.3
ASSETS, TOTAL	+38.3	+79.8
Short-term debt	-	-
incl. bank loan	-	-
Accounts payable, customer prepaym.	-100.0	-52.2
Miscellaneous liab.	-	-
Taxes payable	-100.0	+192.0
Accrued exp., other	-100.0	+115.3
Debts and prepayments	-	-
Current liab., total	-7.0	+87.2
Long-term liab.	-	-
Other long-term debt	-	-
Long-term liab. total	-	-
Liabilities, total	-7.0	+87.2
Share capital	0.0	0.0
Reserves	+97.4	+154016.7
Other equity	-	-
Retained earnings	+97.4	-
P/L for the period	+197.0	-2.6
Equity, total	+120.2	+68.0
LIAB.&EQUITY, TOTAL	+38.3	+79.8

Income Statement (th EEK)

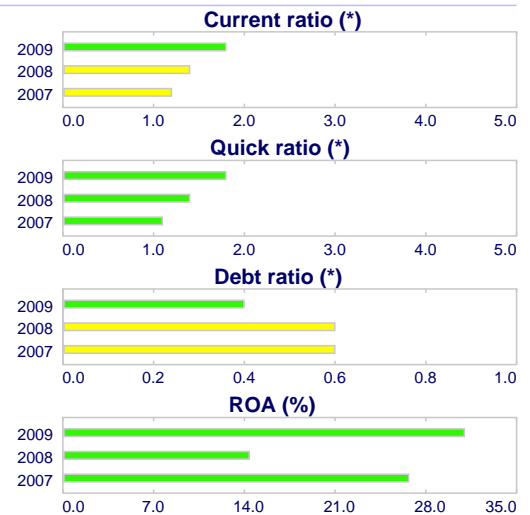
Income statement entry	01/01/2009 31/12/2009	01/01/2008 31/12/2008	01/01/2007 31/12/2007
Net sales	3658	3370	2050
Other operating income	203	0	0
OPERATING INC., TOTAL	3861	3370	2050
Goods, materials	1168	1065	807
Operating expenses	378	395	296
Personnel costs	1993	1775	857
Depreciation	48	33	35
Other operating exp.	0	0	0
OPERATING EXP., TOTAL	3587	3268	1995
Cost of goods, services	0	0	0
Gross profit	0	0	0
Marketing costs	0	0	0
Administrative expenses	0	0	0
Other operating income	0	0	0
Other operating expenses	0	0	0
OPERATING PROFIT	274	103	55
Fin.income and expenses	-7	-13	38
incl. interests paid	0	0	0
Extraordinary P/L	0	0	0
P/L BEFORE TAXES	267	90	92
Income tax	0	0	0
NET PROFIT	267	90	92

Trend Analysis of Income Statement

Income statement entry	09/08	08/07
Net sales	+8.6	+64.4
Other operating income	+137958.5	-
OPERATING INC., TOTAL	+14.6	+64.4
Goods, materials	+9.6	+31.9
Operating expenses	-4.2	+33.3
Personnel costs	+12.3	+107.2
Depreciation	+46.9	-5.3
Other operating exp.	-	-
OPERATING EXP., TOTAL	+9.8	+63.8
Cost of goods, services	-	-
Gross profit	-	-
Marketing costs	-	-
Administrative expenses	-	-
Other operating income	-	-
Other operating expenses	-	-
OPERATING PROFIT	+167.3	+87.8
Fin.income and expenses	-	-133.3
incl. interests paid	-	-
Extraordinary P/L	-	-
P/L BEFORE TAXES	+197.0	-2.6
Income tax	-	-
NET PROFIT	+197.0	-2.6

Ratios

Ratio	01/01/2009 31/12/2009	01/01/2008 31/12/2008	01/01/2007 31/12/2007
Working capital (th EEK)	311.5	164.4	41.4
Current ratio (*)	1.8	1.4	1.2
Quick ratio (*)	1.8	1.4	1.1
Cash ratio (*)	0.6	0.4	0.2
Collection period (days)	35	42	36
Assets turnover (*)	4.2	5.4	5.9
Debt ratio (*)	0.4	0.6	0.6
Operating margin (%)	7.5	3.0	2.7
Profit margin (%)	7.3	2.7	4.5
ROA (%)	31.0	14.4	26.7
Cash flow (th EEK)	80.4	114.2	32.1



PAYMENT HABITS

Tax Debts

Tax Debts to Tax and Customs Board are renewed monthly as at beginning of month. Debts below EEK 10 000 are not reported. Separately are pointed out staggered schedule (*) or challenged (**) debts.

01.10.2010 no tax debts recorded

Credit Register Information

A payment default is the financial obligation of the borrower, which has been outstanding for more than 45 days from the day following the due date. Arrears equal to or greater than 500 Estonian kroons, including interests and fines for delay, are considered a payment default. Information on late payments originates from members of the Credit Register or other persons who have provided relevant data. The following information expresses the dates of the commencement and end of the payment default as well as the size group and the sector of origin thereof. The latest size group of the payment default is the sum of the size group last registered in the Credit Register. The maximum size group of payment defaults shows the maximum range of sums of the payment default registered in the Credit Register. Debt ranges are indicated in Estonian kroons and they are divided as follows: 501 - 1000, 1 001 - 5 000, 5 001 - 10 000, 10 001 - 50 000, 50 001 - 200 000, 200 001 - 1 000 000, 1 000 001 and more.

Data from the Register Members

No information on payment defaults.

Data from Other Creditors

No information on payment defaults.

Information given in the report has been collected from public sources. AS Krediidiinfo cannot guarantee the credibility the sources or the sufficiency or adequacy of the report. AS Krediidiinfo is not responsible for direct or indirect damages caused by the use of the report.

End of Report