



Data Partner FAQ Slovenia



Pippa Newbury/PMO

Data Sources

What are the main original sources of information? E.g. Chambers of commerce, local courts, yellow pages etc

NOTE - This should apply to, registered companies and sole traders/none registered companies.

Financial data: Public financial government source AJPES

Negative data: Public sources (newspaper, TV, internet)

Demographic data: Slovenia Statistical Office

Payment Data: Public financial government source AJPES

Collection data: Internally

Shareholders data: Public financial government source AJPES

Group Structure/ corporate hierarchy: Annual Reports which we get from public financial government source AJPES

Other key information: Public sources, telephone contact with the company, personal contact with the companies (meetings).

How often the above data is updated e.g. daily, weekly etc.?

It depends. Every company is updated when regular order is made (financial data, soft facts, payments, @rating, and maximum credit). Every day we get bank accounts updated. Every month we get all sorts of facts like address, owners of the company, management and established data updated. Once a year we have import of financial data.

Do you contact companies via a telephone interview or site visits at regular intervals e.g. once a year?

We contact order companies every 6 month. We are using also their websites, public sources.

Regulations/ Legal requirements

Which types of company have to file financial data e.g. registered companies, public companies only etc.?

All legal persons (companies) have to file full financial data. Banks, schools, universities, ministry, societies have to file part of financial data. Exceptions are: lawyers, chemists, supplementary activities; they don't need to file financial data.

List any filing exemptions and thresholds (e.g. companies of certain size may only have to file a balance sheet, large companies have to file a Profit & loss etc.)

All companies from previous question have to send full balance sheets.

How long after the financial year end do companies have to file financials?

Joint stock companies need to submit financials till 30.08., all others legal persons (companies) till 30.03. But supplier in Slovenia get financials 1.5 month later. Or if we contact company directly there is a chance to get them earlier.

What is the penalty for not filing the financial data? Is it likely a company would prefer the penalty rather than filing them?

Penalty for legal person is 1.600 – 25.000 euro, penalty for responsible person is 400 – 4.000 euro

Negative Data

What type of negative data is available in your country e.g.

Bankruptcies/Insolvencies: Yes

Court Cases/ Actions: Yes

Debt Collection cases: No

Any other negative data specific to your country: N/A

How often is this negative data updated?

Once a week, but we can just see who is applicant and who is defended, when the action started but don't know when it will be finished and what the result will be.

Credit Rating Limit

Do you give a credit rating & limit on all companies?

Not all

If not, what are the exceptions?

Public institutions, banks, schools, kindergartens, universities, ministry, societies, lawyers, chemists, hospitals, supplementary activities, insurance companies.

What is the credit rating intended to predict? E.g. insolvency, ability to pay etc.

It predicts what the chances are that one company will go bankrupt within the next 12 months

Is Payment data included in your credit scoring model?

Yes

What does the credit limit mean? E.g. amount of credit you can extend in a 30 day period etc.?

Maximum Credit is to be understood as the highest possible engagement for a supplier delivering goods or rendering services on open terms with an average respite of 60 days. (It is assumed that, on the average, the company in question has 5 suppliers, who deliver goods or render services at the same time.)

General

What version of activity codes are used in the reports?

NACE rev 2

What company ID numbers are available (e.g. local registration number, VAT number, etc.)?

Available are: ID number, VAT number, registration number, date of establishment