

HOUSING Co., d.o.o., Ljubljana

📍 Verovškova ulica 55A, 1000 Ljubljana

- *General information*
- *Financial data*
- *Graphical analysis of financial data*

Issued on: 5/14/2025

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www.bizi.si

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Notes: • Financial data in the report are in EUR. • At most 15 business units of a company are listed. • Latest available data about current account are listed. • At most 10 news articles from the section "Publications About Company" are listed. • Financial data from charts and tables can slightly differ from values published under Balance, Profit and Loss Statement, or Indicators, since these are adjusted for the purpose of comparisons between corporate entities and private entrepreneurs. • Starting date of the history of current account blockings is 30 June 2010.

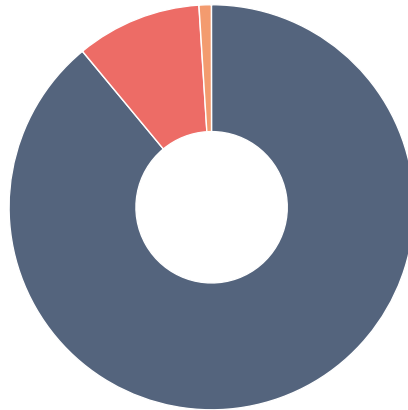
General information

Main company

Long name	HOUSING CO. Podjetje za trgovino in zastopanje, d.o.o., Ljubljana
Short name	HOUSING Co., d.o.o., Ljubljana
Address	Verovškova ulica 55A
Place	Ljubljana
Post office code	1000 Ljubljana
Municipality	Ljubljana
Administrative unit	LJUBLJANA
Statistical region	OSREDNJESLOVENSKA
Registration number:	5592127000
VAT No. SI	32539525
VAT Payer	Yes (SI32539525)
Legal form	LIMITED LIABILITY COMPANY (D.O.O.)
EU Company Size	5 to 9 employees
Company size in Republic of Slovenia	Micro
Registration authority	Okrožno sodišče Ljubljana
Founded	3/5/1992
Capital	Domestic Capital
Type of property	Private property
Founders	HOUSING CO. PODJETJE ZA TRGOVINO IN ZASTOPANJE, D.O.O., LJUBLJANA, BOŠTJAN KRIŽNIČ, GREGOR JEMEC
Representatives	JEMEC GREGOR, director
Supervisors	NADZORNIK NI VPISAN
Main activity	Q85.590 - Drugo izobraževanje, izpopolnjevanje in usposabljanje, d. n.
TSmedia activity	EDUCATION
Date of last change	1/1/2025
Type of last change	Sprememba dejavnosti zaradi spremembe SKD
Status	POSLOVNI SUBJEKT POSLUJE

The founders an their shares

89%	GREGOR JEMEC	●
10%	HOUSING CO. PODJETJE ZA TRGOVINO IN ZASTOPANJE, D.O.O., LJUBLJANA	●
1%	BOŠTJAN KRIŽNIČ	●



Source: AJPEŠ

Supervisors

Supervisor is not registered.

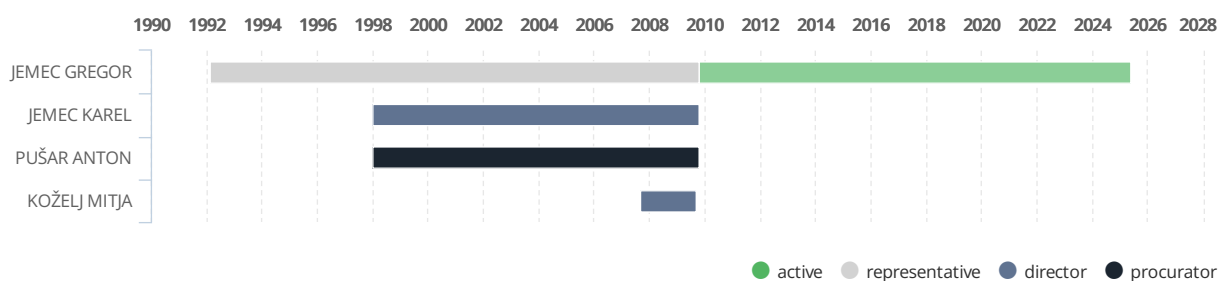
Source: AJPEŠ

Representatives

JEMEC GREGOR
director

Source: AJPEŠ

Representatives history



Vir: AJPEŠ, TSmedia

 **Supervisors history**

Not available.

Vir: AJPES, TSmedia

Credit appraisal



Green shield - good credit rating score (firm operates normally and has no apparent financial or other issues).

Credit rating score is a combination of dynamic part and financial part for the year 2024 (on the basis of financial data for the last three years).

Dynamic part

Dynamic part is based on the state of banking accounts (opened, closed, blocked) and public announcements by courts (bankruptcy, liquidation, compulsory debt settlement, close down).

Last update: 8/30/2022

Blocked bank accounts:	0
Insolvency:	0
Hearings:	2
Misc. notes:	/

According to available data, the business entity has no problems with current operations.

Financial part

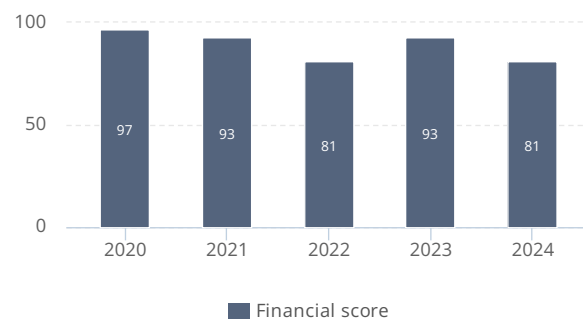
Financial part is appraised from quantitative data of financial statements of corporate entities and private entrepreneurs for the last three years.

Financial score for the year 2024:



The trend over the previous year: ▼

Financial scores for the last five years:



Financial score of the entity is in range 61-90 points and indicates that it: **operates very well.**

Source: AJPEŠ, Bank of Slovenia(Bank Accounts), TSmedia

Bank accounts

OPEN: 2

IBAN SI56 0292 2001 6075 126

(opened 4/19/2001, NLB d.d.) T*

IBAN SI56 3300 0000 1820 972

(opened 3/27/2007, Addiko Bank d.d.) T*

BLOCKS: 0

CLOSED: 1

IBAN SI56 3300 0000 2534 019

(opened 5/12/2008, closed 4/7/2009, Addiko Bank d.d.) T*

*Account types

*T: TRA for performing payment transactions (EUR + DEV)

Source: AJPEŠ

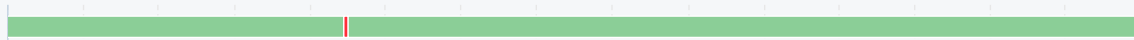
Bank account blocks

Blocks up to: 5/14/2025

In last 6- months the company has no recorded blocks.

SI56 0292 2001 6075 126 (opened 4/19/2001, NLB d.d.)

Sep '09 Jan '10 May '10 Sep '10 Jan '11 May '11 Sep '11 Jan '12 May '12 Sep '12 Jan '13 May '13 Sep '13 Jan '14 May '14 Sep '14



Blocks (total 8 days):

✘ 2/23/2011 - 3/2/2011 (8 days)

SI56 3300 0000 1820 972 (opened 3/27/2007, Addiko Bank d.d.)

Sep '09 Jan '10 May '10 Sep '10 Jan '11 May '11 Sep '11 Jan '12 May '12 Sep '12 Jan '13 May '13 Sep '13 Jan '14 May '14 Sep '14



Blocks (total 30 days):

✘ 7/5/2013 - 7/7/2013 (3 days)

✘ 5/17/2013 - 5/19/2013 (3 days)

✘ 2/23/2011 - 3/2/2011 (8 days)

✘ 12/14/2010 - 12/29/2010 (16 days)

Block indicates the lack of financial means for the payment of certain liabilities on owners account and does not necessarily indicate financial condition or payment ability of the owner of account.

 **Branches**

HOUSING CO., D.O.O., LJUBLJANA, PE MARIBOR

Mlinska ulica 22, Maribor, Reg.No.: 5592127001

Source: AJPEŠ

 Public announcements about company

Company has no announcements.

Available only in Slovene language.

Source: Ljubljanska borza, TSmedia

 Insolvency

Based on available information there are no publications for this company.

Source: Bisnode d.o.o.

 Hearings Actions against HOUSING CO. PODJETJE ZA TRGOVINO IN ZASTOPANJE, D.O.O., LJUBLJANA

Last hearing	Court	Plaintiff
14.7.2020	Delovno in socialno sodišče v Ljubljani	Fizična oseba
Amount	redne odpovedi PZ iz poslovnega razloga	
Room	soba 1/I. nad. tega sodišča	
Judge	Gordana Skočič	
Reference	I Pd 1074/2019	
Type	delovno socialne	
Past hearings	6/16/2020	

 Actions filed by HOUSING CO. PODJETJE ZA TRGOVINO IN ZASTOPANJE, D.O.O., LJUBLJANA

Last hearing	Court	Defendant
30.8.2022	Okrožno sodišče v Ljubljani	SICOM RAČUNALNIŠKI PROGRAMSKI INŽENIRING D.O.O.
Amount	4,758.00 EUR	
Room	razpravna dvorana št. 4, Pražakova ulica 4, Ljubljana	
Judge	Dragan Trivič	
Reference	II Pg 64/2020	
Type	gospodarske	
Past hearings	7/13/2022	

Source: Public Information of Slovenia, Judiciary of the Republic of Slovenia

Data from 11 December 2014 to 2 November 2015 and from 22 June 2016 onward.

Data on hearings are for informational purposes only. TSmedia, d.o.o., assumes no responsibility for relevancy, accuracy, comprehensiveness or quality of proffered data.

In cases of perceived deviations from facts, missing or erroneous publications we kindly ask our users to contact us with such information at naroki@tsmedia.si.

Legend:

"S pp" means "with all dues". The term can apply to related sums/figures: debt amount, interest, legal expenses, executive expenses, additional expenses from creditor, etc.

"Pcto-" means "Value of litigation"

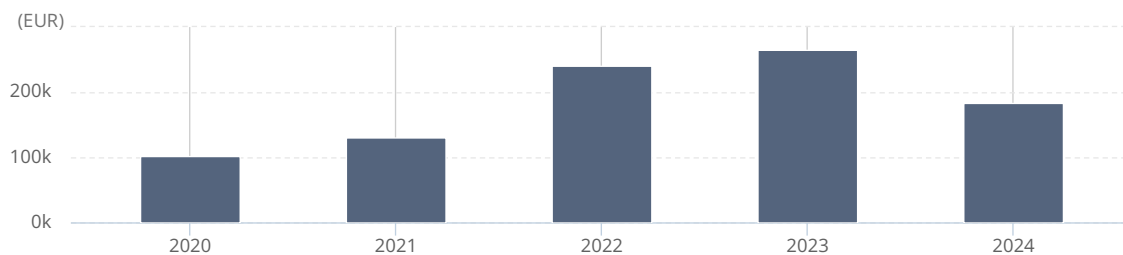
State budget transactions

Receipts in 2024:

183,175

November 2024:

14,310
October 2024:
 4,774
September 2024:
 12,762
August 2024:
 28,354
July 2024:
 6,795
June 2024:
 30,925

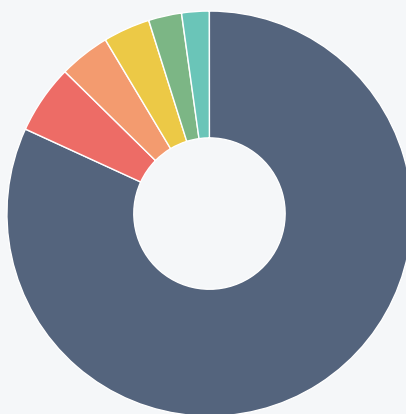


Source: ERAR

Funds received

Prejeta sredstva v obdobju (november 2024): **14,309.70**

11712	MINISTRSTVO ZA NOTRANJE ZADEVE	●
787.5	VRHOVNO DRŽAVNO TOŽILSTVO REPUBLIKE SLOVENIJE	●
581.7	MINISTRSTVO ZA GOSPODARSTVO, TURIZEM IN ŠPORT - URAD RS ZA INTELEKTUALNO LASTNINO	●
535.5	JGZ BRDO	●
378	ELES, D.O.O.	●
315	SAVSKE ELEKTRARNE LJUBLJANA D.O.O.	●



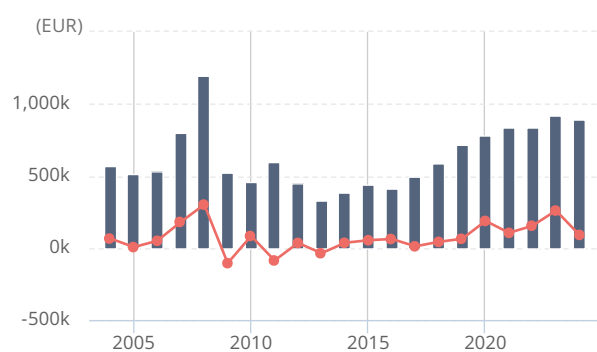
Source: ERAR

Financial data

Financial data in EUR

Title	2020	2021	2022	2023	2024
Assets	850,528	1,021,187	1,187,778	1,428,780	1,524,178
EQUITY CAPITAL	658,873	887,380	906,680	1,154,299	1,145,079
NET SALES	779,511	837,454	833,750	916,389	889,643
NET PROFIT OR LOSS FOR THE PERIOD	348,232	228,506	19,301	247,618	86,446
Current ratio	4.3	7.5	9.7	11.0	15.0
Return on equity-ROE	52.85	25.75	2.13	21.45	7.55
Working capital	635,269	867,107	1,028,501	1,126,088	1,253,103
Net Debt to EBITDA	0.0	0.0	1.2	0.6	3.2
Value added	311,929	259,106	346,399	476,497	285,850
EBITDA	187,296	104,682	154,048	259,356	90,373
EBITDA margin (%)	24.02	12.50	18.37	28.30	10.16
AVERAGE NUMBER OF EMPLOYEES	4.18	4.74	6.54	7.00	6.48
Financial statements are audited	No	No	No	No	No

NET SALES, EBITDA



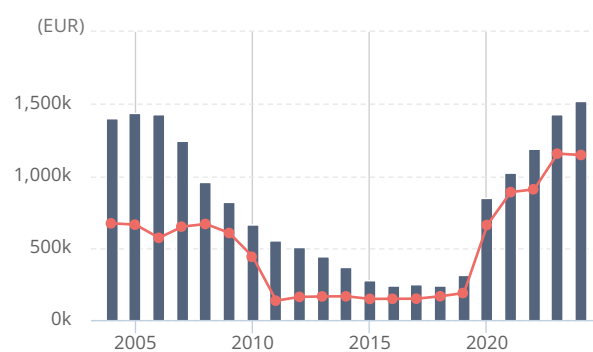
NET SALES



EBITDA



Assets, EQUITY CAPITAL



Assets



EQUITY CAPITAL



Balance sheet

Title	2020	2021	2022	2023	2024	Index
Assets	850,528	1,021,187	1,187,778	1,428,780	1,524,178	▲ 1.07
A. Long-term assets	23,604	20,273	40,541	189,693	181,251	▼ 0.96
I. Intangible assets and long-term deferred costs and accrued revenues	3,910	0	0	0	0	/
1. Intangible assets	3,910	0	0	0	0	/
2. Long-term deferred costs and accrued revenues	0	0	0	0	0	/
II. Tangible assets	14,514	15,093	35,361	13,075	14,912	▲ 1.14
III. Investments in real estate	0	0	0	0	0	/
IV. Long-term financial investments	5,180	5,180	5,180	176,618	166,340	▼ 0.94
1. Long-term financial investments other than loans	0	0	0	0	0	/
2. Long-term loans	5,180	5,180	5,180	176,618	166,340	▼ 0.94
V. Long-term operating receivables	0	0	0	0	0	/
VI. Deferred receivables for tax	0	0	0	0	0	/
B. CURRENT ASSETS	826,924	1,000,914	1,147,237	1,239,087	1,342,927	▲ 1.08
I. Assets (disposal groups) intended for sale	0	0	0	0	0	/
II. Inventories	0	0	0	0	0	/
III. Short term financial investments	651,085	747,788	827,124	879,609	891,606	▲ 1.01
1. Short-term financial investments other than loans	643,685	747,788	822,724	875,209	884,606	▲ 1.01
2. Short-term loans	7,400	0	4,400	4,400	7,000	▲ 1.59
IV. Short-term operating receivables	119,607	157,787	285,179	182,061	323,116	▲ 1.77
V. Cash	56,233	95,338	34,934	177,417	128,205	▼ 0.72
C. SHORT-TERM DEFERRED COSTS (EXPENSES) AND ACCRUED REVENUES	0	0	0	0	0	/
Off-balance assets	0	0	0	0	0	/
LIABILITIES	850,528	1,021,187	1,187,778	1,428,780	1,524,178	▲ 1.07
A. EQUITY CAPITAL	658,873	887,380	906,680	1,154,299	1,145,079	▼ 0.99
I. Called capital	246,809	246,809	246,809	246,809	246,809	● 1.00
1. Share capital	246,809	246,809	246,809	246,809	246,809	● 1.00
2. Uncalled capital (deduction item)	0	0	0	0	0	/
II. Capital surplus	150,098	150,098	150,098	150,098	54,433	▼ 0.36
III. Profit reserves	5,671	5,671	5,671	5,671	5,671	● 1.00
IV. Revaluation adjustment surplus	0	0	0	0	0	/
V. Fair value reserves	0	0	0	0	0	/
VI. Retained net profit or loss from previous periods (retained net profit/loss from previous periods)	0	256,295	484,802	504,102	751,721	▲ 1.49
VII. Net profit or loss for the period (net profit / net loss for the period)	256,295	228,506	19,301	247,618	86,446	▼ 0.35
B. PROVISIONS AND LONG-TERM ACCRUED COSTS AND DEFERRED REVENUES	0	0	0	0	0	/
1. Provisions	0	0	0	0	0	/
2. Long-term accrued costs and deferred revenues	0	0	0	0	0	/
C. LONG-TERM LIABILITIES	0	0	162,361	161,482	289,275	▲ 1.79
1. Long-term financial liabilities	0	0	162,361	161,482	289,275	▲ 1.79

II. Long-term operating liabilities	0	0	0	0	0	/
III. Deferred liabilities for tax	0	0	0	0	0	/
Č. SHORT-TERM LIABILITIES	191,655	133,807	118,736	112,999	89,824	▼0.79
I. Liabilities included in the disposal groups	0	0	0	0	0	/
II. Short-term financial liabilities	0	0	23,257	0	0	/
III. Short-term operating liabilities	191,655	133,807	95,479	112,999	89,824	▼0.79
D. SHORT-TERM ACCRUED COSTS (EXPENSES) AND DEFERRED REVENUES	0	0	0	0	0	/
Off-balance liabilities	0	0	0	0	0	/

Financial statements are not audited.

Income statement

Title	2020	2021	2022	2023	2024	Index
1. NET SALES	779,511	837,454	833,750	916,389	889,643	▼ 0.97
2. CHANGE IN THE VALUE OF INVENTORIES OF PRODUCTS AND WORK IN PROGRESS	0	0	0	0	0	/
3. CAPITALIZED OWN PRODUCTS AND SERVICES	0	0	0	0	0	/
4. OTHER OPERATING REVENUES (including revaluatory operating revenues)	137	0	4,889	0	76	/
5. Costs of merchandise, material and services	452,656	563,134	466,300	434,356	598,175	▲ 1.38
a) Costs of goods and materials sold and costs of materials used	12,932	11,894	9,798	46,416	72,978	▲ 1.57
b) Service cost	439,724	551,239	456,503	387,940	525,197	▲ 1.35
6. Labour cost	124,633	154,424	192,351	217,141	195,478	▼ 0.90
a) Wages and salaries	92,583	116,201	145,467	158,832	144,351	▼ 0.91
b) Retirement insurance costs	8,194	10,284	12,874	14,057	12,775	▼ 0.91
c) Other social insurance costs	7,471	7,542	10,479	11,593	10,739	▼ 0.93
č) Other employee benefits expense	16,386	20,398	23,532	32,660	27,612	▼ 0.85
7. Write-downs in value	5,543	36,515	34,918	4,748	5,830	▲ 1.23
a) Depreciation and amortisation expense	5,543	10,237	34,918	4,748	4,735	▼ 1.00
b) Revaluatory operating expenses associated with intangible fixed assets and tangible fixed assets	0	26,278	0	0	0	/
c) Revaluatory operating expenses associated with operating current assets	0	0	0	0	1,096	/
8. Other operating expenses	15,063	15,214	25,940	5,536	5,694	▲ 1.03
9. Financial revenue from equity capital interests	354,852	211,767	0	52,485	9,397	▼ 0.18
10. Financial revenues from loans granted	1	0	0	1,650	2,760	▲ 1.67
11. Financial revenue from operating receivables	0	0	0	0	0	/
12. Financial expenses attributable to impairments and write-offs of financial investments	123,786	0	0	0	0	/
13. Financial expenses from financial liabilities	18	11	1,090	8,202	14,279	▲ 1.74
14. Financial expenses from operating liabilities	0	3,025	97,843	2,418	0	/
15. OTHER REVENUES	1,199	2,318	3,856	7,744	27,892	▲ 3.60
16. OTHER EXPENSES	0	0	0	0	0	/
17. INCOME TAX	65,771	50,711	4,752	58,249	23,865	▼ 0.41
18. DEFERRED TAXES	0	0	0	0	0	/
19. NET PROFIT OR LOSS FOR THE PERIOD	348,232	228,506	19,301	247,618	86,446	▼ 0.35
20. AVERAGE NUMBER OF EMPLOYEES	4.18	4.74	6.54	7.00	6.48	▼ 0.93
21. RETAINED NET PROFIT OR LOSS FROM PREVIOUS PERIODS	-91,937	256,295	484,802	504,102	751,721	▲ 1.49
22. DECREASE OF CAPITAL RESERVES	0	0	0	0	0	/
23. DECREASE OF PROFIT RESERVES	0	0	0	0	0	/
a) Decrease of legal reserves	0	0	0	0	0	/
b) Decrease of reserves for own shares and equity interests	0	0	0	0	0	/
c) Decrease of statutory reserves	0	0	0	0	0	/
č) Decrease of other reserves	0	0	0	0	0	/
24. INCREASE OF PROFIT RESERVES	0	0	0	0	0	/
a) Increase of legal reserves	0	0	0	0	0	/

b) Increase of reserves for own shares and equity interests	0	0	0	0	0	/
c) Increase of statutory reserves	0	0	0	0	0	/
č) Increase of other revenue reserves	0	0	0	0	0	/
24.a DEFERRED RESEARCH AND DEVELOPMENT COSTS ON THE ANNUAL BALANCE SHEET CUT-OFF DATE	0	0	0	0	0	/
25. BALANCE SHEET PROFIT / BALANCE SHEET LOSS	256,295	484,802	504,102	751,721	838,167	▲ 1.11

Financial statements are not audited.

 Indicators

Title	2020	2021	2022	2023	2024
Indicators of effectiveness					
Value added	311,929	259,106	346,399	476,497	285,850
Value added per employee	74,624	54,664	52,966	68,071	44,113
EBIT	181,753	68,167	119,130	254,608	84,542
EBIT margin (%)	23.32	8.14	14.29	27.78	9.50
EBITDA	187,296	104,682	154,048	259,356	90,373
EBITDA margin (%)	24.02	12.50	18.37	28.30	10.16
Net Debt to EBITDA	0.0	0.0	1.2	0.6	3.2
Revenue per employee	271,699	221,844	128,822	139,753	143,483
Labour cost per employee	29,817	32,579	29,411	31,020	30,166
Average labour costs per employee	2,485	2,715	2,451	2,585	2,514
Average monthly salary per employee	1,846	2,043	1,854	1,891	1,856
Indicators of profitability					
Return on equity-ROE	52.85	25.75	2.13	21.45	7.55
Net return on assets- ROA	40.94	22.38	1.62	17.33	5.67
Operating efficiency ratio					
Operating revenues to operating expenses	1.3	1.1	1.2	1.4	1.1
Indicators of solvency					
Working capital	635,269	867,107	1,028,501	1,126,088	1,253,103
Immediate solvency ratio	3.7	6.3	7.3	9.4	11.4
Quick ratio	4.3	7.5	9.7	11.0	15.0
Current ratio	4.3	7.5	9.7	11.0	15.0
Days sales outstanding	57.2	60.5	96.4	93.1	103.6
Days payable outstanding	97.3	81.1	61.1	57.9	46.3
Days inventory outstanding	0.0	0.0	0.0	0.0	0.0
Cash cycle	-40.1	-20.6	35.3	35.1	57.3
Operating fixed assets rate					
Operating fixed assets rate	2.17	1.48	2.98	0.92	0.98
Equity to operating fixed assets ratio					
Equity to operating fixed assets ratio	35.8	58.8	25.6	88.3	76.8
Liquidity ratio					
Interest coverage	10,097.4	6,197.0	109.3	31.0	5.9
Equity financing rate					
Equity financing rate	77.47	86.90	76.33	80.79	75.13
Cash flow					
Operating cash flow	353,775	265,021	54,219	252,366	92,277

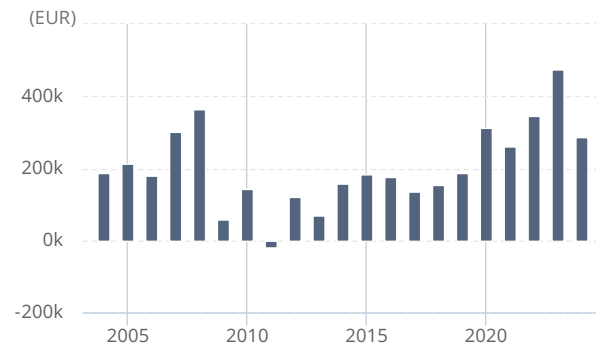
Graphical analysis of financial data

Net profit or loss for the period



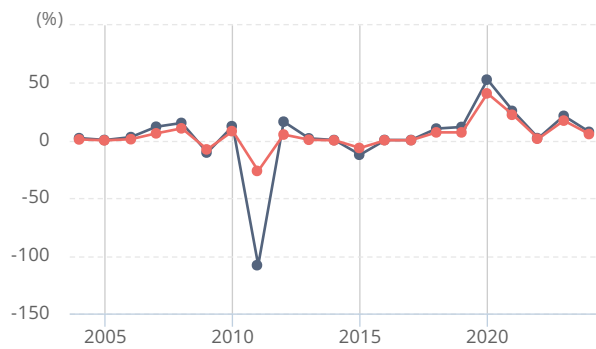
Net profit or loss for the period

Value added



Value added

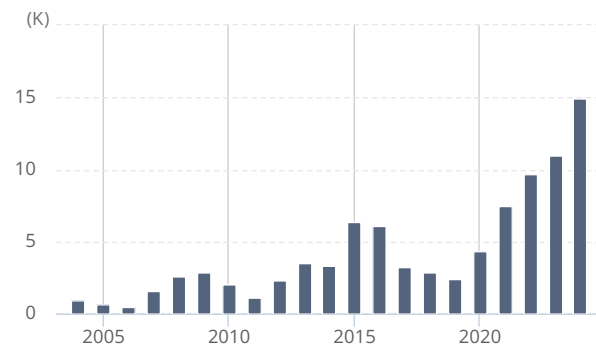
Return on equity-ROE, Net return on assets- ROA



Return on equity-ROE

Net return on assets- ROA

Current ratio



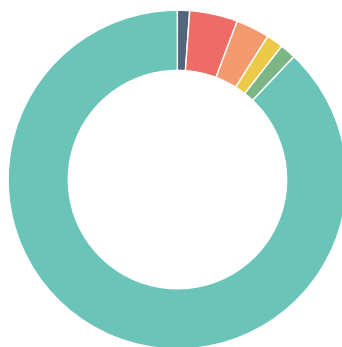
Current ratio

Average cash-in time



Več kot znaša povprečni čas vezave denarnih sredstev, večja je možnost, da podjetje za poravnavo obveznosti potrebuje zunanji vir financiranja, saj v povprečju traja dlje časa, da podjetje obdela zaloge in vnovči terjatve kot pa poravnava obveznosti za nakup. In obratno.

Market share of business entity in activity "Other education n.e.c." in year 2024



1.16%	HOUSING Co., d.o.o., Ljubljana	●
4.59%	B & B, d.o.o.	●
3.21%	MATA TIM, d.o.o.	●
1.6%	INŠTITUT PREVENT d.o.o. Ljubljana	●
1.52%	B2 IT d.o.o.	●
87.92%	Others	●

HOUSING Co., d.o.o., Ljubljana (selected itmes from [TSmedia unified balance sheets and financial statements](#))

Year	Range	Revenue	Revenue of the activity	No. of business entities in the activity	Share
2024	12	929,768.00	80,153,846.00	902	1.16
2023	9	978,268.00	81,734,499.00	884	1.20
2022	15	842,495.00	73,658,539.00	886	1.14
2021	6	1,051,539.00	70,913,771.00	915	1.48
2020	7	1,135,700.00	62,696,247.00	968	1.81
2019	12	802,632.00	70,748,132.00	1031	1.13
2018	23	630,871.00	71,170,984.00	1078	0.89