



KLAR FERDIG BYGG AS

Report produced on 06.06.2026

Reg.no.: 924 556 986



MyScore AS currently cooperates with one of the largest players in the industry, Creditsafe. Creditsafe is an international credit-rating agency founded in Norway in 1997, with 18 offices in 12 countries and over 100,000 customers. The company has a licence from the Norwegian Data Protection Authority to operate a credit-rating business in Norway and MyScore develops and communicates this information to our customers.

Creditsafe collects, processes and enhances data from hundreds of different sources. A common denominator for all of their suppliers is that they maintain a high quality and data is updated either daily or at the maximum update rate, in other words as often as the source permits. When new information is collected daily, this means that you as a customer can always make a decision based on the most up-to-date information. Examples of Creditsafe's sources are the Brønnøysund Registers, the Register of Business Enterprises, the Register of Legal Entities, the Norwegian Tax Administration, the National Registry, number and address distributors, Statistics Norway and debt collection agencies.



MyScore

creditsafe

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KLAR FERDIG BYGG AS

Company information

Visit address

Road Amundsens vei 230, 1658 TORP

Reg.no

924556986

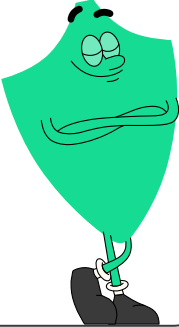
Safe.no

NO29775079

Legal form

AS

02. SCORE (RATING)

Country NO	RATING High risk D
Status Active	SCORE High risk 22
Language EN	
Payment Remarks No	

Today's Score

22

High risk

Credit Limit

0 NOK

Score (1-100)

22

High risk

International Rating Class

D

High risk


Previous Score

48

Moderate risk

03. EXPLANATION OF SCORE

Creditscore

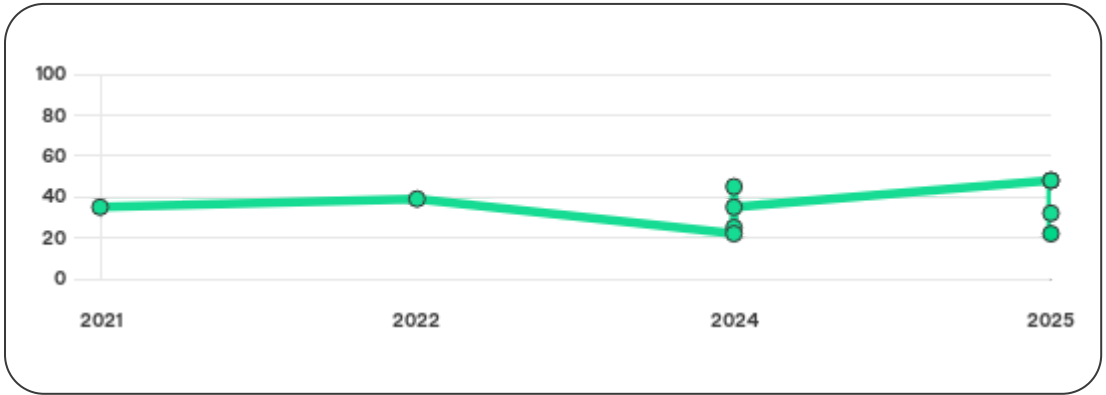
International Score	D
Score (0 - 100)	
International description	High risk
Current Credit Limit	0 NOK
Previous Creditsafe International Score	(A - E) C
Previous Creditsafe International Description	Moderate risk
Previous national score (0 - 100)	48
Previous national description	Moderate Risk
Previous Credit Limit	Not specified
Date of Latest Rating Change	28/06/2025

Creditsafe International Descriptions

International Score	Local Score	Description
A	71-100	Very low risk
B	51-70	Low risk
C	30-50	Moderate risk
D	21-29	High risk
D	1-20	Very high risk
E	Not Rated	

04. SCORE HISTORY

NB: Only last 15 events shown in the Graph



Score History

Change Date	Score	Description
28/06/2025	22	High risk
14/03/2025	48	Moderate risk
24/02/2025	32	Moderate risk
21/02/2025	48	Moderate risk
16/10/2024	35	Moderate risk
11/07/2024	45	Moderate risk
06/03/2024	25	High risk
26/02/2024	22	High risk
27/07/2022	39	Moderate risk
29/09/2021	35	Moderate risk

Event history

Date	Description
28/06/2025	Limit, decrease
28/06/2025	Companyscore, decreased
28/06/2025	Risk prognosis, increased
14/03/2025	Companyscore, increased
14/03/2025	Risk prognosis, decreased
24/02/2025	Risk prognosis, increased
24/02/2025	Companyscore, decreased
21/02/2025	Companyscore, changed
21/02/2025	Risk prognosis, changed
21/02/2025	Limit, changed
16/10/2024	Rating change
11/07/2024	Limit change
11/07/2024	Rating change
06/03/2024	Rating change
26/02/2024	Limit change

05. OWNER AND BOARD INFORMATION

Current Directors

Name	Address	Date of Birth	Function
Skjelhaugen, Dorthe Renathe Christensen	Rolighetsveien 49 1738 BORGENHAUGEN	12/07/1997	General manager/CEO
Skjelhaugen, Odd Steinar	Gamle Isevei 47 1738 BORGENHAUGEN	06/10/1971	Chairman of the board

Shareholders

Shareholder Name	Percentage share
Odd Steinar Skjelhaugen	100%

Signature & Procurement

No data available

Group Structure

No Group Structure information available for the company

06. COMPANY INFORMATION

Company Name

KLAR FERDIG BYGG AS

Company Number

924556986

Safe Number

NO29775079

Legal form

AS

Share Capital

30,000 NOK

Website Address

-

E-mail address

steinar.skjelhaugen@skanbygg.no

VAT

Yes

Registration Date

06/02/2020

Address

Roald Amundsens vei 230, 1658 TORP

Auditor

Not specified

Industry code

41.200 Construction of residential and non-residential buildings

Number of Employees

9

City

TORP

Country

NO

Main Industry Code & Description	41.200 Construction of residential and non-residential buildings
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Sector Code	2100
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07. PAYMENT REMARKS

Payment Remarks

No

Remarks of Payment (Negative)

Type	Date	Source	Ref Nr	Amount	Creditor	Status
-	-	-	-	-	-	-

Voluntary Pledge (Not Negative)

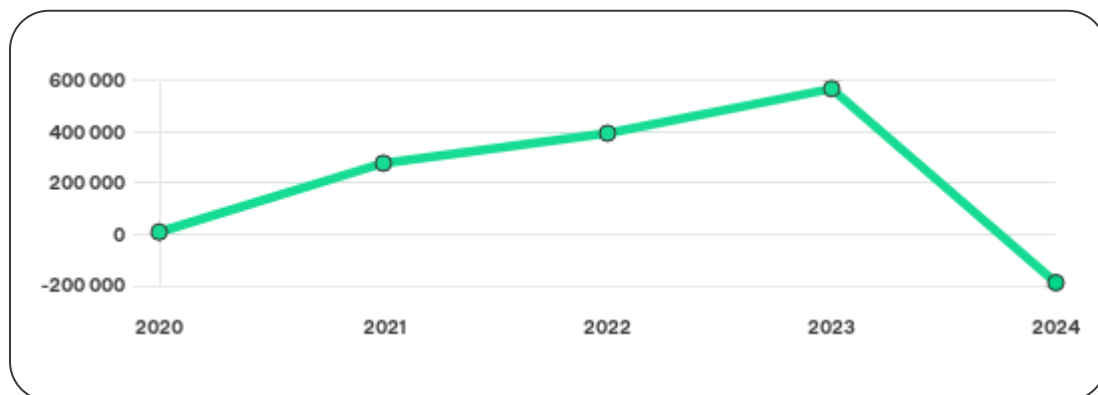
Type	Date	Amount	Source	Ref Nr	Creditor	Status
LEASING CONTRACT MOTOR VEHICLE	26/04/2024	0	Løsøreregisteret	1000471833	DE LAGE LANDEN FINANS NORGE	Not specified
SECURITY FOR UNPAID PURCHASE	01/09/2023	354.540	Løsøreregisteret	1000260687	VOLKSWAGEN MØLLER BILFINANS AS	Not specified
LEASING CONTRACT MOTOR VEHICLE	08/06/2023	0	Løsøreregisteret	1000181308	DE LAGE LANDEN FINANS NORGE	Not specified
SECURITY FOR UNPAID PURCHASE	03/11/2021	112.000	Løsøreregisteret	2021636288	DE LAGE LANDEN FINANS NORGE	Not specified

08. KEY FINANCIALS

Key financials

Note: All values displayed in 1000

Year to date	Total operating income	Profit Before Tax	TOTAL EQUITY
31/12/2024	5 856	-775	-188
31/12/2023	3 908	223	570
31/12/2022	2 859	150	396
31/12/2021	1144	339	279
31/12/2020	270	-10	10



09. COMPLETE ACCOUNTS

Results

Note: All values displayed in 1000

Financial year	2024		2023		2022		2021		2020
Currency	NOK		NOK		NOK		NOK		NOK
Consolidated Accounts	No		No		No		No		No
Sales Revenue	5 856	↑ 49.9%	3 908	↑ 36.7%	2 859	↑ 149.9%	1 144	↑ 323.7%	270
Other operating income	0	0%	0	0%	0	(N/A)	0	(N/A)	0
Total operating income	5 856	↑ 49.9%	3 908	↑ 36.7%	2 859	↑ 149.9%	1 144	↑ 323.7%	270
Cost of stocks	3 062	↑ 63.5%	1 873	↑ 22.5%	1 529	↑ 409.7%	300	↑ 32.7%	226
Change in stock of work in progress and finished goods	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Change in work in progress	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Wages & Salaries	2 142	↑ 116.4%	990	↑ 20.7%	820	↑ 131.6%	354	0%	0
Depreciation	108	↑ 77.0%	61	↑ 117.9%	28	↑ 300.0%	7	0%	0
Write down of tangible and intangible fixed assets	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other operating expenses	1 246	↑ 68.2%	741	↑ 128.0%	325	↑ 133.8%	139	↑ 162.3%	53
Total Operating expenses	6 558	↑ 78.9%	3 665	↑ 35.6%	2 702	↑ 237.8%	800	↑ 186.7%	279
Operating Profit	-702	↓ 388.9%	243	↑ 54.8%	157	↓ 54.4%	344	↑ 3922.2%	-9

Other Interest income	0	0%	0	0%	0	0%	0	0%	0
Other financial expenses	0	0%	0	0%	0	↓ 100.0%	5	↑ 400.0%	1
Total Net Finance	-74	↓ 289.5%	-19	↓ 171.4%	-7	↓ 40.0%	-5	↓ 400.0%	-1
Profit Before Tax	-775	↓ 447.5%	223	↑ 48.7%	150	↓ 55.8%	339	↑ 3490.0%	-10
Tax	-17	↓ 134.7%	49	↑ 48.5%	33	↓ 52.9%	70	0%	0
Profit After Tax	-758	↓ 535.6%	174	↑ 48.7%	117	↓ 56.5%	269	↑ 2790.0%	-10
Extraordinary Result	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Tax on extraordinary result	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Minority share before year result	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Net Result After Dividends	-758	↓ 535.6%	174	↑ 48.7%	117	↓ 56.5%	269	↑ 2790.0%	-10
Dividends	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0

Assets

Note: All values displayed in 1000

Research and development	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Concessions, patents, licences trademarks and similar rights	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Deferred tax asset	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Goodwill / intangible assets	0	0%	0	0%	0	0%	0	0%	0
Other intangible fixed assets	0	0%	0	0%	0	0%	0	0%	0

Intangible Assets	0	0%	0	0%	0	0%	0	0%	0
Land & Buildings	0	0%	0	0%	0	0%	0	0%	0
Plant & Machinery	0	0%	0	0%	0	0%	0	0%	0
Operating equipment, fixtures, fittings, tools, office machines, etc.	335	↓ 24.2%	442	↑ 320.9%	105	↓ 21.1%	133	0%	0
Total Tangible Assets	335	↓ 24.2%	442	↑ 320.9%	105	↓ 21.1%	133	0%	0
Other fixed assets	0	↓ 100.0%	2	0%	0	0%	0	0%	0
TOTAL FIXED ASSETS	335	↓ 24.2%	442	↑ 320.9%	105	↓ 21.1%	133	0%	0
Raw materials and purchased semimanufactured goods	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Finished goods	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other inventories	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Total inventories	0	0%	0	0%	0	0%	0	0%	0
Trade Receivables	465	↓ 47.6%	887	↑ 81.4%	489	↑ 2122.7%	22	0%	0
Other Receivables	5	↓ 87.8%	41	↑ 17.1%	35	0%	0	0%	0
Receivables to companies in the same group	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Total receivable	470	↓ 49.4%	928	↑ 77.1%	524	↑ 2281.8%	22	0%	0
Total funds / bank / post	797	↑ 6.0%	752	↑ 138.7%	315	↓ 29.1%	444	↑ 534.3%	70
TOTAL CURRENT ASSETS	1268	↓ 24.5%	1680	↑ 100.2%	839	↑ 80.0%	466	↑ 565.7%	70
TOTAL ASSETS	1603	↓ 24.5%	2122	↑ 124.8%	944	↑ 57.6%	599	↑ 755.7%	70

Equity and Liabilities

Note: All values displayed in 1000

Share Capital	30	0%	30	0%	30	↑ 50.0%	20	0%	20
Own shares (treasury stock)	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Share Premi er Reserve	0	0%	0	0%	0	0%	0	0%	0
Other contributed equity	0	0%	0	0%	0	0%	0	0%	0
Total equity deposits	30	0%	30	0%	30	↑ 50.0%	20	0%	20
Minority interests (Groups)	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Total Retained Earnings	-218	↓ 140.4%	540	↑ 47.5%	366	↑ 41.3%	259	↑ 2690.0%	-10
TOTAL EQUITY	-188	↓ 133.0%	570	↑ 43.9%	396	↑ 41.9%	279	↑ 2690.0%	10
Long Term Pension Commitments	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other Long Term Loans	0	0%	0	0%	0	0%	0	0%	0
Long Term Liabilities to Financial Institutions	344	↓ 15.7%	408	↑ 369.0%	87	↓ 19.4%	108	0%	0
Long-term group contribution liabilities	0	0%	0	0%	0	0%	0	0%	0
TOTAL LONG TERM LIABILITIES	344	↓ 19.1%	425	↑ 347.4%	95	↓ 16.7%	114	0%	0
Short Term Liabilities to Financial Institutions	500	0%	0	(N/A)	0	(N/A)	0	(N/A)	0
Trade Creditors	389	↓ 48.1%	750	↑ 509.8%	123	↑ 434.8%	23	↓ 51.1%	47
Short Term Liabilities to Group	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Other Creditors	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0

Other Short Term Liabilities	556	↑ 46.7%	379	↑ 14.8%	330	↑ 80.3%	183	↑ 1425.0%	12
TOTAL CURRENT LIABILITIES	1445	↑ 28.0%	1129	↑ 149.2%	453	↑ 119.9%	206	↑ 249.2%	59
TOTAL LIABILITIES	1789	↑ 15.1%	1554	↑ 183.6%	548	↑ 71.3%	320	↑ 442.4%	59
Total liabilities and equity	1601	↓ 24.6%	2124	↑ 125.0%	944	↑ 57.6%	599	↑ 768.1%	69

Miscellaneous

Note: All values displayed in 1000

Total Exports	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Working Capital	-177	↓ 132.1%	551	↑ 42.8%	386	↑ 48.5%	260	↑ 2263.6%	11
Net Worth	-188	↓ 133.0%	570	↑ 43.9%	396	↑ 41.9%	279	↑ 2690.0%	10
Capital Employed	156	↓ 84.3%	995	↑ 102.7%	491	↑ 24.9%	393	↑ 3830.0%	10
General manager salary	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0
Auditor's remuneration	0	(N/A)	0	(N/A)	0	(N/A)	0	(N/A)	0

Ratios

Pre-Tax Profit Margin	-13.23	5.71	5.25	29.63	-3.7
Return on Capital Employed	-496.79	22.41	30.55	86.26	-100
Return on Total Assets Employed	-48.38	10.49	15.89	56.59	-14.29
Return on Net Assets Employed	412.23	39.05	37.88	121.51	-90.91

Sales / Net Working Capital	-33.08	7.09	7.41	4.4	24.55
Stock Turnover Ratio	0	0	0	0	0
Debtor Days	28.98	82.84	62.43	7.02	N/A
Creditor Days	24.25	70.05	15.7	7.34	63.54
Current Ratio	0.88	1.49	1.85	2.26	1.19
Liquidity Ratio / Acid Test	0.88	1.49	1.85	2.26	1.19
Current Debt Ratio	-7.69	1.98	1.14	0.74	5.9
Solvency Ratio	-448.94	74.56	23.99	40.86	0
Equity In Percentage	-11.73	26.84	41.95	46.58	14.29
Total Debt Ratio	-9.52	2.73	1.38	1.15	5.9

Auditors Remarks

Date	Comment
-	-

10. ANNOUNCEMENTS

Announcements

NB: Only last 15 events shown in the Graph

Date	Announcements Type
24/06/2025	Approved end of year report and accounts
15/10/2024	Change of general manager
10/07/2024	Change of business address
14/05/2024	Approved end of year report and accounts
01/01/2024	Change of business address
05/06/2023	Approved end of year report and accounts
25/07/2022	Approved end of year report and accounts
26/09/2021	Approved end of year report and accounts