

Urba360

Universal Risk Business Assessment



Company name ID

Company name

Poland



+ More criteria

URBA360 – UNIVERSAL RISK BUSINESS ASSESSMENT

URB360 is a TOOL designed to assess a company based on a 360 view with 5 data points, organized and displayed in different Widgets:

- SCORE
- FINANCIALS
- CREDIT OPINION
- COUNTRY RISK ASSESSMENT
- SECTOR RISK ASSESMENT

One main screen with the 360 wheel and the basic information of the company on top, and several data widgets below, to access various types of information, analytical indicators and insight.

The 360 wheel is colored based on rules that consolidate the status of the company of each data widget.

The modern UX/UI allows the customer to navigate through the tool in any device delivering to the user a great customer experience on the assessment of clients and suppliers.

The screenshot displays the URBA360 application interface for ŠKODA AUTO a.s. at the top, with a navigation bar showing the company name, date (24/02/2023), and a 'Monitored until 14/02/2024' indicator. Below the navigation bar, a '360 VIEW' section features a circular dashboard with five segments: Score (green), Credit opinion (teal), Financials (orange), Country (teal), and Sector (red). A central 'Urba360' logo is present. Below the wheel is a legend with five status indicators: Good (green), Keep track (orange), Warning (red), In progress (purple), and Not available (grey).

The 'GENERAL INFORMATION' section on the right provides details for ŠKODA AUTO a.s., including its address (tř. Václava Klementa 869, Mladá Boleslav II, 293 60, CZ), activity (2910 - Manufacture of motor vehicles), legal form (Joint stock company), registration date (20/11/1990), easy number (00000272924157), phone (+420 326 811 111), website (www.skoda-auto.cz), registration number (B 332), VAT number (CZ00177041), and iCON number (4724020).

Below the general information are several data widgets:

- SCORE:** A circular gauge showing a score of 8. Below it is a legend for credit ratings: 0 (Black), 1 (Red), 2-3 (Orange), 4-5 (Yellow), 6-7 (Green), 8-9 (Dark Green), 10 (Light Green).
- CREDIT OPINION:** A text box stating 'Coface recommends EUR 1,000,000'.
- FINANCIAL RATIOS:** A section with three sub-widgets: 'PROFITABILITY' (Net income evolution: +12.9%), 'FINANCIAL STRUCTURE' (Equity Ratio: +18.8%), and 'SOLVABILITY' (Liquidity Current Ratio: +14.8%).
- COUNTRY RISK ASSESSMENT:** A widget showing a risk level of 'A4 Reasonable risk' for the Czech Republic.
- SECTOR RISK ASSESSMENT:** A widget showing a risk level of 'H High risk' for the 'Motor vehicles, motorcycles, other vehicles and transport' sector in the Czech Republic and Central and Eastern Europe.

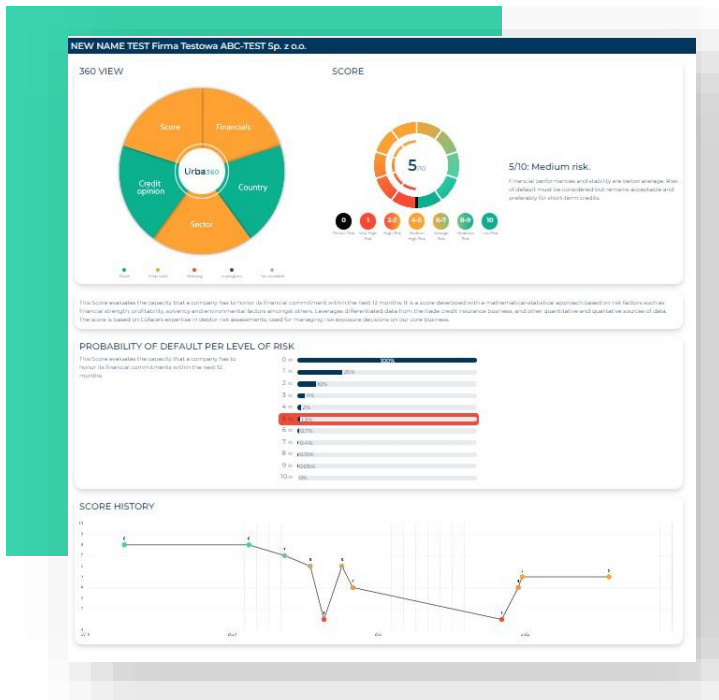
URBA360 – INCLUDES UNIQUE SCORE OF COFACE

WIDGETS

SCORE

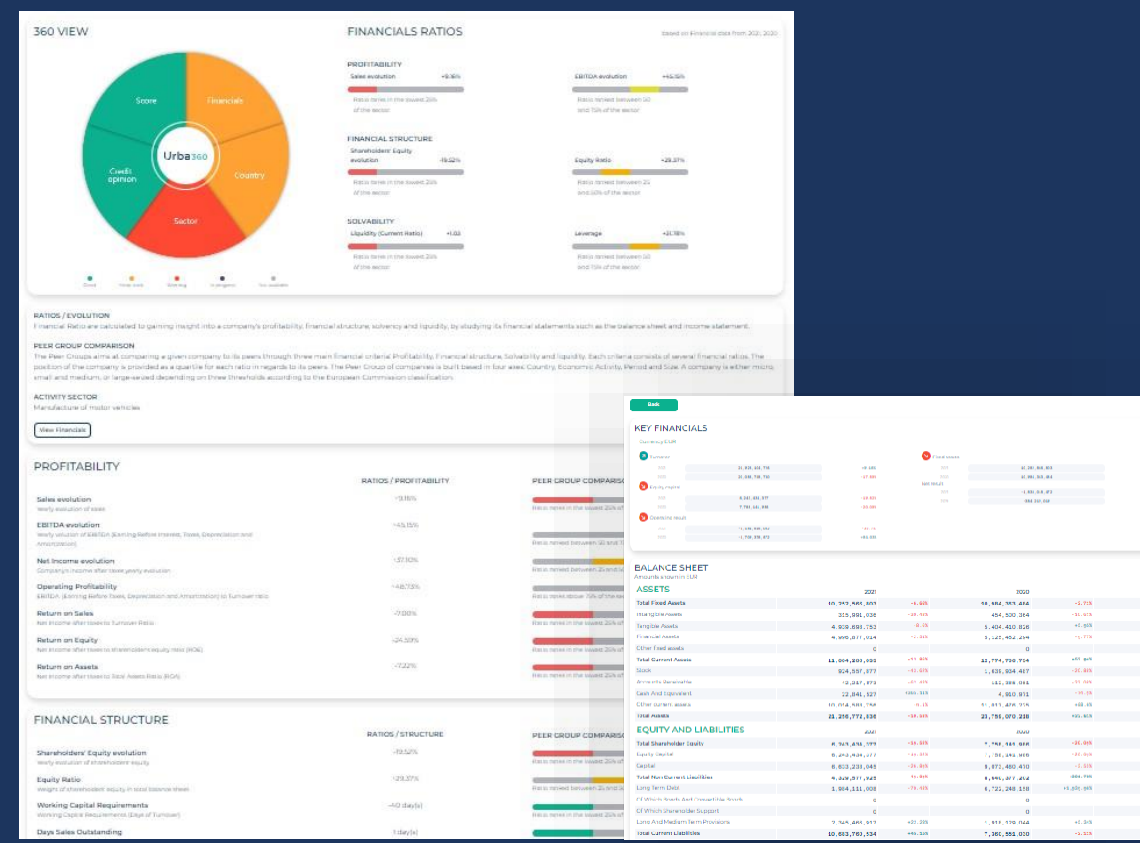
Is the likelihood over a period of 12 months, that a company will be able to honor its financial commitments such as counterparty obligations.

It is calculated on the basis of both, typical financial attributes such as financial soundness, profitability, Coface payment experience and claims, solvency ratios as well as qualitative data as the company's business environment and management.



FINANCIAL RATIOS + PEER GROUPS

Up to 26 financial ratios with the comparison with the peer group of the company. Additional data is also available in the form of key data, i.e. turnover (Sales), equity, fixed assets, liabilities and financial result as well as full statements (in accordance with the Accounting Act).



URBA360 – INCLUDES UNIQUE CREDIT OPINION COUNTRY RISK AND SECTORIAL RISK BY COFACE

WIDGETS

CREDIT OPINION is the individual recommended amount based on a **customized risk assessment** that leverages our expertise in risk analysis, our unique data and global scope.

CREDIT OPINION

Coface's recommended individual credit amount to support your assessment on the creditworthiness of debtors, suppliers, prospects and companies with whom you are willing to do business. It is an exclusive solution, based on a customized risk assessment, that leverages our credit risk underwriting approach used to manage our business. This assessment is based on company details, financial soundness, solvency, profitability, country-sector context risks and Coface's payment experience.

Coface recommends
EUR 50,000

- Payment overdues reported on the company or the group
- Deterioration of profitability
- Low cash position and/or negative working capital
- Decrease in turnover.
- Overall negative trend observed

COUNTRY RISK ASSESSMENT

It quantifies the relative strength of a country's fundamentals and vulnerability to shocks, materialized as non-payment of corporate businesses. Expressed on a scale from A1 to E.

SECTOR RISK ASSESSMENT

4-level risk scale trend industry analysis (low, medium, high, very high) on the major 13 sectors of the economies (Chemicals, Retail, Energy, ..) for all 6 major regions.

SECTOR RISK ASSESSMENT

Non specialised trade

Activity (Nace): 4711 RETAIL SALE IN NON-SPECIALISED STORES WITH FOOD BEVERAGES OR TOBACCO PREDOMINATING



In order to assess these risks, Coface relies on its own methodology, which is based on three pillars

1. Data relative to Coface's expertise on corporate payment behavior
2. Forecasts of processed financial data
3. Key multifactorial : evolution of commodity price forecasts, risks linked to structural changes that may occur in a sector, and country risk assessments



URBA360 – MONITORING OF THE RISK

MONITORING

URBA 360 include **monitoring features** and **visual notifications** to alert the user about changes on the profile of the company.

The screenshot displays the iCON Urba360 interface. At the top, the navigation bar includes the iCON logo, 'Urba360 Universal Risk Business Assessment', a search bar, 'My portfolio', a notification bell, and a user profile for 'Hi Stephane'. Below this, a dark blue header shows the company name 'NEW NAME TEST Firma Testowa ABC-TEST Sp. z o.o.', the update date '11/10/2022', and a 'Not monitored' status.

The main content area is divided into two sections:

- 360 VIEW:** A circular chart with five segments: Score (orange), Financials (orange), Country (green), Sector (green), and Credit opinion (green). The center of the chart is labeled 'Urba360'. Below the chart is a legend with five categories: Good (green dot), Keep track (orange dot), Warning (red dot), In progress (purple dot), and Not available (grey dot).
- GENERAL INFORMATION:** A list of company details including a Polish flag, address 'NEW ADDRESS TEST ul. Nowa Testowa 1, Kraków, 31-358, PL', main activity '4711 - Retail sale in non-specialised stores with food, beverages or tobacco predominating', legal form 'Limited Liability Company', easy number '00006641235282', registration number 'KRS 0000022345', icon number '83784290', registration date '01/01/2003', phone '+48 0000001', VAT number '111111111', and website 'www.ftabc-t.com.pl'.

On the right side of the interface, there is a vertical toolbar with three buttons: 'Get a report' (shopping cart icon), 'Export pdf' (download icon), and 'Follow' (bookmark icon). A separate 'Follow' button with a star icon is shown to the right, connected to the toolbar button by a line.

To follow a company you need to click **"Follow"** on right side toolbar



URBA360 – HOW IT WORKS

MONITORING

If the company is Monitored, the notification bar appears on the top.

This pink bar shows the number of changes that have been register for this company.

Changes on the profile of the company are shown with a “new” flag on widget affected.

The screenshot displays the iCON Urba360 interface. At the top, a notification bar indicates '2 new(s) information(s) for this company.' and 'Monitored until 18/10/2023'. The main dashboard is divided into several sections:

- 360 VIEW:** A circular chart showing five categories: Score, Financials, Country, Sector, and Credit opinion. A legend below indicates status levels: Good (green), Keep track (orange), Warning (red), In progress (purple), and Not available (grey).
- GENERAL INFORMATION:** Includes company name, address (NEW ADDRESS TEST ul. Nowa Testowa 1, Kraków, 31-358, PL), activity (Retail sale in non-specialised stores with food, beverages or tobacco predominating), legal form (Limited Liability Company), registration number (KRS 000022345), registration date (01/01/2003), VAT number (111111111), easy number (00006641235282), icon number (83784290), phone (+48 0000001), and website (www.ftabc-t.com.pl).
- SCORE:** A circular gauge showing a score of 7/10. A 'New' flag is present. A risk scale below ranges from 0 (Default Risk) to 10 (Low Risk).
- CREDIT OPINION:** A 'New' flag is present. It includes a recommendation: 'Coface recommends EUR 350,000' and a note: 'DETERIORATION IN TRADE PAYABLES BALANCE'.
- KEY FINANCIALS:** A table showing financial data for 2021 and 2020. Currency is EUR.

Year	Immobilizzazioni	% Change	Patrimonio Netto	% Change
2021	1,206,498	-1.88%	2,342,083	+15.03%
2020	1,239,634	+9.58%	2,036,045	+7.01%

URBA360 – EXTENSIVE POSSIBILITIES TO MANAGE PORTFOLIO

PORTFOLIO

MY PORTFOLIO

The portfolio of companies shows information about:

- Company name
- Country
- Company ID
- Status
- Update date
- Monitored
- News

And more other features will be added soon!

iCON
by coface

Urba360 Universal Risk Business Assessment

Search

My portfolio



iCON
by coface

Urba360 Universal Risk Business Assessment

Search

My portfolio



Hi Stephane

103
Companies

19
Countries

5
Monitored

4
Notification(s)

Company name	Country	Company ID	Status	Update date	Monitored	News
Test Test 2 Sp. zo.o.	POLAND		Ready	20/10/2022	Monitored	
OOO "PY"	RUSSIAN FEDERATION	1071841007501	Ready	17/10/2022	Not monitored	
OOO "PY"	RUSSIAN FEDERATION	1083925004184	Ready	17/10/2022	Not monitored	
PMU PARTENAIRE	FRANCE	2016B06097	Ready	14/10/2022	Not monitored	
HARIBO BELGIE BV	BELGIUM	448876507	In progress	13/10/2022	Monitored	
SATENCO	FRANCE	2014B00131	In progress	13/10/2022	Monitored	
360kompany AG	AUSTRIA	FN 375714 x	Ready	19/09/2022	Not monitored	
Holding Graz - Kommunale Dienstleistungen GmbH	AUSTRIA	FN 54309 t	Ready	06/09/2022	Not monitored	
AMHACH AMINE	FRANCE	FR43845148659	Ready	03/09/2022	Not monitored	
BADGEMAN SRL	BELGIUM	452868452	Ready	30/08/2022	Not monitored	
EUROSTAR GLOBAL ELECTRONICS LIMITED	UNITED KINGDOM	06046810	Ready	30/08/2022	Not monitored	
SAINT-GOBAIN HPM POLSKA Sp. z o.o.	POLAND	KRS 0000137603	Ready	30/08/2022	Not monitored	
TIBA SPAIN SA	SPAIN	A08536583	Ready	30/08/2022	Not monitored	
Windt Le Grand Leeuwenburgh B.V.	NETHERLANDS	65604172	Ready	30/08/2022	Not monitored	
STELLANTIS NV	FRANCE	2019B06330	Ready	18/08/2022	Not monitored	
SUMINISTROS INDUSTRIALES SYRESA SL	SPAIN	B47331244	Ready	26/07/2022	Not monitored	
TIMBEREIST LTD	UNITED KINGDOM	09472220	Ready	26/07/2022	Not monitored	
SAFRAN BVBA	BELGIUM	480181672	Ready	26/07/2022	Not monitored	
EVA Optic B.V.	NETHERLANDS	08220828	Ready	26/07/2022	Not monitored	
REPSOL QUIMICA SA	SPAIN	A28122992	Ready	22/07/2022	Not monitored	
Biozol Diagnostica Vertrieb GmbH	GERMANY	HRB 87635	Ready	21/07/2022	Not monitored	
AGENZIA DRAMA DI MUSELLI BRUNO	ITALY	VC175255	Ready	21/07/2022	Not monitored	