

An attempt at creating insolvency statistics in the Czech Republic. Description of statistical results and analysis of data gained

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V insolvenčním rejstříku lze vyhledat pouze dlužníky,
proti kterým bylo zahájeno insolvenční řízení po 1. lednu 2008 a nebyli z rejstříku vyškrtnuti dle § 425 insolvenčního zákona.
Dlužníky, proti kterým bylo zahájeno konkursní či vyrovnací řízení před 1. lednem 2008, lze vyhledat v [Evidenci úpadců](#).

Příjmení/název

Vyhledat pouze dle začátku
příjmení/názu



Jméno fyzické osoby

IČ

Datum narození

Rodné číslo fyzické osoby

Obec

Dne 2.12.2012 byl [zde](#) zveřejněn nový formulář přihlášky pohledávky.
Výhody nového formuláře jsou popsány v sekci [Aktuální info](#).
Upozorňujeme věřitele, že v souladu s ust. § 176 insolvenčního zákona, je možné podávat přihlášku pohledávky pouze na formuláři, jehož podobu zveřejní ministerstvo způsobem umožňujícím dálkový přístup

Spisová značka

 INS /

vedená u

Stav řízení

Zadaná vyhledávací kritéria:

Příjmení/název: DKCG
Údaje platné ke dni: 17.03.2013 - 14.33
POČET NALEZENÝCH DLUŽNÍKŮ: 1

1 / 1 [Detail](#) [Obchodní rejstřík](#)

Spisová značka: MSPH 96 INS 18046 / 2012 Vedená u Městského soudu v Praze

Jméno/název: DKCG a.s.

IČ: 27746551

Rodné číslo / Datum nar.: /

Sídlo společnosti: Praha 1, Dušní 112/16, PSČ 110 00

Stav řízení: Prohlášený konkurs

Prohlášení konkursu: 08.01.2013

Detail insolvenčního řízení DKCG a.s.

Aktuální stav

Prohlášený konkurs

Základní identifikační údaje

Spisová značka: MSPH 96 INS 18046 / 2012 vedená u Městského soudu v Praze

Jméno/název: DKCG a.s.

IČ: 27746551 ([viz obchodní rejstřík](#))

Rodné číslo / Datum nar.: /

Adresa

Sídlo společnosti: Praha 1, Dušní 112/16, PSČ 110 00

Insolvenční správce

Insolvenční správce: Ing. Luboš Smrčka CSc.

- kancelář: Praha 1, Opatovická 17, PSČ 110 00, Okres Hlavní město Praha

Historie insolvenčního řízení

Datum poslední zveřejněné události: 15.03.2013

[Oddíl A - Řízení do úpadku](#) [Oddíl B - Řízení po úpadku](#) [Oddíl C - Incidenční spory](#) [Oddíl D - Ostatní](#) [Oddíl P - Přihlášky](#)

	Okamžik zveřejnění		Popis	Dokument	Vedlejší dokument	Datum právní moci
1.	08.01.2013	15:44	Pověření asistenta soudce	plný text (175 kB)		
2.	06.03.2013	16:43	Zpráva IS o stavu řízení Seznam přihlášených pohledávek	plný text (1859 kB)		

Zobrazené záznamy: 1-2 z 2

Rozšířené zobrazení

Duration of insolvency proceedings, their expenses and yields therefrom for 2012 in selected OECD states

State	Duration (years)	Expenses (% of yield)	Yield (% of investment)
CR	3.2	17	56.3
OECD (average)	1.7	9	70.6
Finland	0.9	4	89.7
Germany	1.2	8	78.1
Italy	1.8	22	63.4
Poland	3.0	15	54.5
SR	4.0	18	54.3
Sweden	2.0	9	74.7
UK	1.0	6	88.6
USA	1.5	7	81.5

Source: Doing Business 2013, <http://data.worldbank.org/indicator/IC.ISV.DURS?page=1>

**Reference period – from the 15th January 2008 to 30th October 2012
- to 30th January 2013**

Type of the insolvency proceedings - the insolvency proceedings to entrepreneurs physical and legal entities initiated after the insolvency proposal and finalized by the approval of the final report.

**7931 insolvency proceedings
8500 insolvency proceedings**

Method of finalization

**Every eighth case (7,77%)
(11,13%)**

VÝZKUM INSOLVENCE

prezentace výzkumného projektu registrovaného u Technologické agentury České republiky pod evidenčním číslem TD010093



Identification of debtor

Dossier Identification: ?

Name / Title: ?

Id No.: ?

- identification of the debtor;
- identification of the insolvency administrator;
- date of filing the petition for bankruptcy;
- date of ruling on bankruptcy;
- date of decision on the manner of settling the bankruptcy with denotation of the manner in which the bankruptcy is to be settled;
- date of possible changes in the manner of settling the bankruptcy with a variant;
- identification of the type of change;
- amount of deposit for costs of the insolvency proceedings if it was paid, and who paid it;
- the number of days that elapsed between the making public of the insolvency proposal and the making public of the ruling on the bankruptcy (a ruling which has come into legal force);
- the number of applications of secured creditors and the number and amount of their receivables (whether recognised or unrecognised);
- the amount of satisfaction for secured creditors;
- the number of applications from unsecured creditors;
- the amount of receivables beyond the property base or receivables deemed equal to them and their volume;
- the number of incidental lawsuits conducted by the insolvency administrator;
- the volume of receivables in the lawsuit; duration of individual lawsuits;
- the volume of receivables arising after the announcement of the manner in which the bankruptcy is to be settled (including costs of the preliminary insolvency administrator);
- estimate of the property base: cash + estimate of liquid assets + estimate of fixed assets + other;
- yield of liquidated assets (liquid and fixed),
remuneration and costs of the administrator

Certain data on the course of insolvency proceedings in the Czech Republic

	Number of cases	Percent	Number of cases	Percent
Total number of cases in sample	615	100.00	946	100.00
Proposals rejected due to faults	93	15.13	226	23.92
Stopped proceedings (e.g. withdrawal)	56	9.10	116	12,26
Rejection on general grounds	126	20.48	30	3,17
Rejections for lack of property	153	24.88	213	22,52
Declared bankruptcy	179	29.11	361	38,16
Insignificant bankruptcy declared	8	1.30	0	0.00
Reorganization declared	0	0.00	0	0.00

Source: Insolvency register, own findings, own calculations, www.vyzkuminsolvence.cz

Satisfaction of creditors from bankruptcies and insignificant bankruptcies I.wave

	Number of cases/volume	Percent of whole
Total number of cases in sample	187	100.00
Cases with satisfaction of creditors	94	50.27
Cases without satisfaction of creditors	93	49.73
Volume of recognised receivables total (CZK mil.)	2, 469.4	100.00
Volume of recognised secured receivables (CZK. Kč)	245.1	9.93
Volume of recognised non-secured receivables (CZK. Kč)	2, 224.3	90.07
Total paid out to creditors (CZK mil.)	89.4	100.00
Paid out to secured creditors	61.2	68.46
Paid out to non-secured creditors	28.2	31.54
Total payout ratio (paid out/receivables)	89.4/2 469.4	3.62
Payout ratio to secured creditors (paid out/receivables)	61.2/245.1	24.96
Payout ratio to non-secured creditors (paid out/receivables)	28.2/2 224.3	1.26

Source: Insolvency register, own findings, own calculations, www.vyzkuminsolvence.cz

Satisfaction of creditors from bankruptcies II.wave

	Number of cases/volume	Percent of whole
Total number of cases in sample	361	100.00
Cases with satisfaction of creditors	160	44.32
Cases without satisfaction of creditors	201	55.68
Volume of recognised receivables total (CZK mil.)	3,554.1	100.00
Volume of recognised secured receivables (CZK mil.Kč)	501.6	9.93
Volume of recognised non-secured receivables (CZK mil.Kč)	3,052.5	90.07
Total paid out to creditors (CZK mil.)	224.4	100.00
Paid out to secured creditors	115.3	51.38
Paid out to non-secured creditors	107.1	48.62
Total payout ratio (paid out/receivables)	224.4/3,554.1	6.31
Payout ratio to secured creditors (paid out/receivables)	115.3/501.6	22.99
Payout ratio to non-secured creditors (paid out/receivables)	107.1/3,052.5	3.51

Source: Insolvency register, own findings, own calculations, www.vyzkuminsolvence.cz

Conclusions for theory and practice 1

Low yield from settlement of debtor insolvency confronts creditor subjects with a dilemma:

- should they spend greater effort and costs into enforcing receivables?
- or is it better to calculate the risk of unenforced receivables into price?

There is no information on the growth of enforced sums from debtors in default, from which it follows that:

- **Creditors do not increase their efforts when enforcing and their expenses outlaid on enforcement**
- **Risks stemming from default of partners are thus calculated into prices or reduce creditor profits**

The following decrease thereby:

- **the general measure of the Czech economy's competitive ability**
- **the tax yield of the state**

Conclusions for theory and practice 2

A fundamental problem is the absence of debtor property at the time when the default of the debtor emerges

The only way to improve the situation is a reform of commercial, insolvency and forfeiture laws with the following aims:

- Property recourse of responsible persons in a case of concealing debtor bankruptcy, including the possibility of prosecuting proprietors, including natural and legal persons
- tightening the definition of over-indebtedness in the Insolvency Act
- strengthening and especially acceleration of possibility to enforce a receivable individually
- greater security of creditors against inactivity or unauthorised executor expenses
- **implementation of a „bonus“ for creditors who gained the enforcement order**

Conclusion:

1. Minimize the length of insolvency procedures.

2. Arrange for business subjects declare their insolvency in time, when there is still some property for creditors' satisfaction. Minimize rejection of insolvency proposals on the grounds of insufficient property.

Narrow the definition of insolvency in the Insolvency Act.

Implement tougher financial and criminal sanction for statutory bodies in cases where insolvency proposals are rejected on the grounds of insufficient property.

3. Decrease the duration of commercial lawsuits, thereby improving the process for individual collection of claims.