

Standard Report

Company rating and limit

Risk Ratio	Credit Limit
very elevated elevated very high quite high moderate average medium/low <u>low</u> very low negligible	Trade Credit <div style="float: right; border: 1px solid black; padding: 2px; color: red; font-weight: bold;">€ 26.800</div> <p>Comment ★★★★★</p> <p>It is a company of medium small size operating from about 29 years, which presents a level of business riskiness low. The analysis of the acquired data, compared with statistical models of reference, does not detect any unfavorable element that may affect the company's ability to meet its obligations in the short term. It is possible to grant commercial credits.</p>

Company Summary

Establishment Date	29/09/1986
Company Status	ACTIVE
Activity Description	ISTITUTO PRIVATO DI INFORMAZIONI COMMERCIALI (DAL 03.02.87); ISTITUTO DI INVESTIGAZIONI (DAL 04.03.89); AGENZIA DI ...
Employees	14
Company Negative Information	● NO
Executives Negative Information	● NO
Others' Negative Information	● NO
Companies Negative Information	● NO
Company Real Estate	✓ YES

Economic financial data

Data taken from the official balance sheet on 31/12/2014 (in-depth analysis in the section BALANCE SHEET ANALYSIS)

Balance sheet ratios	Ratio	Company	Sector
	ROE	29,64%	9,13%
	ROI	31,27%	4,46%
	ROS	24,90%	-2,10%
	Short-term liquidity	2,85	3,84
Year 2014			
Turnover	2.151.967,00		
Operating Profit (Loss)	341.347,00		
Shareholder's Equity	1.151.601,00		
Fixed Assets	416.919,00		

Company identification

It indicates the main company data obtained from the company registration.

Company name	COMAS S.R.L.		
Legal Form	COMPANY WITH SHARE CAPITAL		
Registered Address	VIA MARTIRI DI CIVITELLA, 11 - 52100 AREZZO (AR)		
Fiscal Code	01209940517		
Vat Number	01209940517		
Share Capital	Authorized	Subscribed	Paid up
	100.000,00 €	100.000,00 €	100.000,00 €
Establishment Date	29/09/1986		
Starting Activity Date	03/02/1987		
Business Registration	Chamber of Commerce N. 89608 dated 19/02/1996		
Company Status	ACTIVE		

Executives

001	Name	MASSETTI MARCO
	Date of Birth	20/09/1964
	Place of Birth	AREZZO (AR)
	Fiscal Code	MSSMRC64P20A390I
	Address	VIA IL POGGETTO, 54 - RUSCELLO - AREZZO (AR)
	Positions	CHAIRMAN OF THE BOARD OF DIRECTORS from 01/09/2012
002	Name	MARZUPINI ALESSANDRA
	Date of Birth	17/11/1965
	Place of Birth	AREZZO (AR)
	Fiscal Code	MRZLSN65S57A390J
	Address	LOCALITA' IL POGGETTO, 54 - AREZZO (AR)
	Positions	COUNCILLOR from 01/09/2012 BOARD OF DIRECTORS VICE PRESIDENT from 01/09/2012

Economic activity

Activity Description	ISTITUTO PRIVATO DI INFORMAZIONI COMMERCIALI (DAL 03.02.87); ISTI TUTO DI INVESTIGAZIONI (DAL 04.03.89); AGENZIA DI AFFARI CONCERNE NTE IL RECUPERO CREDITI PER CONTO TERZI (DAL 24.1.94) SERVIZI DI CONSULTAZIONE ON-LINE DI BANCHE DATI (DAL 8.1.01)		
Activity Description	LA SOCIETA' HA PER OGGETTO LE SEGUENTI ATTIVITA': - ATTIVITA' DI INVESTIGAZIONE E DI RACCOLTA DATI PER CONTO DI PRIVATI ED ENTI; - ATTIVITA' DI RECUPERO CREDITI AI SENSI DELL'ARTICOLO 115 DEL T.U.L.P.S.; - IL REPERIMENTO DI INFORMAZIONI COMMERCIALI E PRECONTRATTUALI; - L'ESECUZIONE IN CONTO PROPRIO O PER CONTO DI TERZI DI VISURE E CERTIFICATI PRESSO TUTTI I PUBBLICI UFFICI; - SERVIZI DI ACQUISTO E CESSIONE DEL CREDITO; - LA GESTIONE DI BANCHE DATI TELEMATICHE; - PRODUZIONE, SVILUPPO E ASSISTENZA DI PROGRAMMI APPLICATIVI PER L'INFORMATICA. LA SOCIETA', AI FINI DEL CONSEGUIMENTO DELLO SCOPO SOCIALE, POTRA' INOLTRE COMPIERE TUTTE LE OPERAZIONI COMMERCIALI, FINANZIARIE, INDUSTRIALI, MOBILIARI E IMMOBILIARI RITENUTE IDONEE OD OPPORTUNE, PRESTARE FIDEISSIONI E GARANZIE REALI O PERSONALI, ANCHE A FAVORE DI TERZI, E ASSUMERE PARTECIPAZIONI E INTERESSENZE IN ALTRE SOCIETA' O IMPRESE ITALIANE ED ESTERE, AVENTI OGGETTO ANALOGO, AFFINE O CONNESSO AL PROPRIO, PURCHE' TALI OPERAZIONI NON SIANO SVOLTE IN VIA PREVALENTE E, TRATTANDOSI DI OPERAZIONI FINANZIARIE, QUESTE NON SIANO DIRETTE ALLA RACCOLTA DEL RISPARMIO, NE' ESERCITATE NEI CONFRONTI DEL PUBBLICO, E COMUNQUE SVOLTE NEL RISPETTO DELLE IND...		
Ateco code	82.91.2 - Agenzie di informazioni commerciali		
SAE	430		
RAE	830		
NACE	82.9.1		
Registers Positions and Licences	LICENCES		
	Issuing Authority	PREFETTURA	
	Number	497	
	Registration Date	06/10/1992	

Certifications and accreditations

Accreditation	SGQ - CERTIFICAZIONE DI SISTEMI DI GESTIONE PER LA QUALITA'
Certifying Body	IMQ S.P.A.
Certificate number	9175.CMS5
First issue date	25/08/2006

Rating of Legality

Given by the Italian Competition Authority, valorises the conduct of the honest businesses, working in accordance with the principles of legality, transparency and social responsibility.

Date	09/03/2016
Outcome	Rating Assigned
Rating (from 1 to 3 little stars)	★+
Expiration date	09/03/2018

Employee information

It reports the number of employees officially declared by the company (source Italian Business Register)

Monthly distribution	Year 2014	Employees	Independents	Total Number
	September	14	0	14
	June	18	0	18
	March	18	0	18

Real estate properties

It reports the list of the real estate held by the requested subject, as it results from the Italian Real Estate Register.

Real Estates	Name	No Match	Match
	COMAS S.R.L.		✓
REAL ESTATES LIST			
COMAS S.R.L.			
Real Estates Location	AREZZO		
Buildings	7		
Lands	0		

Negative information

It reports the result of the search of negative prejudicial events and protested bills upon the names mentioned below.

Protested Bills	Name	No Match	Match
	COMAS S.R.L.	✓	
	MASSETTI MARCO	✓	
	MARZUPINI ALESSANDRA	✓	
	WEBBER S.R.L.	✓	
Real Estate Prejudicial Events	Name	No Match	Match
	COMAS S.R.L.	✓	
	MASSETTI MARCO	✓	
	MARZUPINI ALESSANDRA	✓	
	WEBBER S.R.L.	✓	
Bankruptcy Proceedings	Name	No Match	Match
	COMAS S.R.L.	✓	
	WEBBER S.R.L.	✓	
	ATLETICO AREZZO S.R.L. IN LIQUIDAZIONE	✓	

Risk press

Financial news relating to the company taken from the consultation of more than 150 national and local newspapers.

Research press articles	Name	No Match	Match
	COMAS S.R.L.	✓	

Balance sheet analysis

It reports the main financial ratios taken from the last official registered balance sheet (year 2014).

Stability Ratios		Liquidity Ratios	
Property Assets Ratio	2,76	Liquidity Ratio	2,85
Taxes on Revenues	0,00	Availability Ratio	2,82
Equity Ratio	1,90	Solvency Ratio	2,21

The company shows some ratios which denounce some anomalies in the relationship between external and internal sources. Payables are high and the assets of the capital structure are unbalanced.

The company shows some ratios which define a solid and consolidated liquidity. The situation underlines an availability of money resources quite slightly than expenditures.

Returns Ratios		Turnover Ratio	
Gross income on revenues	0,25	Invested Capital Turnover	1,22
R.O.S.	24,90%	Stock Turnover (on revenues)	0,00
R.O.I.	31,27%	Stock Turnover (on consumables)	0,00
R.O.E.	29,64%	Stock Turnover (on purchases)	0,00
		Average Period of Payment	29,42
		Average Period of Recovery	0,00
		Commercial Credit	29,42

The company shows some ratios which indicate a return higher than average. The solvency of the company is guaranteed in the short/medium term. The invested capital is well remunerated.

The few ratios do not allow to express an opinion on the company turnover.

Balance Sheet Comment ★★★★★ Opinion of Evaluation: **good**

The analysis of the entries taken from the last financial statement registered on 31/12/2014, reports that the company under consideration has on the whole a quite good level of capitalisation together with an efficient use of economic financial resources at disposal which result to be well balanced. Some areas of possible criticality, underlined by some balance sheet ratios in a physiological field and near the highest interval, do not show any liquidity problem that may arise in future, indicating a low probability of performing such an event.

Additional information	
Telephone	057526125
C.E.A. (Certified Email Address)	infocomas@pec.csinfor.com
Request date	23/02/2016
Data Update	<p>Legal data of the company: Real-Time update with the Italian Business Register of the Chamber of Commerce</p> <p>Negative Information: Protested Bills updated on: 22/02/2016 Bankruptcy Proceedings updated on: 22/02/2016 Real Estate prejudicial events: weekly/fortnight's surveying Real Estate: Real-Time update with the Italian Real Estate Register Risk press: : updated on 20/02/2016</p>
Sources	Business Register, Court, Real Estate Registers, other Public Sources

Notes on the main indicators highlighted in this report
<p>CREDIT LIMIT It represents the maximum credit limit recommended on the basis of the analysis of the main official information of the company extracted from public sources as well as the analysis of the main entries and balance ratios for companies. This value is indicative and it does not constitute a guarantee as to its veracity and precision. In case of marked absence of data and/or gap in the score reference grid, the amount of the credit limit may result not determinable.</p> <p>RISK RATIO It expresses the trade risk level of a company, inferred from the analysis of the main official information collected upon it and extracted from official public sources as well as the analysis of the main entries and balance ratios for companies. The ratio is structured in 10 classes.</p> <p>01: NEGLIGIBLE RISK 02: VERY LOW RISK 03: LOW RISK 04: MEDIUM/LOW RISK 05: AVERAGE RISK 06: MODERATE RISK 07: QUITE HIGH RISK 08: VERY HIGH RISK 09: ELEVATED RISK 10: VERY ELEVATED RISK</p>