

# S-PEEK

**business credit report**



**ISOLPOINT S.R.L.**

S-PEEK extended  
**2022-07-13**



## S-PEEK extended

Request: Wed 13 Jul 2022, 08:45

### ISOLPOINT S.R.L.

Fiscal Code	03287190288
VAT number	03287190288
REA number	PD 300624
Address	VIALE DELLE INDUSTRIE I STRADA 9
City	CARTURA
Postal Code	35025
Country	ITALY
Legal form	ONE-PERSON COMPANY WITH LIMITED LIABILITY - SRL
Registration date	1998-02-20
Activity status	Active
ATECO code	43.29.02 Other construction installation
Company website	www.modefinance.com
Email	it@modefinance.com

## Credit risk

MORE Credit Rating

**BBB**













The MORE Credit Limit

**125.000 €**

No negative records found

Verified on 2022-04-05

## Annual rating analysis

	31 DECEMBER 2019	31 DECEMBER 2018	31 DECEMBER 2017
MORE Credit Rating	BBB 	BB 	BBB 
Income statement (EUR)			
Turnover	2.517.000	1.712.000	2.175.000
Profit/loss for period	309.000	24.000	230.000
Total Assets			
Total Assets	1.542.000	1.129.000	1.529.000
Shareholders' funds	431.000	146.000	352.000
Risk Analysis			
Solvency	BB 	C 	B 
Liquidity	BBB 	BBB 	BBB 
Profitability	AAA 	BBB 	AAA 

Legend	Risk				Equilibrated		Healthy			
	D	C	CC	CCC	B	BB	BBB	A	AA	AAA

## Accounts - Balance sheet (EUR)

Balance sheet (€)	2019-12-31	2018-12-31	2017-12-31
<b>Total Assets</b>	<b>1.542.000</b>	<b>1.129.000</b>	<b>1.529.000</b>
Fixed Assets	255.000	161.000	119.000
Intangible fixed assets	44.000	66.000	75.000
Tangible fixed assets	211.000	94.000	44.000
Other fixed assets	0	0	0
Current Assets	1.287.000	968.000	1.410.000
Stocks	192.000	145.000	179.000
Debtors	779.000	523.000	876.000
Other current assets	316.000	301.000	354.000
Cash & cash equivalent	62.000	50.000	61.000
<b>Shareholders Funds</b>	<b>431.000</b>	<b>146.000</b>	<b>352.000</b>
Capital	100.000	100.000	100.000
Other shareholders funds	331.000	46.000	252.000
<b>Total Liabilities</b>	<b>1.111.000</b>	<b>983.000</b>	<b>1.177.000</b>
Long term debt	10.000	59.000	100.000
Non current liabilities	140.000	184.000	211.000
Other & other current	130.000	125.000	111.000
Current Liabilities	971.000	799.000	965.000
Loans	373.000	459.000	382.000
Creditors	304.000	193.000	456.000
Other current liabilities	294.000	146.000	128.000
<b>Total shareholders funds liabilities</b>	<b>1.542.000</b>	<b>1.129.000</b>	<b>1.529.000</b>
<b>Net financial position (€)</b>	<b>2019-12-31</b>	<b>2018-12-31</b>	<b>2017-12-31</b>
Short term debt	373.000	459.000	382.000
Long term debt	10.000	59.000	100.000
Cash & cash equivalent	62.000	50.000	61.000
<b>Net debt</b>	<b>321.000</b>	<b>468.000</b>	<b>421.000</b>

## S-PEEK BUSINESS REPORT

	2019-12-31	2018-12-31	2017-12-31
<b>Working Capital</b>	<b>667.000</b>	<b>474.000</b>	<b>600.000</b>
<b>Net current assets</b>	<b>315.000</b>	<b>169.000</b>	<b>444.000</b>

## Accounts - Income statement (EUR)

Income statement (€)	2019-12-31	2018-12-31	2017-12-31
<b>Sales</b>	<b>2.510.000</b>	<b>1.705.000</b>	<b>2.172.000</b>
Other Revenues	7.000	7.000	3.000
<b>Operating revenue or turnover</b>	<b>2.517.000</b>	<b>1.712.000</b>	<b>2.175.000</b>
<b>Total costs</b>	<b>1.980.000</b>	<b>1.602.000</b>	<b>1.854.000</b>
Service costs	1.054.000	691.000	868.000
Material costs	482.000	404.000	513.000
Costs of employees	444.000	507.000	473.000
<b>Ebitda</b>	<b>537.000</b>	<b>110.000</b>	<b>321.000</b>
Depreciation	56.000	48.000	45.000
<b>Ebit</b>	<b>481.000</b>	<b>62.000</b>	<b>277.000</b>
Financial P/L	-22.000	-22.000	-23.000
Financial Revenue	6.000	2.000	0
Financial Expenses	28.000	24.000	23.000
Interest Paid	28.000	24.000	23.000
<b>PI before tax</b>	<b>459.000</b>	<b>40.000</b>	<b>254.000</b>
Extr. and other P/L	0	0	0
Extr. and other revenue	0	0	0
Extr. and other expenses	0	0	0
<b>Profit/Loss before taxes and extraordinary items</b>	<b>459.000</b>	<b>40.000</b>	<b>254.000</b>
Taxation	150.000	16.000	24.000
<b>P/L for period</b>	<b>309.000</b>	<b>24.000</b>	<b>230.000</b>

	2019-12-31	2018-12-31	2017-12-31
Cash flow	365.000	72.000	275.000
Added Value	987.000	619.000	795.000

	2019-12-31	2018-12-31	2017-12-31
Number of employees	10	12	10

## Board

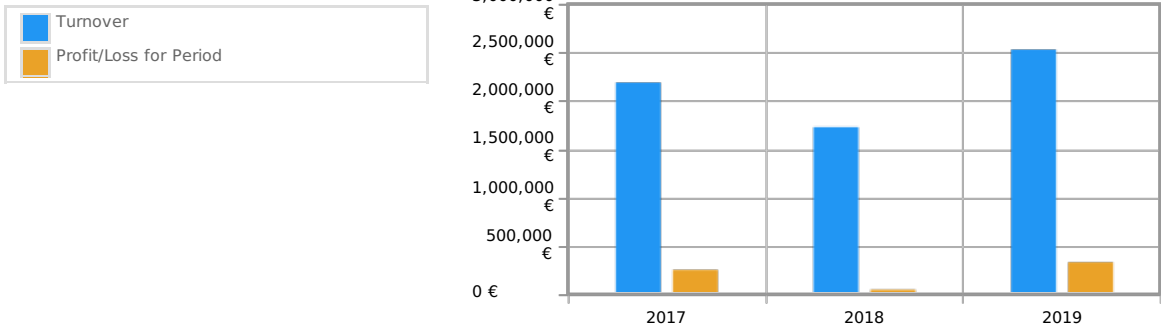
Name	Fiscal code	role
FABIO ROSSO	RSSFBA74A04L424B	SOCIO ACCOMANDATARIO
FABRIZIO ROSSO	RSSFRRZ78S26L424F	SOCIO ACCOMANDATARIO

## Shareholders (list of first twenty shareholders ordered by direct ownership % )

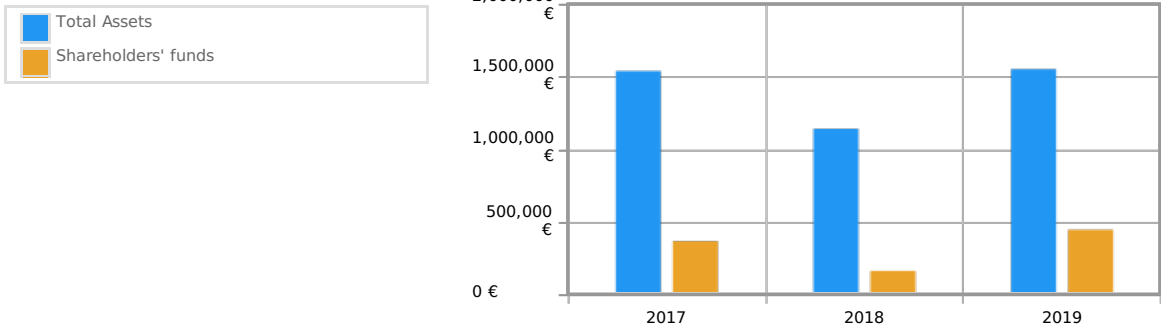
Name	CF/PIVA	Semaphore	Ownership percentage
ROSSO FABIO	RSSFBA74A04L424B		
ROSSO FABRIZIO	RSSFRRZ78S26L424F		
ROSSO MARIO	RSSMRA48S06L424D		
AICHHOLZER GIULIANA	CHHGLN48C70L424J		

Trend

Turnover - Profit/Loss for Period



Total Assets - Shareholders' funds

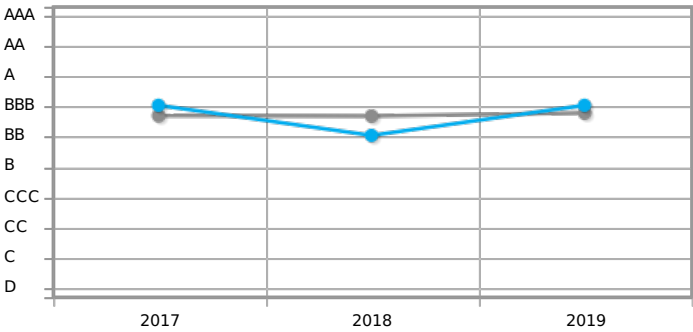




Sector

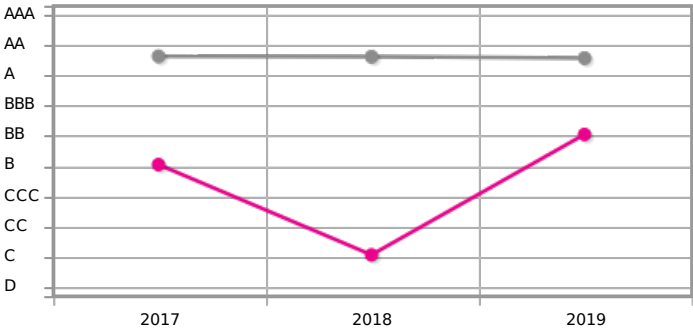
MORE Credit Rating

Comparison in the last three financial years between the MORE rating of the company selected and average rating of all companies worldwide in the same sector (ATECO 2007). Thanks to this graph, it is readily understood if the company has an economic / financial situation better or worse than the industry it belongs.



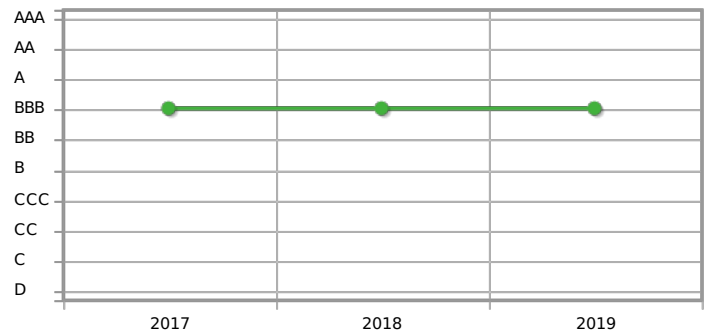
Solvency

Comparison between solvency of the company and average of its sector. Thanks to this graph, it is readily understood if the company in question has a total debt level higher or lower than the industry.



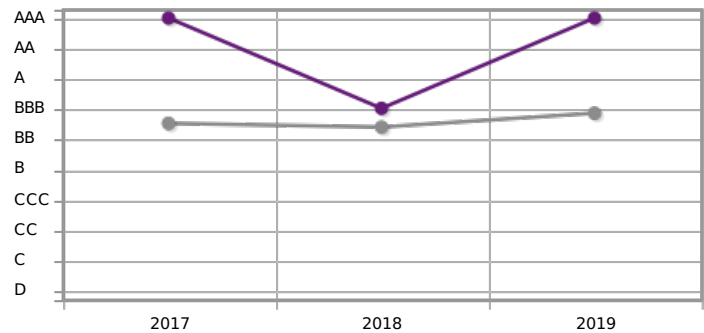
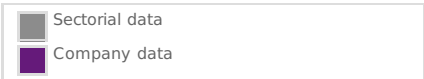
Liquidity

Comparison between the liquidity of the company and the sector average. Thanks to it, it is easy to understand if the ability to repay short-term debts of the company in question is better or worse than the sector it belongs.

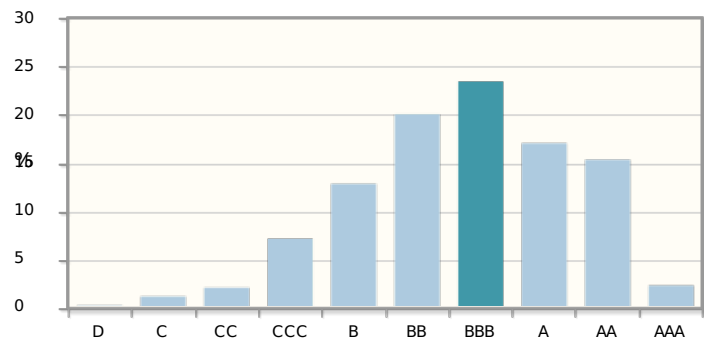


Profitability

Comparison between profitability of the company and the sector average. Thanks to it, it is easy to understand if profit generating capacity of the company in question is better or worse than the sector it belongs.



Distribution of sector's rating



## Scoring scale

MORE score	Class	Assessment
AAA	Healty	The company's capacity to meet its financial commitments is extremely strong.
AA		The company has very strong creditworthiness.
A		The company has a high solvency.
BBB	Balanced	Capital structure and economic equilibrium are considered adequate.
BB		The company's performances are adequate considering the sector and the country in which it is operating.
B	Vulnerable	The company presents vulnerable signals with regards to its fundamentals.
CCC		The company has a dangerous disequilibrium on the capital structure and on its economic and financial fundamentals.
CC	Risky	The company shows signals of high vulnerability.
C		The company shows considerable pathological situations.
D		The company has not any longer the capacity to meet its financial commitments.
NOT ACTIVE		The company is not active

## Notes and disclaimer

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### NOTES

modefinance has based the present analysis on the company available financial statements, coming from one or more of the following sources: local providers, Commercial Register (Companies House), websites, modefinance database etc.

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# S-PEEK

business credit report



## modefinance

Agenzia di Rating del Credito

**modefinance is the first official Fintech rating agency.**

modefinance, per produrre il presente report, ha analizzato i dati di bilancio della società provenienti da diverse fonti informative pubbliche quali: camere di commercio, registri commerciali, database, siti internet. Si noti che le valutazioni del merito creditizio incluse nel presente report non rappresentano rating del credito emessi in conformità con il Regolamento UE 1060/2009 e seguenti.

**Credit scoring, credit limit and financial informations on all Europe companies immediately provided!**

S-peek è la prima applicazione web e mobile gratuita di facile utilizzo che aiuta l'utente nel comprendere la qualità economica e finanziaria di tutte le società di capitale in tutta Europa: dal Portogallo alla Russia, dalla Turchia all'Islanda.

S-peek offre i credit scores emessi da modefinance che, dal 10 luglio 2015, è registrata come agenzia di rating del credito in conformità al Regolamento N. 1060/2009 del Parlamento Europeo e del Consiglio del 16 settembre 2009.

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