

# CrediPLUS

## Business

Debt enforcements The information on debt enforcements is up to date.

Research This information is up to date

Information on **Demo CrediNet AG**  
 Rote Strasse 92  
 CH-9000 St. Gallen

Order no. **533360633** | 20.09.2019 16:46:46  
 Regional office St. Gallen

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Member Creditreform Auskunft (910027303)  
 User Creditreform AG

Status **Active**

Crefo no. 406635386

## Solvency



Forecast		4.10% of companies improve their situation
		35.86% of companies remain in risk class 12
		60.04% of companies deteriorate their situation

POD	<b>Company</b>	<b>Sector</b>
	25.5 %	25.5 %

## Summary / overview

Partial score	Expertise	Analysis of the expertise	
	Xchange	Analysis of the payment experiences	
	Debt collection	Analysis of debt collection notices	
	Debt enforcements	Analysis of debt enforcements and certificates of shortfall	
	Official notice	Analysis of official notices	
	Status	Analysis of the status	
	Legal form	Analysis of the legal form	
	Age	Analysis of the company age	
	Deficiencies / events	Analysis of the deficiencies and events	
	Connection of the company management	Analysis of the Management	
	Company size	Analysis of the company size (turnover and employees)	



## Solvency index and expertise

Solvency index

**576**

100 excellent

insufficient 600

D

## Expertise

Expertise

Analysis of the Expertise:

**Credit judgment**

For credits of importance we recommend guaranties

**Financial situation**

Fin. pos. seems to be orderly

**Mode of payment**

Formerly slow

**Course of business**

Satisfactory course of business

Maximum credit

**Maximum credit** CHF 0.-

The reliability of this proposal is limited in that Creditreform only has known facts or estimates as a basis.

## Payment experiences Xchange

Payment experience

Analysis of payment experiences:



		Within the deadline		In default		Total
		Invoice	Statement of account	2nd reminder	>=3rd reminder	
Amount	< 10,000	412	293	211	200	<b>1'116</b>
	< 50,000	6		1		<b>7</b>
	> 50,000					<b>0</b>
Year	2019					<b>0</b>
	2018	15	22	11	79	<b>127</b>
	2017	115	79	105	71	<b>370</b>
	2016	179	157	96	50	<b>482</b>
<b>Total</b>	<b>Number</b>	<b>418</b>	<b>293</b>	<b>212</b>	<b>200</b>	<b>1'123</b>
	<b>in %</b>	37%	26%	19%	18%	100%

## Debt collection notices

Amicable and legal debt collection notices

Analysis of the debt collection notices:



Opened on	Status on	Amount	Status of settlement
18.04.2019	18.04.2019	CHF 11'200	Claim enforced
21.03.2019	21.03.2019	CHF 2'450	On-going debt collec. procedure
18.01.2018	26.01.2018	CHF 15'000	Non-contested order to pay
14.10.2016	23.12.2016	CHF 2'769	On-going debt collec. procedure
27.09.2015	25.06.2016	CHF 22'000	Claim enforced
01.02.2014	25.06.2014	CHF 30'000	Paid after agreem.pay.instalm.

We are not in a position to assess the legitimacy of the unsettled claims.

## Debt enforcements, certificates of shortfall

Debt enforcement information	Analysis of debt enforcements and certificates of shortfall: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>								
	Year	Debt enforcement office	Information of	Qty	Total	of which			
						Unpaid	Objection	Paid	BW / CoS
Debt enforcement information debt enforcements	2018	Lugano	02.01.19	1	<b>12'900</b>			(1) 12'900	
	2017	Lugano	27.08.19	0	<b>0</b>				
	2016	Lugano	24.04.17	1	<b>50'000</b>		(1) 50'000		
	2016	St. Gallen	17.01.13	3	<b>61'598</b>	(1) 4'599		(2) 56'999	
	2015	Lausanne	11.03.16	0	<b>0</b>				
	2014	St. Gallen	11.12.14	1	<b>20'486</b>				
	2013	St. Gallen	17.01.13	1	<b>146</b>				
	2012	Lausanne	24.04.17	2	<b>2'758</b>	(2) 2'758			
	2011	St. Gallen	27.08.19	13	<b>10.03 Mio</b>		(1) 10.00 Mio	(12) 34'988	
	2010	St. Gallen	27.08.19	0	<b>0</b>				
It is not possible to evaluate if the claims challenged by an objection are justified.									
Limited informative value: In certain cases, the debtor may prevent the disclosure of a debt enforcement order by submitting an application to the debt enforcement office [Art. 8a para. 3 lit. d) DEBA].									
Certificates of shortfall	2019	St. Gallen	18.09.12	1	<b>1'549</b>				
	2018	St. Gallen	24.04.17	0	<b>0</b>				

## Official notices / proceedings

Analysis	Analysis of the official notice: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>			
Official notice	<b>Appeal under HRegV ordered on 20.04.19, published on 22.04.19</b>			
	Published on	Status	Period	
	22.04.14	Retraction		
Aufforderung gemäss Art. 155 HRegV Die Demo CrediNet AG weise keine Geschäftstätigkeit mehr auf und verfüge angeblich über keine verwertbaren Aktiven mehr.				

## Addresses

Address, identification	Post address	Demo CrediNet AG c/o Creditreform AG Creditreform Haus Rote Strasse 92 Roter Platz CH-9000 St. Gallen	Known as Demo Crnet-data AG Crefo no. 406 635 386 CH number CH-999.9.999.998-5 UID CHX-108.775.401
	Post box	Postfach 999 9005 St. Gallen (St. Fiden)	
Communication	Phone	071222212121	E-mail st.gallen@democredinet.ri
	Available at	071222212122	Homepage www.democredinet.ri
	Mobile	079222212121	
	Fax	071222212123	

## Other sites

Branch office	 <b>Demo CrediNet AG, Zweigniederlassung</b> CH-9400 Rorschach	Tel 070 221 11 99 UID CHE-999.999.975 (HR: 08.08.1988)
Other office	 <b>Demo CrediNet AG</b> CH-9225 St. Pelagiberg	Tel 070 221 11 95
Subsidiary	 <b>Demo CrediNet AG, Filiale</b> CH-9500 Wil SG	Tel 070 221 11 97

## Basic data of the commercial register

Current status	Enterprise	Demo CrediNet AG	Translation	Demo Credinet Ltd.	
	State	Active (active neutral)			
	Domicile	Rote Strasse 92, CH-9000 St. Gallen			
	Place of business	St. Gallen			
	Legal form	Joint-stock Company			
	Entry	01.01.1945 (Journal 25.12.1944)	Age 74 Years		
	founding year	1921 (according to research)			
	Articles of association	24.09.1980			

Purpose	Herstellung, Vertrieb und Montage von KÜcheneinrichtungen sowie Ausführung sämtlicher Schreinerarbeiten, Innenausbau und alle damit in Zusammenhang stehenden Tätigkeiten. Kann Zweigniederlassungen errichten, sich an anderen Unternehmen der gleichen Branche beteiligen sowie solche errichten. Kann Liegenschaften erwerben, verwalten und veräussern.
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Capital	Type	Capital in CHF		Denomination	Nominal	Paid-off
	Share capital	1'000'000	1'000	Restricted reg. shares	1'000	100%
	PC capital	500'000	50'000	Participation certificates	10	100%
	<b>Total capital</b>	<b>1'500'000</b>				

## Historical data of the commercial register

Change in capital	Description	Previous (CHF)	Change	New (CHF)	In %	Valid till
	Increase SC	500'000	500'000 (+)	1'000'000	+ 100.0%	06.12.18
	Reduction PSC	1'000'000	500'000 (-)	500'000	- 50.0%	04.10.04

Change of name and domicile	Change	Address	Duration	From	Until
	<b>Domicile</b>	<b>Demo CrediNet AG</b> Rote Strasse 92, 9000 St. Gallen	17 mth	04.2018	Today
	<b>Name</b>	<b>Demo CrediNet AG</b> Peter und Paul Strasse 19, 9000 St. Gallen	5.0 y	04.2013	04.2018
	<b>Foundation</b>	<b>Demo CrediNet AG</b> Peter und Paul Strasse 19, 9000 St. Gallen	68.2 y	01.1945	04.2013

Historic purpose	Historic purpose	Until
	Erstellen von astrologischen Gutachten nach den Thesen der Mme Etoile. Kann Patente, Lizenzen und weitere Immaterialgüterrechte erwerben, Verwalten und Veräussern. Das Gewähren von Darlehen, auch gegenüber Gruppengesellschaften, ist ausdrücklich nicht erlaubt.	05.02.18

## Mergers

Mergers	Date	Has taken over the following company	Assets	Liabilities	Takeover price
	08.09.2016	<b>Muster CrediNet AG, Gossau</b>	5 MM	3 MM	3 MM
		Für den Aktivenüberschuss von CHF 2000000 erhalten die Aktionäre der übernommenen Gesellschaft 100 voll liberierte Namenaktien zu CHF 100.- der übernehmenden Gesellschaft.			











## Deficiencies and events in the commercial register

Analysis	<b>Analysis of the deficiencies and events:</b>			
Deficiencies	Date	Description	Resolved on	Duration
	12.04.2013	Without auditors	10.07.2013	89 Days
Events	05.02.2018	Involved in an important change in the commercial register at <b>Demo CrediNet AG</b>		
	22.04.2013	Many important changes in the commercial register		

## Connections / owner structure

	Name / person	Body Position	Since	Engagements	Credit-worthiness
Owner / mother	 <b>Demo CrediNet Holding AG</b> CH-8000 Zürich	<b>Shareholder</b> Minority shareh. Capital share 30%			
	 <b>Verena Beispielfrau</b>	<b>Supervisory board</b> Chairman	>10 Y.		
	 <b>Peter Münsterli</b> From St.Gallen, in St. Gallen	<b>Shareholder</b> Majority shareh. Capital share 70%			
Sister company	 <b>Demo CrediNet Handels AG</b> CH-9000 St. Gallen				
	 <b>CrediNet2 Demo -Muster</b> From Burgdorf, Wangen a.A., in Bern	<b>Supervisory board</b> Individ. member	>10 Y.		
Share / daughter company	 <b>Demo CrediNet Handels AG</b> CH-9000 St. Gallen	<b>Shareholder</b> Principal shareh Capital share unknown	03.2016		
	 <b>CrediNet2 Demo -Muster</b> From Burgdorf, Wangen a.A., in Bern	<b>Supervisory board</b> Individ. member	>10 Y.		
	 <b>Demo CrediNet GmbH</b> CH-8500 Frauenfeld	<b>Associate</b> Original capital contribution CHF 19'000	>10 Y.		
Connected company	 <b>Demo Credinet DAV</b> CH-9000 St. Gallen		01.2018		
	 <b>Inhaber Demo Credinet DAV</b>	<b>Proprietor</b>	11.2013		


## Bodies / officials

Analysis	Analysis of the Management:					<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Name / person	Body Position	Signature	Since	Engagement	Credit-worthiness				
Company Management	 <b>Hans Mustermann</b> From Zürich, in Gossau SG	<b>Supervisory board</b> Chairman	s.auth.	04.2013						
	 <b>Verena Beispielfrau</b> From Zürich, in Gossau SG	<b>Supervisory board</b> Delegate	j.auth	07.2019	2 					
	 <b>Demo CrediNet Holding AG</b> CH-8000 Zürich	<b>Supervisory board</b> Chairman	>10 Y.							
	 <b>Peter Münsterli</b> in St. Gallen	<b>Supervisory board</b> Member	s.auth.	01.2018						
Other influential person	 <b>Immer wieder Pleite</b> From Zürich, in Ilanz	<b>other executive person</b>	w.s.	07.2007						
Management	 <b>Max Beispielmann</b> From Zürich, in Wil SG	<b>Directorate</b> Vice director	j.auth	>10 Y.						
Other authorised signatories	 <b>Rudolf Beispielmann</b> From Germany (D), in St. Gallen	Signing clerk	j.attor.	>10 Y.						


## Historical connections

	Name / person	Body Position	Signature	From	Until
Historical bodies	 <b>Eva Mustermann</b> From Zürich, in St. Gallen	<b>Supervisory board</b>	unkn.	05.2008	04.2013

## Auditing, supervision

	Name	Body Position	Duration	From	until
Auditors	 <b>Opting out</b>	<b>Auditors</b>	19 Mth.	02.2018	Today
	 <b>Demo Credinet DAV</b> CH-9000 St. Gallen	<b>Auditing agency</b>	4.6 Y.	07.2013	02.2018
	 <b>Without auditors</b>	<b>Auditors</b>	3 Mth.	04.2013	07.2013

## Magnitude and industrial sector

Size class	 <b>Small enterprise</b>	<b>Analysis of the size class:</b> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	<b>Employees</b>	Small enterprise (10 - 49 employees) according to estimation
	<b>Turnover</b>	Small enterprise (2 - 10 MM CHF) according to estimation
	<b>Stock Exchange</b>	Not listed

Sector Noga 2008	<b>Bfs/OFS/UST Sector(Federal Statistical Office)</b>	<b>Analysis of the sector:</b> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	<b>642002</b>	Activities of other holding companies
	<b>Sector Creditreform(researched)</b>	
	<b>681000</b>	Buying and selling of own real estate 60 %
	<b>463401</b>	Wholesale of wine and spirits 25 %
	<b>642002</b>	Activities of other holding companies 15 %

Employees/turnover	Year	Number of employees		Turnover CHF	
	2019	15	(estimation)	4 - 5 Mio.	(estimation)
2018	15	(estimation)	4 - 5 Mio.	(estimation)	
2017	15	(estimation)	4 - 5 Mio.	(estimation)	
2016	15	(self-declaration)	4'500'000	(self-declaration)	
2015	13	(self-declaration)	3'900'000	(self-declaration)	

Activity	<b>Export rate</b>	10 %
	<b>Activity</b>	The company pursues activities in the field of production/manufacturing, fitting services, trade & management of an operation within its line of business.
	<b>Brands</b>	Muster-Küchen

## Media

Media	▼ 05.02.18	Cili con carne ricetta 
	Il chili con carne è uno dei piatti di origine messicana molto apprezzato e diffuso anche negli Stati Uniti, tanto da aver oltrepassato i confini entrando a far parte della tipica cucina tex-mex. Si tratta di un piatto gustoso e ricco: piccoli e teneri bocconcini di carne avvolti nella tradizionale salsa chili piccante ...	
Media	▼ 05.02.18	Chili con carne recette
	Si vous ne trouvez pas de Chili, vous pouvez utiliser une petite cuillère à café de poivre de Cayenne. Au moment de mettre au four, vérifiez que le bouillon arrive au raz de la préparation, au besoin, rajoutez un peu deau.	

▼ 05.02.18 Chili con Carne Rezept 

Dieser berühmte mexikanische Eintopf nach einer Idee von Starkoch Jamie Oliver ist ein echter WG- und Party-Hit. Das Chili con Carne schmeckt nicht nur verboten gut, sondern lässt sich auch bestens schon am Vortag zubereiten, sodass du ganz viel Zeit für deine Gäste hast. Du kannst dieses heisse und scharfe Gericht wahlweise mit frischem Brot oder in Begleitung von Reis oder Kartoffeln servieren.

financial


Balance sheet and income statement	Position	2017	2018
	<b>BALANCE</b>		
	Current assets	1'100'000	1'200'000
	Fixed assets	2'200'000	2'100'000
	Borrowed capital	2'640'000	2'560'000
	Equity capital	600'000	590'000
	Balance-sheet total	3'300'000	3'300'000
	<b>INCOME STATEMENT</b>		
	Operating profit	5'020'000	5'010'000
	Net loss	20'000	10'000

Real estate

Real estate	Type	Item
	Factory building	in Gossau
	Office building	in St.Gallen
Remarks	Real estate values are not available.	

Group: employees, turnover

Group information	Post address	Demo Credinet Gruppe Grüne Strasse 4 CH-9000 St. Gallen			
Employees/turnover	Year	Number of employees		Turnover CHF	
	2019	140	(estimation)	49 - 61 Mio.	(estimation)
	2018	140	(self-declaration)	49 - 61 Mio.	(estimation)
	2017	135	(self-declaration)	54'000'000	(self-declaration)
	2016	130	(self-declaration)	52'000'000	(self-declaration)
	2015	130	(self-declaration)	53'000'000	(self-declaration)
Activity	Export rate	13 %			
	Brands	crediWeb, crWORK			

Media ▼ 02.02.18 Oroscopo del giorno leone 

Non fate parte della categoria di quelle che non si espongono, che sfruttano la scia, che fanno le opportuniste. Voi, in ogni momento, volete dire la vostra e lo fate a chiare lettere. Forse essere un po più strategiche, almeno per questi primi giorni di febbraio, non sarebbe male.

▼ 02.02.18 Horoskope du jour lion 

Tout va mieux. Avec le petit coup de pouce d'Uranus, il est probable que vos rapports conjugaux s'améliorent considérablement. Notez cependant...

▼ 02.02.18 Tageshoroskop Löwe 

Zurzeit müssen Sie Ihr Leben nüchtern betrachten. Eine Bestandesaufnahme macht sichtbar, was im Argen liegt. Setzen Sie dort den Hebel an! Aber Achtung! Angriff ist keine gute Verteidigung

## Group: balance sheet and income statement

Balance & analysis of deficiencies	Position	2017	2018
	<b>BALANCE</b>		
	Current assets	11'000'000	12'000'000
	Fixed assets	22'000'000	21'000'000
	Borrowed capital	26'400'000	25'600'000
	Equity capital	5'000'000	5'900'000
	Balance-sheet total	33'500'000	33'000'000
	<b>INCOME STATEMENT</b>		
	Operating profit	5'600'000	400'000
	Net loss	160'000	23'000

## Original enclosures

Enclosures	This report was provided with the following enclosures:		
	Date	Type	File
	14.03.2019	Report on debt enforcement	CSR_20190314_533360633.pdf
	16.05.2018	Report on debt enforcement	CSR_20180516_533360633.pdf
	13.02.2018	Report on debt enforcement	CSR_20180213_533360633.pdf
	06.08.2019	Business report	ANR_20190806_533360633.pdf

For queries or an update of the information on debt enforcement with proof of interest please contact:

Regional office: **Creditreform Egeli St.Gallen AG Kreisbüro Ostschweiz und FL**  
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Order: **533360633** (please always specify)

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Information 533360633 has been completed