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Reference: fvd0209



## F.V.D. GLOBAL HOUSE S.A.

ACTIVE SINGLE LOCATION

**Address:** Col. Constantin Blaremburg Nr 4-6 Etaj 2 Apartament 3a Sector 1 011879,Bucuresti,Bucuresti  
,ROMANIA

**Telephone(s):** 40 314053804

**D-U-N-S:** 68-363-6588

### IDENTIFICATION & SUMMARY



#### IDENTIFICATION

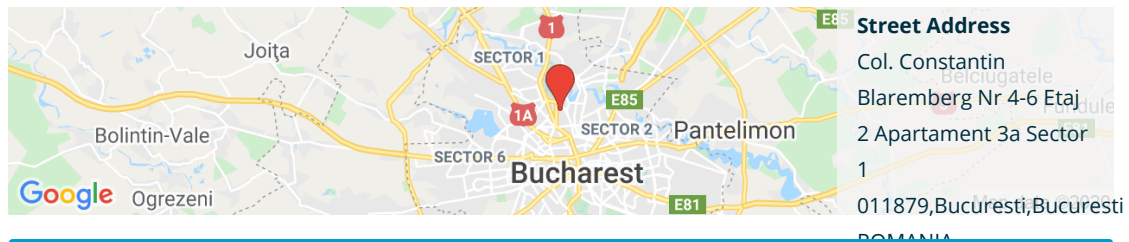
<b>D-U-N-S:</b> 68-363-6588	<b>Telephone(s):</b> 40 314053804	<b>E-mail Address:</b> <a href="mailto:contact@fvdhouse.com">contact@fvdhouse.com</a>
<b>Former Name(s):</b> GIDI SA		<b>Web Address:</b> <a href="http://www.fvdhouse.com/ro">www.fvdhouse.com/ro</a>

#### SUMMARY

<b>Year Started:</b> 1998	<b>Reg No:</b> J40/4564/2016	<b>SIC:</b> 8742
<b>Year Incorporated:</b> 2018		<b>Employs:</b> 7
<b>Legal Form:</b> Joint stock co		
<b>Activity:</b> Provides management consulting services		

#### Currency

All monetary amounts quoted in this report are shown in Romanian Lei unless otherwise stated.



## RISK EVALUATION

Risk Indicator	2
D&B Rating	5A2
Average Credit	84,174 USD

## SUMMARY

Registered Capital	119,450,100 RON
Sales/Turnover	14,337,900 RON
Pre-Tax Profit	12,474,126 RON
Tangible Net Worth	523,488,467,731 RON
Total Assets	523,500,019,526 RON
Principal(s)	2
Payments	VARIABLE
Paydex	73
Avg Payments	11 days beyond terms

## D&B Notice on Coronavirus Impact

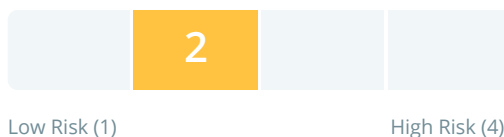
The World Health Organization declared the novel coronavirus (COVID-19) a global emergency on 30 January 2020. As the human cost escalates, the economic cost is becoming ever more evident, and ever more significant. As individual businesses and various levels of government take steps to prevent the virus spreading by curtailing travel and movement of people, many companies are already seeing an impact on their business. When conducting investigation research, D&B seeks to understand and report on potential business impacts to the subject business, especially around employees and operations. We also attempt to gauge the general maturity of the risk management policies and procedures of the subject business. Findings from our business research are interleaved with the product you are receiving, with any specific findings noted in the Current Investigation section below.

For further information, please visit our [website \(https://www.dnb.com/perspectives/coronavirus-info.html\)](https://www.dnb.com/perspectives/coronavirus-info.html)

On subject has registered with the RECOM (Trade Registry in Romania) to record the impact COVID 19 is having on their business. Impact is listed as ().

## RISK ASSESSMENT

### Risk Indicator



Risk Level of the Company is : **LOW**

## D&amp;B Rating

Financial Strength	Risk Indicator
5A	2
Based on tangible net worth	Good (Low Risk)

## Former Rating

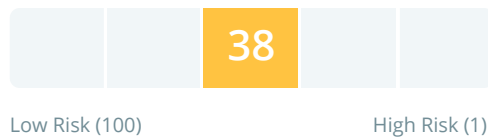
Financial Strength	Risk Indicator
N/A	N/A

## The Dun &amp; Bradstreet Rating of 5A2 indicates:

- Financial Strength of USD 60 million and above (based on net worth).
- A Risk Indicator which is Good (Low Risk).

DELINQUENCY SCORE 

## Delinquency Score for this business.



- The D&B Delinquency Score: 38

## Relative Risk

**Moderate Risk**

## Risk Class

**3**

Highest Risk:1, Lowest Risk:5

## Average Probability of Delinquency

**5.08%**






Highest Risk:100%, Lowest Risk:0%

## Interpreting the Delinquency Score:

1. The D&B Delinquency Score predicts the likelihood that a business will pay its obligations late within the next 12 months.
2. The D&B Delinquency Score is a relative measure of risk, where 1 represents businesses that have the highest probability of severely delinquent payments and 100 the lowest.

TREND ANALYSIS 

## Key Trends

Risk Indicator	Current Ratio	Statutory Debt	No. of Employees	Solvency Ratio
				
Static	Improving	Static	Static	Static

## Understanding Key trends:

Using historical archive data we are able to plot the movement of key data elements.

**Methodology:**

Where data availability allows we are monitoring six elements for key trends: solvency ratio, current ratio, statutory debts, employee figure, scores or rating. Financial trends are based year over year using latest available financial statements or figures, whereas statutory debt comparisons are made quarterly as fresh information is released. Comparative employee data, typically collected directly from the subject company is therefore triggered by latest to last date of update. As our scores are recalculated on the basis of all fresh information these comparisons will also reflect latest to last date of update position.

**PRINCIPALS**



<b>Name:</b>	<b>DOKONAL FRANCISC-STEFAN ANTON</b>
<b>Position:</b>	Administrator Complete powers
<b>Nationality:</b>	Romanian
<b>Associations:</b>	Also associated with ALPHA GAS & OIL SRL, FVD HOUSE SRL

<b>Name:</b>	<b>TOBA DANIELA CRISTIANA</b>
<b>Position:</b>	Controller Not specified

**BANKERS**



**Secured Charges**

<b>Mortgagee/Lender Name:</b>	ADMINISTRATIA FINANTELOR PUBLICE A SECTORULUI 1
<b>Cause of Action:</b>	Secured Charge
<b>Date of Charge:</b>	May 10, 2018
<b>Charge Reference:</b>	Not Available
<b>Related Amount:</b>	Not Available

**TRADE PAYMENTS**



**Paydex**

Paydex for this Business.



1. On average, this business pays its bills: 11 days beyond terms

Risk of Slow Payment <b>Moderate risk</b>	Paydex <b>73</b>	Payment Behaviour <b>11 days beyond terms</b>
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Payment experiences reflect how bills are met in relation to the terms granted. In some instances payments beyond terms can be the result of disputes over merchandise, skipped invoices, invoice misunderstandings or administrative errors. Each experience shown represents a separate account reported by a supplier. Updated payment experiences replace those previously reported. Amounts may be rounded to nearest figure in prescribed ranges.

Informants report that subject's payment record is variable.

**TRADE PAYMENT SUMMARY**

Value Bands RON	No. of Exp	Total Value RON	Within Terms	1-30 Days	31-60 Days	61-90 Days	91+ Days
> 2,000,000	0	0	0%	0%	0%	0%	0%
200,000 - 1,999,999	0	0	0%	0%	0%	0%	0%
100,000 - 199,999	0	0	0%	0%	0%	0%	0%
20,000 - 99,999	0	0	0%	0%	0%	0%	0%
10,000 - 19,999	0	0	0%	0%	0%	0%	0%
< 10,000	2	7,894	50%	0%	0%	0%	50%
<b>Total</b>	<b>2</b>	<b>7,894</b>	<b>50%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>50%</b>

**TRADE PAYMENT EXPERIENCES**

Any amounts hereafter are in Romanian Lei (New) unless otherwise stated. Amounts may be rounded to nearest figure in prescribed ranges. Maximum of 200 trade experiences within 12 months are displayed.

Date	Paying Record	High Credit	Amount Owed	Amount Overdue	Payment Terms
Jun 30, 2020	Slow: 0 to 0 days	2,264	0	0	Net 30
Jun 30, 2020	Slow: 0 to 240 days	5,630	5,630	5,630	Net 30

## PUBLIC RECORD INFORMATION

### COURT ACTIONS

This section of the report was compiled after a search was conducted on the D&B Court Database which contains commercial cases filed in courts and tribunals of the country of the report subject within the previous seven years. It is for information purposes only. Certified copies can only be obtained from the official source. The public record items contained in this report may have been paid, terminated, vacated, settled or relased prior to the date this report was printed with status on certain cases confirmed during current investigation as stated.

### PROTESTED BILLS

Local informants report the existence of a protested bill against the subject, however further details are not currently available.

On May 07, 2020 a protested bill was registered against the subject for an amount of 69,858 RON.

### TAX DEBT

<b>Agency:</b>	State Debts Romania
<b>Cause of Action:</b>	State Budget contributions
<b>Date of Action:</b>	Jun 30, 2020
<b>Action Reference:</b>	Not Available
<b>Related Amount:</b>	5,546,418 Romanian Lei (New)

<b>Agency:</b>	State Debts Romania
<b>Cause of Action:</b>	Social security / insurance
<b>Date of Action:</b>	Jun 30, 2020
<b>Action Reference:</b>	Not Available
<b>Related Amount:</b>	1,053,056 Romanian Lei (New)

<b>Agency:</b>	State Debts Romania
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<b>Cause of Action:</b>	Health Insurance
<b>Date of Action:</b>	Jun 30, 2020
<b>Action Reference:</b>	Not Available
<b>Related Amount:</b>	431,469 Romanian Lei (New)

<b>Agency:</b>	State Debts Romania
<b>Cause of Action:</b>	Unemployment contributions
<b>Date of Action:</b>	Jun 30, 2020
<b>Action Reference:</b>	Not Available
<b>Related Amount:</b>	12,819 Romanian Lei (New)

This section of the report was compiled after a search was conducted on the relevant government agency in the country of the report subject. The items contained herein may have been paid, terminated, vacated, settled or relased prior to the date this report was printed.

## HISTORY

### BACKGROUND

- Business started in Sep 25, 1998.
- Business has been under present control since Feb 22, 2019.
- Subject moved from Obcina Mare Str. 9 bl. Z26, floor 8, ap. 52, district 6 010418 Bucuresti Muntenia, ROMANIA on Apr 14, 2011.
- Subject's name was changed from 'GIDI SA'.

### LEGAL FORM

- Joint Stock Company registered on Sep 20, 2018.

**Registration No:** J40/4564/2016

**Tax Registration No:** 11049581

**Tax Registration Status:** Re-activated

### REFERENCES

**Auditors:** TOBA CRISTIANA

### CAPITAL

**Nominal capital:** 119,450,100 Romanian Lei (New)

**Issued capital:** 119,450,100 Romanian Lei (New)

Issued/paid-up capital was last increased on Sep 17, 2018.

Nominal capital is divided into:

4,343,640 shares of 27.5 each of which 119,450,100 have been issued.

## LINKAGE



## OWNERSHIP

**Name:** **DOKONAL FRANCISC-STEFAN A**

**Ownership:** Holds 80% of the voting capital.

**Name:** **MIHAELA DOKONAL**

**Ownership:** Holds 10% of the voting capital.

**Name:** **SEBASTIAN PAUL DOKONAL**

**Ownership:** Holds 10% of the voting capital.

## AFFILIATES

The following are related through principal(s) and/or financial interest(s):

**Name:** **FVD HOUSE SRL SRL**

**Location:** Bucuresti, Romania

**Affiliate DUNS:** 50-087-1763

**Details:** This operates as Wholesale of metals and m.  
This concern is related through common principal(s) and/or shareholder(s).  
Year Started: 2010.  
Subject has a 10% share interest.

**Name:** **ALPHA GAS & OIL SRL SRL**

**Location:** Bucuresti, Romania

**Affiliate DUNS:** 68-126-2288

**Details:** This subsidiary is dormant.  
This operates as Wholesale of solid, liqui.  
This concern is related through common principal(s) and/or shareholder(s).  
Year Started: 2000.

**Name:** **JUNG UND FRECH SRL SRL**

**Location:** BRASOV, Romania

**Affiliate DUNS:** 53-410-9098

**Details:** This subsidiary is dormant.  
This operates as Agents involved in the sa.  
This concern is related through common principal(s) and/or shareholder(s).  
Year Started: 2015.

**Name:** **FVD HOUSE SRL SRL**

**Location:** Bucuresti, Romania

**Affiliate DUNS:** 50-087-1763

**Details:** This operates as Wholesale of metals and m.  
This concern is related through common principal(s) and/or shareholder(s).  
Year Started: 2010.



OPERATIONS 

## LOCAL ACTIVITY CODE

Local Activity Code :	<b>7022</b>
Local Activity Code Type :	CAEN
Equivalent to :	NACE 2

## LINE OF BUSINESS

Provides management consulting services (8742)  
 Provides business services (7389)  
 Manufactures roasted coffee (2095)  
 Manufactures softwood veneer and plywood (2436)  
 Manufactures sanitary paper products (2676)  
 Provides electric services (4911)  
 Provides electric services (4911)  
 Provides architectural services (8712)  
 Engaged as new and used car dealers (5511)  
 Wholesales automobiles and other motor vehicles (5012)  
 Business and other management consultancy activities

## EMPLOYEES

Employs: 7 as at Dec 31, 2019

## LOCATION

Registered office: At heading address.

FINANCIAL INFORMATION 

## COMPARATIVES

	<b>Fiscal Dec 31, 2017 ( Romanian Lei (New))</b>	<b>Fiscal Dec 31, 2018 ( Romanian Lei (New))</b>	<b>Fiscal Dec 31, 2019 ( Romanian Lei (New))</b>
Turnover	6,989,550	6,971,370	14,337,900
Pre-tax Profit	6,542,992	4,152,383	12,474,126
Net Worth	210,565,870,477	210,569,275,455	523,488,467,731
Fixed Assets	254,311	153,762	94,952
Total Assets	210,568,266,508	210,575,059,490	523,500,019,526
Current Assets	210,448,565,044	210,455,458,575	523,380,477,421

Current Liabilities	2,396,031	5,784,035	10,813,607
Working Capital	210,446,169,013	210,449,674,540	523,369,663,814
Long Term Debt			738,188
Intangibles	119,447,153	119,447,153	119,447,153
Employees	8	8	7

Net Worth and Total Assets are tangible figures shown after the deduction of intangible assets.

## RATIOS

	Dec 31, 2017	Dec 31, 2018	Dec 31, 2019
Current Ratio	87,832.15	36,385.58	48,400.18
Solvency Ratio (%)	0.00	0.00	0.00
Current Liabs / Net Worth (%)	0.00	0.00	0.00
Asset Turnover (%)	0.00	0.00	0.00
Sales / Net Working Capital	0.00	0.00	0.00
Assets / Sales (%)	3,012,615.50	3,020,569.26	3,651,162.44
Profit Margin (%)	93.61	59.56	87.00
Shareholders Return (%)	0.00	0.00	0.00
Return on Assets (%)	0.00	0.00	0.00
Sales / Employees *	873,693.75	871,421.25	2,048,271.43
Profit / Employees *	817,874.00	519,047.88	1,782,018.00

\* The ratios are in single units.

## BALANCE SHEET

Abstract from individual fiscal balance sheet.

### Assets

**As at Dec 31, 2019  
(Romanian Lei (New))**

Misc Fixed Assets	94,952
Total Fixed Assets	94,952
Misc Intangible Assets	119,447,153
Total Intangible Assets	119,447,153
CURRENT ASSETS	
Stock	523,349,075,089
Trade Debtors	31,402,607
Cash	-275

Market Securities	0
<b>TOTAL CURRENT</b>	<b>523,380,477,421</b>
<b>TOTAL ASSETS</b>	<b>523,500,019,526</b>

**Liabilities****As at Dec 31, 2019  
( Romanian Lei (New))**

Capital	523,468,525,039
Misc Reserves	19,942,692
Net Worth	523,488,467,731
Misc Def Liabilities	738,188
<b>CURRENT LIABILITIES</b>	
Misc Current Liabilities	10,813,607
<b>TOTAL CURRENT</b>	<b>10,813,607</b>
<b>TOTAL LIABS &amp; NET WORTH</b>	<b>523,500,019,526</b>

**PROFIT & LOSS****Jan 01, 2019  
to Dec 31, 2019  
( Romanian Lei (New))**

Net Sales	14,337,900
Cost of Goods Sold	2,226,418
Gross Profit	12,111,482
Misc Operating Income	210
Net Operating Income	12,111,692
Misc Financial Income	378,654
Total Financial Income	378,654
Misc Financial Expenses	16,220
Total Financial Expenses	16,220
Profit Before Taxes	12,474,126
Income Tax	2,068,953
Profit After Tax	10,405,173
Extraordinary Items	0
Net Profit	10,405,173

**APPENDICES****CUSTOMER SERVICE**

**Speed of service:** Typically 4 working days

**SCN:** 202009025007928254

**Order Date:** Sep 02, 2020

Should you require any further information or have any questions, please contact your local Customer Service Centre.

Enquiries should **always** contain the below minimum details please:

- Full Company Name
- Full Headquarters Address (street, town, country)
- Telephone Number
- Business Identification Number (registration number, chamber of commerce number, VAT number, Government Gazette number)
- Contact Name
- SCN
- Order Date

The information in this report was last updated on **Jul 24, 2020**.

## D&B RATING GLOSSARY

**D&B Rating - The D&B Rating consists of two parts, the Financial Strength Indicator and the Risk Indicator.**

For example: in the case of a **2A 4** rating, **2A** means the financial strength of the business and **4** is the risk indicator.

The **Risk Indicator** is used in conjunction with the Financial Strength Indicator. The Risk Indicator reflects D&B's opinion of the risk associated with trading with a specific business, notably the likelihood of business continuance or failure over the next 12 months. Created from expert rules systems, the Risk Indicator is refreshed whenever data is loaded onto our databases. Please see the table below for the Risk Indicators and their corresponding values.

### Risk Indicators

4	Significant level of risk	Take suitable assurances before extending credit
3	Greater than average risk	Proceed with transaction but monitor closely
2	Low risk	Proceed with transaction
1	Minimal risk	Proceed with transaction - offer terms required
-	Insufficient information to assign a risk indicator	No public information or D&B proprietary information available to indicate trading activity

The **Financial Strength Indicator** is based on either Net Worth or Issued Capital. The table below contains the possible values.

Financial Strength Indicator		Range	
Net Worth	Capital	FROM	TO

<b>5A</b>	<b>5AA</b>	\$60 million	And above
<b>4A</b>	<b>4AA</b>	\$25 million	\$60 million
<b>3A</b>	<b>3AA</b>	\$12 million	\$25 million
<b>2A</b>	<b>2AA</b>	\$2.5 million	\$12 million
<b>1A</b>	<b>1AA</b>	\$1.2 million	\$2.5 million
<b>A</b>	<b>AA</b>	\$600,000	\$1.2 million
<b>B</b>	<b>BB</b>	\$345,000	\$600,000
<b>C</b>	<b>CC</b>	\$175,000	\$345,000
<b>D</b>	<b>DD</b>	\$120,000	\$175,000
<b>E</b>	<b>EE</b>	\$60,000	\$120,000
<b>F</b>	<b>FF</b>	\$35,000	\$60,000
<b>G</b>	<b>GG</b>	\$15,000	\$35,000
<b>H</b>	<b>HH</b>	0	\$15,000

#### Alternate Ratings Used

<b>N</b>	Financial Strength is negative
<b>O</b>	Financial Strength is undisclosed
<b>NB</b>	New Business: Less than 24 months
<b>NQ</b>	Out of Business: Business has ceased to trade

#### FINANCIAL RATIO GLOSSARY

Key Business Ratios are used to identify irregularities in the status and future potential of a company.

<b>Name</b>	<b>Formula</b>	<b>Explanation</b>
<b>Current Ratio (x)</b>	Total Current Assets / Total Current Liabilities	This ratio shows the cover by current assets of short term creditors, and the higher the ratio the more assurance there is that payment of creditors can be met.
<b>Solvency Ratio %</b>	$((\text{Current Liabilities} + \text{Long Term Liabilities}) / \text{Tangible Net Worth}) \times 100$	From this can be seen the extent to which the company is financed by creditors and debt rather than permanent finance.  The higher the ratio the more likely it is that debt (either short term or long term) will be a burden to the company. The effect is higher interest charges, lower profits and a squeeze on liquidity to the disadvantage of creditors.

<b>Fixed Assets to Net Worth (%)</b>	(Total Fixed Assets / Tangible Net Worth)x 100	<p>The proportion of net worth that consists of fixed assets will vary greatly from industry to industry, but in general terms a company is under capitalised if fixed assets exceed net worth. In this case it is possible that the company has too much debt, and it should therefore be examined with care.</p> <p>If on the other hand fixed assets are much lower than net worth the company is over capitalised and is either extremely cautious or in a position to expand. thus a ratio either well in excess of the median, or well below it, means that the company should be looked at with care.</p>
<b>Current Liabilities to Net Worth (%)</b>	(Total Current Liabilities / Tangible Net Worth) x100	<p>This contrasts the funds that creditors are temporarily risking with a company with the funds permanently invested by the owners.</p> <p>The higher the ratio the less security for creditors. Care should be exercised when selling to any company with creditors of less than one year exceeding two thirds of net worth.</p>
<b>Asset Turnover (%)</b>	(Turnover / Total Assets(including Intangibles)) x 100	<p>This ratio measures how efficient the company's management has been in generating sales from the assets at its disposal.</p> <p>The measure can vary considerably from industry to industry and should therefore be judged according to the industry norm.</p>
<b>Sales to net working capital (x)</b>	Turnover / Net working capital *	<p>This ratio indicates whether a company is overtrading (handling an excessive volume of sales in relation to working capital). Companies with substantial sales gains often reach a level where their working capital becomes strained.</p> <p>Even if they maintain an adequate total investment for the volume being generated (assets to sales) that investment may be so centred in fixed assets or other non-current items that it will be difficult to continue meeting all current obligations. A ratio falling into either an extremely high or low position may indicate potential problems.</p>

<b>Assets to Sales (%)</b>	$(\text{Total Assets (including Intangibles)} / \text{Turnover}) \times 100$	<p>This correlates sales with the total investment that is used to generate those sales. By comparing a company's ratio with industry norms it can be determined whether the business is overtrading or conversely, carrying more assets than needed for its sales volume.</p> <p>Abnormally low ratios can indicate overtrading which may lead to financial difficulties if not corrected. Extremely high ratios can be the result of a too conservative management or too low a level of turnover.</p>
<b>Profit Margin (%)</b>	$(\text{Profit before Tax} / \text{Turnover}) \times 100$	<p>This reveals the profits earned per pound of sales and therefore measures the efficiency of the operation.</p> <p>This ratio is an indicator of the business'ability to withstand adverse conditions such as falling prices, rising costs or declining sales</p>
<b>Shareholders' Return (%)</b>	$(\text{Profit before Tax} / \text{Tangible Net Worth*}) \times 100$	<p>This ratio is used to analyse the ability of the company's management to realise an adequate return on the capital invested by the owners of the business. There is a tendency to look increasingly to this ratio as a final measure of profitability.</p> <p>Generally, a relationship of at least 10% is regarded as desirable for providing dividends plus funds for future growth.</p>
<b>Return on assets (%)</b>	$(\text{Profit before Tax} / \text{Total Assets}) \times 100$	<p>This is the key indicator of profitability for a company it matches operational profits with the assets available to earn a return.</p> <p>Companies using their assets efficiently will have a relative high return while less well run businesses will have a relatively low return</p>
<b>Sales per Employee (000)</b>	Turnover / Employees	This gives an indication of the efficiency of the labour force. This ratio will vary considerable from industry to industry
<b>Profit per Employee (000)</b>	Profit before Tax / Employees	This ratio gives a guide as to how effectively the labour force is utilised, and is the best way to measure productivity of labour investment

#### GLOSSARY OF LOCAL ACTIVITY CODE

Country	Local Activity Code Type
Bosnia	NACE Rev 2
Bulgaria	NACE Rev 2
Croatia	NACE Reve 2

Estonia	EMTAK
Greece	NACE Rev 2
Iceland	ISAT 2008
Romania	NACE Rev 2
Serbia	NACE Rev 2
Slovenia	NACE Rev 2

## GLOSSARY OF LEGAL FORMS

Legal Form	Legal Form (local)
Proprietorship	Persoana fizica / Asociatii familiale
Partnership	Societate In nume colectiv
Ltd Partnership	Societate in comandita simpla
Co-Operative	Organizatie cooperatista
Private Ltd Co	Societate cu raspundere limitata
Public Ltd Co	Societate pe actiuni/Societate in comandita pe actiuni
Joint Stock Co	Societate pe actiuni
Family Owned Enterprise	Asociatie familiala (AF)
Family Owned Enterprise	Intreprindere familiala (IF)

## GLOSSARY OF CURRENCIES

Abbreviation	Currency Name	Abbreviation	Currency Name
AMD	Armenian Dram	LAT	Latvian Lats
AZM	Azerbaijani Manat (Old)	LEI	Romanian Lei (Old)
AZN	Azerbaijani Manat (New)	LEK	Albanian Lek
BAM	Bosnia-Herzegovina Convertible Mark	LEV	Bulgarian Levs
BLR	Belarusian Rouble	LTS	Lithuanian Litas
RSD	Serbian Dinar	MAL	Maltese Lira
CYL	Cypriot Pounds	MLL	Moldovan Leu
DRA	Greek Drachma	RON	Romanian Lei (New)
EUR	Euro	ROU	Russian Roubles
EEK	Estonian Kroon	TJS	Tajik Somoni
GBL	Gibraltar Pounds	TKM	Turkmen Manat
GEL	Georgian Lari	TUL	Turkish Lira (old)
HRD	Croatian Dinar	UKL	Pounds Sterling UK
HRK	Croatian Kuna	USD	U S Dollars
HRY	Ukrainian Hryvnia	UZS	Uzbekistani Sum
IKR	Icelandic Krona	YTL	Turkish Lira (new)
ILS	Israeli Sheqel	YUD	Yugoslavian Dinar



KYS	Kyrgyzstani Som	ZWD	Zimbabwe Dollars
KZT	Kazakhstani Tenge	JOD	Jordanian Dinar

## GLOSSARY OF KEY EXPRESSIONS

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National Revenue Agency	State body responsible for establishing, securing and collecting public receivables and certain statutory private receivables
Tax Debts	Debt associated with the failure to pay taxes to the federal or state government
Court Debt Settlement Procedure	Legal process of reorganization of the debtor in financial difficulties
Frozen Bank Accounts	Unpaid receivables can file to the court of justice for payment, the debtor's has a legal time period to settle debts or their bank accounts are and remain frozen until the debt is covered
SODRA	Delays in paying mandatory Social Security Tax (Lithuania)

## CONFIDENTIALITY

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