



Creditreform Erfurt

Order reference 40199808
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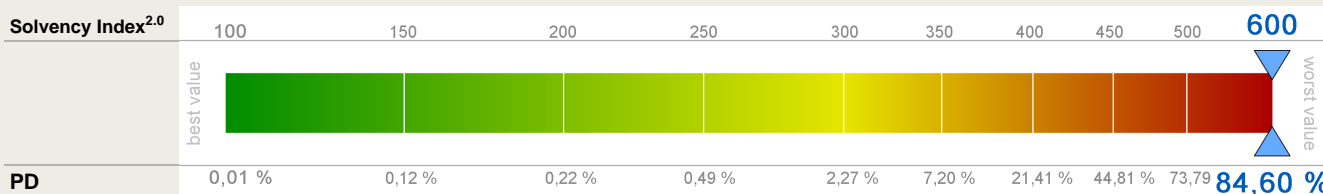
Max Mustermann Negativ Gm... Crefo number 3452000532

Company identification

Max Mustermann Negativ GmbH Musterstrasse 12a 99425 Weimar Germany	Phone +49 222 1234-0 Fax +49 222 1234-56 E-Mail info@mustermann-negativ.de Internet www.mustermann-negativ.de Mobile +49 172 1234567
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Crefo number 3452000532 Trade name TuNichtGut Company status active	County Court Weimar HRB 12345 Fiscal number 555/1234/1333 VAT N° DE 123456789
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Solvency



According to Basel II-criteria, this solvency index is considered a default.
 The solvency index and the corresponding PD (Probability of Default) show the assessment of the probability that a debtor defaults within one year according to Basel II-criteria. Applied to Creditreform the Solvency Index 500 and 600 is considered as default.

Payment behaviour and Credit Opinion

Payment behaviour	Negative facts	(60)
Credit opinion	Credits are rejected. Business connections are not recommended.	(61)
Credit limit in EUR	- not applicable -	

 **Information on at least one negative fact on file!**
 (Detailed information can be found in the chapter payment information and assessment of business connections)

Structural data

Legal form
 Private limited company

Foundation
 16.05.1985 as Commercial enterprise
 Company age: 39 years

Trade register
 AG 99423 Weimar, HRB 12345
 last published entry on 19.06.2017 (Capital decrease)





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History

Date	Reason	Change
10.12.1995	Change of legal form	Change to: GmbH, AG 99423 Weimar, HRB 12345
25.03.2012	Merger	Amalgamation as absorbing company Known contractual partners: 3452000720 Muster verschmolzene GmbH 41460 Neuss, Hammfelddamm 13
19.06.2017	Capital decrease	
19.12.2018	Change of name	previous company name: Max Mustermann Positiv GmbH

Shareholders and Capital

Crefo number	Name / Address / Status	Participating since	Share
Shareholder			
5332000121	Max Mustermann, born 30.05.1941 12345 Musterstadt, Musterstr. 99a	10.12.1995	70.000 EUR
	Information on insolvency proceedings at disposal. The period of good conduct started on 12.01.2023.		
5332000122	Georg Gründer, born 03.03.1956 58097 Hagen, Saarstr. 1	10.12.1995	70.000 EUR
	Information on insolvency proceedings at disposal.		
share capital			140.000 EUR

Management and power of representation

Crefo number	Name / Address / Status	Participating since	Power of representation
Manager			
5332000122	Managing director Georg Gründer, born 03.03.1956 58097 Hagen, Saarstr. 1	10.12.1995	sole power of representation
	Information on insolvency proceedings at disposal.		
Proxy			
3452000594	Main focus of tasks: Marketing Mark Design, born 01.01.1950, Marketingmanager 99423 Weimar, Hauptstr. 3	06.12.2012	sole power of attorney

Locations

Location	Address	Phone
Branch office		
	12346 Musterhausen, Musterstrasse 23	
Business premises		
	45678 Musterhausen, Musterweg 3a	

Participations

You may download a graphical report with information on participants and participations of the company under family tree.



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Participations of the company

Crefo number	Name / Address / Status	Subscribed capital	
		Participating since	Share
General partner			
4032005093	Musterbau GmbH & Co KG 12345 Musterstadt, Musterstr. 51	30.08.2013	

Participations and functions of: Max Mustermann, 5332000121

Crefo number	Name / Address / Status	Participating since	Share
4032005149	Max Mustermann GmbH 99423 Weimar, Musterstraße 1234a	10.12.1995	70.000 EUR
	Shareholder		
	Manager	10.12.1995	
	4112005285	Muster Company Ltd. 12345 Mustertown, Musterstrasse 246 * winding-up procedures *	21.09.2009
4032005902	Max Mustermann GmbH 46399 Bocholt, Musterstraße 1234	10.12.1995	70.000 EUR
	Shareholder		
	Manager	10.12.1995	

Participations and functions of: Georg Gründer, 5332000122

Crefo number	Name / Address / Status	Participating since	Share
4030012638	Werbeagentur G & M 46325 Brassel, Schulstr. 1 * dissolved *	21.08.2014	15.000 EUR
	Shareholder		
	Information on insolvency proceedings at disposal.		
5270161926	Hügel GmbH 41468 Neuss, Falkenaustraße 1		
	Manager		
	There are entries in the debtors' register.		
4032005149	Max Mustermann GmbH 99423 Weimar, Musterstraße 1234a	10.12.1995	35.000 EUR
	Shareholder		
3452000453	Max Mustermann GmbH 99425 Weimar, Musterstr. 13b	10.12.1995	70.000 EUR
		30.04.2024	
		10.12.1995	
		30.04.2024	



Business activity

Registered business objective

The following translation was created by machine:
 Realisation of building construction and civil engineering work, construction of turnkey residential, commercial and industrial buildings as a general contractor and trade in building materials.

Untranslated text:
 Durchführung von Hoch- und Tiefbauarbeiten, Erstellung von schlüsselfertigen Wohn-, Gewerbe- und Industriebauten als Generalunternehmer sowie Handel mit Baustoffen.

Actual activity

The following translation was created by machine:
 General contractor for industrial buildings and trade in construction vehicles.

Classification of the industrial sectors, Edition 2008

WZ 2008	Description	Weighting	PD
41.20.1	Construction of residential and non-residential buildings (except prefabricated constructions)	50 %	1,77 %
46.73.4	Wholesale of construction materials and mineral construction elements	30 %	1,43 %
42.99	Construction of other civil engineering projects n.e.c.	20 %	2,70 %

The PD (Probability of Default) of 1,77 % describes a medium default risk of companies in this industry sector. Up to 1,50 % we describe the risk as low, over 3,00 % it is rated as high.
 The average over all industry sectors in Germany amounts to 1,56 %. (as of: March 2024)

Products

Muster-Produkt-Eins, Muster-Produkt-Zwei

Brands

Muster-Prima, Muster-Super, Muster-Marke

distribution channels

Freiberufliche Vertriebsmitarbeiter

Certification

ISO 9001

Business figures

Staff and Annual Sales

Staff	Fiscal year				
	2023	2022	2021	2020	2019
Total	20	21	22	22	25

as well as family members

Kind of annual sales	Fiscal year				
	2023	2022	2021	2020	2019
Annual sales	2.648.062 EUR	2.648.234 EUR	2.650.175 EUR	2.650.201 EUR	2.845.025 EUR


Import / Export

	Import	Export
Rate	30 %	5 %
Countries	Frankreich, Österreich	China, Indien

Real Estate

Type of real estate	Address	Market value	Mortgage
Business premises	12345 Musterstadt, Musterstr. 123	180.000 EUR	
Vacant land	23456 Musterdorf, Musterweg 20	200.000 EUR	

Verification of information on real estate property not possible for lack of insight into land register files.

Company balance sheet
Note


Please note that the balance sheet shown differs from the published balance sheet as it has been transferred into a structural balance sheet (analytical balance sheet) for evaluation purposes. The reason for this is that, from an analytical point of view, the options provided by law and the lawful accounting measures used by the company do not reflect the actual success of the period in the business sense and thus do not adequately portray the actual net assets, financial position and earnings of the company. For this reason certain balance sheet items are split, reclassified or regrouped.

Balance sheet

Balance sheet category	small	small
Accounting	HGB	HGB
Reporting period	01.01.2023 - 31.12.2023	01.01.2022 - 31.12.2022
Structured assets	in EUR	in EUR
Adjusted balance sheet total (Assets)	8.710.518,08	11.005.243,88
Total fixed assets	8.034.334,85	10.640.212,42
<i>Adjusted intangible assets</i>	17.241,19	19.529,31
Concessions, industrial property rights, licenses	6.982,50	7.092,86
Other intangible assets	10.258,69	12.436,45
<i>Tangible assets</i>	8.017.093,66	10.620.683,11
Land, buildings	7.958.642,32	10.558.852,29
Equipment, furniture and fixtures	49.587,22	52.052,03
Advances paid, assets under construction	8.864,12	9.778,79
Total current assets	676.183,23	365.031,46
<i>Inventories</i>	537.821,18	
Finished and unfinished products and goods for resale	537.821,18	
<i>Monetary (short-term) current assets</i>	138.362,05	365.031,46
Accounts receivable with a remaining term of less than 1 year	12.487,69	15.058,78
Cash and cash equivalents	125.874,36	349.972,68
Structured liabilities and shareholders funds	in EUR	in EUR



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Adjusted balance sheet total (Liabilities)	8.710.518,08	11.005.243,88
Adjusted shareholders' funds	2.038.307,22	4.100.366,03
<i>Nominal capital, capital account I</i>	1.158.996,25	1.403.632,14
<i>+ Revenue reserve / partnership reserves</i>	937.575,66	2.642.230,85
<i>+ Balance sheet profit / balance sheet loss</i>	-58.264,69	54.503,04
Total borrowed capital	6.672.210,86	6.904.877,85
<i>Short-term borrowed capital</i>	6.672.210,86	6.904.877,85
Provisions for taxes and other provisions	16.587,24	16.600,00
Bank debts with a remaining term of less than 1 year	6.105.869,36	5.544.857,25
Advance payments received with a remaining term of less than 1 year		72.621,08
Trade accounts payable with a remaining term of less than 1 year	254.362,87	109.037,52
Other liabilities and tax liabilities with a remaining term of less than 1 year	295.391,39	1.161.762,00
Balance sheet profit/balance sheet loss	-58.264,69	54.503,04

Balance sheet ratios

Reporting period	01.01.2023 - 31.12.2023	01.01.2022 - 31.12.2022
Asset structure		
Fixed to total assets ratio (%)	92,23	96,68
Liquid asset ratio (%)	1,44	3,18
Capital structure		
Equity ratio (%)	23,40	37,25
Debt to equity ratio	3,27	1,68
Profitability		
Success rate (%)	-0,66	0,49
Liquidity		
Cash ratio (%) extended	1,88	5,06

Additional information
Bankers

Name of the bank Town	Sort code SWIFT	Account number IBAN
Deutsche Bank AG 99423 Weimar	82070024 DEUTDEDB820	9021090210 DE61820700249021090210
Commerzbank AG 99423 Weimar	82040000 COBADEFF822	9021190211 DE87820400009021190211

Payment information and assessment of business connections
Payment behaviour and Credit Opinion

Payment behaviour	Negative facts	(60)
Credit opinion	Credits are rejected. Business connections are not recommended.	(61)
Credit limit in EUR	- not applicable -	



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Enquiry counter

Number of credit reports within the last

4 weeks	06.06.2024 - 03.07.2024	3
8 weeks	09.05.2024 - 03.07.2024	3
12 months	05.07.2023 - 03.07.2024	6

A high number of enquiries is an indicator for a high business activity. In case of an abrupt rise of enquiries within the last four weeks we recommend an additional examination. You will receive more detailed information under anfragezaehler@verband.creditreform.de

Economical development

Company development	Business development remains to be seen
Order situation	moderate course of business

Negative facts

<p>⚠ Business insolvency proceedings on County Court 99423 Weimar, file number 145 IN 243/13</p>		
Petition for the opening of insolvency proceedings		15.11.2023
Order for sequestration		15.11.2023
Opening of insolvency proceedings		02.12.2023
Administrator:	Walter Verwalter Eckenerstr. 4 99423 Weimar	
Registration deadline:	Claims have to be lodged until the indicated date with Administrator	22.10.2024
Reporting date:	10:00 time, room E4 County Court 99423 Weimar	20.11.2024
Verification date:	10:00 time, room E4 County Court 99423 Weimar	22.12.2024

Allocation of Creditreform solvency index^{2.0} into the evaluation categories of the financial service providers

Company	Risk class					
	PD-Range					
	I	II	III	IV	V	VI
	0 % - 0,3 %	0,3 % - 0,7 %	0,7 % - 1,5 %	1,5 % - 3,0 %	3,0 % - 8,0 %	8,0 % - 100 %
Creditreform Bonitätsindex ^{2.0}	100 - 221	222 - 264	265 - 284	285 - 314	315 - 354	355 - 600
Creditreform Rating AG	AAA - BBB	BBB - BB+	BB+ - BB	BB - B+	B+ - B-	>= B-
Commerzbank	1,0 - 2,4	2,4 - 3,0	3,0 - 3,4	3,4 - 4,0	4,0 - 4,8	>= 4,8
Deutsche Bank	iAAA - iBBB	iBBB - iBB+	iBB+ - iBB-	iBB- - iB+	iB+ - iB-	>= iB-
HypoVereinsbank - UniCredit	1+ - 2	2 - 3	3 - 4	4 - 5	5 - 6	>= 6-
KfW Bankengruppe	BK1 - BK2	BK2 - BK3	BK3 - BK4	BK4 - BK6	BK6 - BK7	BK7
CredaRate Solutions GmbH	1 - 5	5 - 7	7 - 9	9 - 11	11 - 13	13 - 15
Sparkassen Finanzgruppe	1 - 4	4 - 6	6 - 8	8 - 10	10 - 12	>= 12
Postbank	pAAA - pBBB+	pBBB+ - pBBB-	pBBB- - pBB	pBB - pB+	pB+ - pB	>= pB-
Volksbanken Raiffeisenbanken	0+ - 1d	1e - 2a	2b - 2c	2d - 2e	3a - 3b	>= 3c
Standard & Poor's	AAA - BBB	BBB - BB+	BB+ - BB	BB - B+	B+ - B-	>= B-
Verband deutscher Bürgschaftsbanken	1 - 2	3	4	5 - 6	7 - 8	9 - 10



 The evaluation of the enquired company is shown in the blue shaded section.

The PD (Probability of Default) shows the probability that a debtor defaults within one year according to Basel II-criteria. Applied to Creditreform the Solvency Index 500 and 600 is considered as default. Indication of the PD-Range from (incl.) to (excl.)