# How can I verify a business partner's public financial information?

For: Trading company · limited liability company · limited company

Verified by an official source · Reviewed: 2026-11-15

Applicability: According to the stated scope and the official source

**Fina provides free access to publicly available RGFI documentation. The data helps in assessing partners but does not guarantee future collection.**

## How to use reports in a business decision?

For micro and small entrepreneurs, Fina outlines the availability of a condensed balance sheet, profit and loss account and accompanying notes, as well as other relevant published documentation. First, check whether the reports refer to the entity with which you are actually contracting.

Public reports have their own reporting period. Include up-to-date information on orders, exposure and payment behaviour; decisions on the terms of cooperation should not be based on a single outdated figure.

## How to prepare this in your business

Check the document's title, identifier and year before analysis. If the partner operates through multiple companies, do not automatically attribute the report of one to another. Treat the absence of a more recent publication as a reason for further enquiry, not as proof of a particular outcome.

Invoicing terms should be commensurate with the size of the job and your capacity to absorb delays. For a small business, one large unpaid delivery can be more important than the general assessment that the customer has high turnover.

## Example of a new larger customer

Before a larger delivery, verify public information, agree the terms and limit your initial exposure. The first proper invoice then becomes an additional practical reference for further collaboration.

## Specific next steps

1. Check the correct business entity and reporting period.
2. Open the available reports and notes.
3. Compare multiple periods and the current terms of employment.
4. Arrange an advance payment, phased delivery or another form of security according to the risk.

## Limits of application

For specific procedures, please check your company's terms and documentation.

## Sources

**Fina · Insight into public data from the RGFI**

https://www.fina.hr/javne-usluge-za-poslovne-subjekte/registri/registar-godisnjih-financijskih-izvjestaja/uvid-u-javne-podatke-iz-rgfi-ja

## If you need further assistance

For assistance with your business plan, proposal or process organisation, you can contact Adria Trends.

https://adriatrends.hr/#usluge

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