

# Dun & Bradstreet Comprehensive Report®

See also: D&B BIR, D&B BBR, D&B CSR, D&B PAR, and D&B SER.

The D&B Comprehensive Report (CR) is an informative, in-depth evaluation of a company's financial stability. This report combines D&B's proprietary statistical scoring with business, payment and financial information all in one report. It's designed to provide customers with as complete an assessment as possible of both the current profile and future outlook for an account.

## Applications

The Comprehensive Report is designed especially for customers who value predictive scores as an effective measure of risk. It's particularly helpful when assessing new business opportunities and existing accounts where the large dollar size of the transaction, and/or long term nature of the account relationship pose a significant risk to a company. This easy-to-read report provides data helpful in predicting a company's potential financial stress.

The Comprehensive Report contains key information about a company, to help your organization:

- Identify companies that have slow payment experience or a company that may be undergoing financial stress.
- Use Business Ratios to help make sure a company has enough assets to pay you.
- Compare a company to others in the same industry locally or nationally.
- Look into the business background of a company's owners.
- Look at how many times a company has moved and where - and even how well it functioned under natural disasters or fires.
- Review public records in D&B's information base to see if any suits have been brought against a potential client.

## Key Features

The Comprehensive Report is the only D&B product to showcase both of D&B's predictive data elements, namely, credit score and financial stress, along with a rich mix of financial, payment and summarized business information. A comprehensive picture of a company's financial position, the D&B Comprehensive Report contains\*:

- **Executive Summary** for convenient review of key report findings
- **D&B Score Ratings and Financial Stress Classifications** with demographic comparisons
- **Summary of Payment Habits** by Dollar Amounts Due
- **D&B Paydex trends** for your customers and their industry on a month-by-month basis
- **Financial Summary** with a comparison to key financial ratios for the company's industry.
- **Predictive scores**, based on statistically-driven models, indicating the likelihood of severely delinquent payment and business insolvency
- **Comparisons** of company performance with industry norms for standard financial ratios, timeliness of payments, credit risk and business failure
- **Summarized information** on current and historical payment trends, financial performance
- **Public filings summary** and listing of suits, liens, judgments and UCC's
- **Company history, operations** and identification data

## Answer Even More Questions

### Who is the company?

**Business Background & Operations:** Check on basic company data, including name, parent company, location, type of business, years in business, size, and President/CEO, Directors and Officers.

The **Executive Summary** provides for convenient review of key report findings.

### Will I get Paid?

**Financial Stress Score:** Based on statistical modeling of characteristics found in companies that suffered financial hardship, as well as those that continued to operate normally, the Financial Stress Score assesses the likelihood a company will suffer financial hardship (discontinue operations or file bankruptcy) during the next 18 months using a 1-5 classification where a high score suggests a high probability of business discontinuance, resulting in a loss to creditors.

### When will I get paid?

**PAYDEX Score:** Based on all trade in D&B's file, this unique, dollar-weighted indicator helps you determine how quickly a firm is likely to pay you. It is calculated based on up to 875 payment experiences reported to D&B by various vendors.

**Commercial Credit Score:** Based on statistical modeling of characteristics found in companies that pay their bills promptly versus those that pay their bills slowly, the Commercial Credit Score assesses the probability of severe slow pay (90+ days) during the next 12 months using a 1-5 classification where a low score indicates the probability of prompt payment; high score indicates probability of slow pay

### How often does this company pay within terms?

**Percentage of payments within terms:** Determine the frequency of payment within terms using this convenient feature.

### Is this company paying better or worse than in the past?

**Payment trends:** Determine a company's payment performance as compared to the industry average. It indicates firm's payment habits over the past 24 months, as reported to D&B.

### Does this business pay certain industries better than others?

**Payment analysis by industry:** Payments by suppliers' line of business provide insight into how you might be paid.

### How can I check on legal activities?

**Public filings summary:** Find out immediately about important legal activities in D&B's files, such as bankruptcy filings, and number of suits, liens, and judgments that may impact a firm's ability to pay.

### Why has a traditionally prompt customer suddenly stopped paying on time?

**Special events section:** Alerts you to any occurrences that may impact a firm's ability to pay promptly, such as bankruptcies, changes in ownership, acquisitions, or natural disasters.

### How can I check on banking relationships?

**Banking section:** Informs you about a company's accounts, loans, and when available, a bank evaluation that depicts a company's overall banking relationships as reported to D&B.

### How much credit do suppliers usually extend to this firm?

**Credit Capacity Summary:** See at a glance the number of credit experiences by dollar amount, as well as percent paid within terms.

## Sample Comprehensive Report (CR)

\* The sample report below represents the type of information available to you. Not all Comprehensive Reports will contain all of these sections or all of this information.

Do not confuse with other Gorman Companies, this is a fictitious company used by D&B for demonstration purposes.

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ATTN: sample

### COMPREHENSIVE REPORT

DUNS: 80-473-5132

GORMAN MANUFACTURING COMPANY,  
INC

FINANCIAL STRESS CLASS: 4  
CREDIT SCORE CLASS: 5

492 KOLLER STREET  
AND BRANCH(ES) OR DIVISION(S)  
SAN FRANCISCO CA 94110  
TEL: 650 555-0000

KEY  
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LOWEST RISK		HIGHEST RISK		
1	2	3	4	5

SIC: 27 52

LINE OF BUSINESS: COMMERCIAL PRINTING

CONTROL DATE: 1965

DATE PRINTED: AUG 01 200-

CHIEF EXECUTIVE: LESLIE SMITH, PRES

#### EXECUTIVE SUMMARY

- The Financial Stress Class of 4 for this company shows that during the previous year, firms with this classification had a failure rate of 4.25% (425 per 10,000), which is 5.31 times higher than the national average.
- The Credit Score Class of 5 for this company shows that during the previous year, 60.5% of the firms with this classification paid one or more bills severely delinquent, which is 3.64 times higher than the national average.
- Subject company pays its bills an average 36 days beyond terms.
- Subject company's industry pays its bills an average 12 days beyond terms.
- Subject company pays its bills slower than the average for its industry.
- Financial information from a fiscal statement dated 12/31/0- is included.
- Sales for the fiscal year ending December 200- are up by 6.0%.
- Net worth for the fiscal year ending December 200- is up by 6.0%.
- Operations are profitable.
- Special events are reported for this business.
- UCC filing(s) are reported for this business.
- Financing is secured.
- Under present management control 36 years.
- Evidence of open Suit(s), Lien(s) and Judgment(s) in the D&B database.
- History is clear.

#### CREDIT CAPACITY SUMMARY

D&B Rating: --

Payment Activity

(based on 270 experiences):

Sales (\$): 19,683,736

Average High Credit: \$91,020

# of Employees

Highest Credit: \$2,000,000

Total: 110

Total Highest Credits: \$13,069,750

(100 Here)

As of 12/31/0- Worth: \$3,160,644  
Working Capital: \$1,351,002

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SPECIAL EVENTS

06/07/0- Do not confuse with other Gorman companies, this is a fictitious company used by D&B for demonstration purposes.  
05/18/0- On Mar 26, 200- the subject experienced a fire due to an earthquake. According to Leslie Smith, president, damages amounted to \$35,000 which were fully covered by their insurance company. The business was closed for two days while employees settled personal matters.

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FINANCIAL STRESS SUMMARY

The Financial Stress Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganizing or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class:	4
(Highest Risk: 5; Lowest Risk: 1)	
Incidence of Financial Stress Among Companies with this Classification:	4.25% (425 per 10,000)
Incidence of Financial Stress: - National Average	0.80% (80 per 10,000)
Financial Stress National Percentile:	4
(Highest Risk: 1; Lowest Risk: 100)	
Financial Stress Score:	1335
(Highest Risk: 1,001; Lowest Risk: 1,850)	

The Financial Stress Class for this company is based on the following factors:

- Payment experiences exist for this firm which are greater than 60 days past due.
- 27% of trade experiences indicate slow payment(s) are present.
- Payment information indicates negative payment comments.
- Evidence of open Suit(s), Lien(s) and Judgment(s) in the D&B database.
- Business does not own facilities.
- D&B files indicate a net worth of \$3,160,644.
- Age or date entered in the D&B files indicates lower risk.
- Current liabilities to net worth suggests potential higher risk of financial stress.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.

- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.

- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.

- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

- All Financial Stress Class, Percentile, Score and Incidence statistics are based on 199-.

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FINANCIAL STRESS NORMS

Norms for Companies in the Same ...	National Percentile
- Region (PACIFIC)	43
- Industry: MANUFACTURING	58
- Employee Range (100-499)	78
- Years in Business Range (26+)	76
- Subject Company	4

Key Comparisons

The subject company has a Financial Stress Percentile that shows:

- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

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CREDIT SCORE SUMMARY

The Credit Score Class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.

Credit Score Class: 5

Incidence of Delinquent Payment Among Companies with this Classification: 60.50%

Percentile:

2

The Credit Score Class for this company is based on the following factors:

- 27% of trade experiences indicate slow payment(s) are present.
- Payment experiences exist for this firm which are greater than 60 days past due.
- Payment information indicates negative payment comments.
- Evidence of open Suit(s), Lien(s) and Judgment(s) in the D&B database.
- Control age or date entered in D&B files indicates lower risk.
- D&B files indicate a net worth for this firm of \$3,160,644.
- Business does not own facilities.
- Quick ratio is 0.6.

Notes:

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.

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CREDIT SCORE NORMS

Norms for Companies in the Same ...	National Percentile
- Region (PACIFIC)	49
- Industry: MANUFACTURING	51
- Employee Range (100-499)	54
- Years in Business Range (26+)	72
- Subject Company	2

Key Comparisons

The subject company has a Credit Score Percentile that shows:

- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

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PAYMENT TRENDS

PAYDEX scores below are based on dollar weighted trade in most recent 12 mos.

	'99	'99	'00	'00	'00	'00	'00	'00	'00	'01	'01	'01	'01	'01	'01	'01
	SEP	DEC	MAR	JUN	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
FIRM	55	55	58	57	55	54	53	53	54	50	51	51	52	49	48	48

Industry  
Quartiles  
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Upper	80	79	80	80	79	79	79	79
Median	75	75	75	75	74	73	73	72
Lower	67	66	66	66	65	65	63	63

Industry PAYDEX based on:                   KEY TO PAYDEX SCORES:  
SIC: 2752                                       80     Within terms  
1,162 Firms                                   74     9 Days Beyond Terms  
   48     36 Days Beyond Terms

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SUMMARY OF PAYMENT HABITS

Dollar Range Comparisons:

Suppliers That Extend Credit of...	Number of Experiences:	Total Amount	% of Dollars Within Terms
	#	\$	%
OVER \$100,000	20	10,150,000	37
\$50,000 - 99,999	6	390,000	39
\$15,000 - 49,999	34	945,000	69
\$ 5,000 - 14,999	28	207,500	67
\$ 1,000 - 4,999	28	41,500	19
Under 1,000	18	7,650	33

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PAYMENT ANALYSIS BY INDUSTRY

There are 270 payment experiences in D&B's file for the most recent 12 months, with 73 experiences reported during the last three month period.

	Total Recd #	Dollar Amount \$	Highest Credit \$	Within Terms ---	Slow 1-30 % of dollar amount	Slow 31-60	Slow 61-90	Slow 91+
Total in D&B's File	270	13,069,750	2,000,000					
Industry								
Nonclassified	11	1,108,500	1,000,000	98	0	2	0	0
Misc business service	5	323,500	250,000	95	0	0	5	0
Management consulting	4	195,000	100,000	92	8	0	0	0
Whol industrial suppl	4	3,550	2,500	1	0	14	85	0
Custom programming	3	300,000	250,000	8	8	84	0	0
Whol industrial equip	3	121,000	100,000	0	0	0	99	1
Whol metal	3	95,000	75,000	0	21	79	0	0
Ret misc merchandise	3	41,000	40,000	98	0	0	2	0
Mfg misc metal prdts	3	3,000	1,000	67	0	0	33	0
Computer system desgn	2	1,045,000	1,000,000	4	0	0	96	0
Lcl truck-w/o storage	2	500,500	500,000	100	0	0	0	0
Whol electrical equip	2	41,000	40,000	99	1	0	0	0
Arrange cargo transpt	2	50,000	40,000	80	0	0	20	0
Misc business credit	2	40,500	40,000	1	0	99	0	0
Misc equipment rental	2	75,000	40,000	100	0	0	0	0
Business consulting	2	30,000	20,000	100	0	0	0	0
Mfg mattress/bdspring	2	16,000	15,000	0	0	0	94	6
Whol misc coml equip	2	15,500	15,000	0	3	97	0	0
Misc coml printing	2	15,000	10,000	33	0	0	67	0
Whol service paper	2	10,250	10,000	100	0	0	0	0
Whol computers/softwr	2	15,000	7,500	100	0	0	0	0
Electrical contractor	2	1,500	1,000	0	0	0	100	0
Whol office equipment	1	2,000,000	2,000,000	0	0	0	50	50

Ret liquefied gas	1	1,000,000	1,000,000	0	100	0	0	0
Mfg plastic sheet/flm	1	1,000,000	1,000,000	100	0	0	0	0
Whol lumber/millwork	1	500,000	500,000	100	0	0	0	0
Mfg malt beverages	1	500,000	500,000	100	0	0	0	0
Mfg car parts	1	500,000	500,000	0	0	0	100	0
Mfg alum extrud prdts	1	400,000	400,000	0	0	0	0	100
Lithographic printing	1	400,000	400,000	0	50	0	50	0
Natural gas distrib	1	250,000	250,000	0	100	0	0	0
Whol durable goods	1	100,000	100,000	0	0	100	0	0
Mfg switchgear-boards	1	100,000	100,000	0	0	100	0	0
Whol furniture	1	100,000	100,000	0	0	0	100	0
Mfg misc plastic prdt	1	100,000	100,000	0	50	50	0	0
Real estate agent/mgr	1	75,000	75,000	100	0	0	0	0
Computer rentals	1	75,000	75,000	0	0	100	0	0
Whol const/mine equip	1	65,000	65,000	0	0	0	0	100
Mfg woodworking mach.	1	50,000	50,000	50	50	0	0	0
Single family homes	1	40,000	40,000	100	0	0	0	0
Mfg hydraulic cement	1	40,000	40,000	100	0	0	0	0
Whol books/newspapers	1	40,000	40,000	100	0	0	0	0
Misc repair services	1	40,000	40,000	0	100	0	0	0
Whol sporting goods	1	30,000	30,000	0	100	0	0	0
Accounting services	1	30,000	30,000	100	0	0	0	0
General warehousing	1	30,000	30,000	100	0	0	0	0
Ret building material	1	20,000	20,000	100	0	0	0	0
Whol drugs/sundries	1	20,000	20,000	0	0	0	100	0
Gravure printing	1	15,000	15,000	100	0	0	0	0
Telephone communictns	1	15,000	15,000	100	0	0	0	0
Personal credit	1	15,000	15,000	0	0	100	0	0
Whol groceries	1	10,000	10,000	100	0	0	0	0
Mfg storage batteries	1	10,000	10,000	100	0	0	0	0
Mfg electromedcl prdt	1	10,000	10,000	0	0	0	100	0
Mfg refrig/heat equip	1	10,000	10,000	100	0	0	0	0
Whol plumb/hydronics	1	10,000	10,000	100	0	0	0	0
Mfg plate work	1	10,000	10,000	100	0	0	0	0
Mechanical contractor	1	7,500	7,500	0	0	0	100	0
Mfg industry furnaces	1	7,500	7,500	100	0	0	0	0
Misc services	1	7,500	7,500	0	0	0	100	0
Mfg converted paper	1	5,000	5,000	0	0	0	100	0
Land conservation mgt	1	5,000	5,000	0	0	0	100	0
Mfg blowers/fans	1	5,000	5,000	0	0	0	100	0
Concrete contractor	1	5,000	5,000	0	0	0	100	0
Mfg home furniture	1	5,000	5,000	0	100	0	0	0
Whol heating/ac equip	1	5,000	5,000	100	0	0	0	0
Photocopying service	1	2,500	2,500	0	100	0	0	0
Hvy const eqpt rental	1	2,500	2,500	0	0	0	100	0
State commercial bank	1	2,500	2,500	0	0	0	100	0
Mfg elect. components	1	2,500	2,500	0	0	100	0	0
Whol transport equip	1	2,500	2,500	0	0	0	0	100
Ret groceries	1	2,500	2,500	100	0	0	0	0
Advertising reps	1	2,500	2,500	0	100	0	0	0
Whol farm/garden mach	1	2,500	2,500	0	0	100	0	0
Mfg surgical supplies	1	1,000	1,000	0	0	0	100	0
Hotel/motel operation	1	1,000	1,000	0	0	0	100	0
Trucking non-local	1	1,000	1,000	0	0	0	100	0
Ret mail-order house	1	1,000	1,000	100	0	0	0	0
Mfg medical instrmnt	1	1,000	1,000	100	0	0	0	0
Advertising agency	1	1,000	1,000	0	0	0	100	0
Mfg blankbook/binder	1	1,000	1,000	0	100	0	0	0
Special trade work	1	1,000	1,000	0	100	0	0	0
Dental laboratory	1	1,000	1,000	0	0	0	100	0
Whol appliances	1	750	750	0	0	100	0	0
Whol tires/tubes	1	500	500	0	100	0	0	0
Mfg nonferr castings	1	500	500	100	0	0	0	0

Periodical-print/publ	1	500	500	0	0	0	100	0
Foreign sea transport	1	500	500	100	0	0	0	0
Whol refrig equip	1	500	500	0	0	0	100	0
Whol hardware	1	500	500	100	0	0	0	0
Adjust/collect svcs	1	250	250	0	0	0	0	100
Whol homefurnishings	1	250	250	100	0	0	0	0
College/university	1	100	100	0	0	0	100	0

OTHER PAYMENT CATEGORIES:

Cash Experiences	0	0
Paying Record Unknown	15	695,600
Unfavorable Comments	22	632,500
Placed for Collection		
with D&B	0	0
other	97	N/A

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed. Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

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PUBLIC FILINGS SUMMARY

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	#	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	1	08/13/199-
Liens	14	06/07/200-
Suits	2	08/13/199-
UCC's	2	10/06/199-

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PUBLIC FILINGS DETAIL

The following data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

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\* \* \* JUDGMENT(S) \* \* \*

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DOCKET NO.:	94CV321	
JDGMT AWARD:	\$100	STATUS: Unsatisfied
JDGMT TYPE:	Default judgment	DATE STATUS ATTAINED: 08/13/199-
AGAINST:	GORMAN MANUFACTURING COMPANY, INC	DATE ENTERED: 08/13/199-
		LATEST INFO COLLECTED: 03/14/200-
IN FAVOR OF:	JOHN SMITH	
WHERE FILED:	CONTRA COSTA COUNTY SUPERIOR COURT/MARTINEZ, MARTINEZ, CA	

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\* \* \* SUIT(S) \* \* \*

DOCKET NO.: 96CV123  
SUIT AMOUNT: \$1,000 STATUS: Pending  
PLAINTIFF: JOHN SMITH DATE STATUS ATTAINED: 08/13/199-  
DEFENDANT: GORMAN MANUFACTURING COMPANY, DATE FILED: 08/13/199-  
INC LATEST INFO COLLECTED: 02/28/200-  
CAUSE: Civil Rights  
WHERE FILED: CONTRA COSTA COUNTY SUPERIOR  
COURT/MARTINEZ, MARTINEZ, CA

DOCKET NO.: SC19951218  
SUIT AMOUNT: \$20,000 STATUS: Pending  
PLAINTIFF: DUN & BRADSTREET, BETHLEHEM, PA DATE STATUS ATTAINED: 12/18/199-  
DEFENDANT: GORMAN MANUFACTURING COMPANY, DATE FILED: 12/18/199-  
INC LATEST INFO COLLECTED: 03/12/200-  
CAUSE: Breach of contract  
WHERE FILED: KERN COUNTY MUNICIPAL COURT /  
WEST DISTRICT, BAKERSFIELD, CA

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\* \* \* LIEN(S) \* \* \*

A lienholder can file the same lien in more than one filing location. The appearance of multiple liens filed by the same lienholder against a debtor may be indicative of such an occurrence.

DOCKET NO.: test1  
AMOUNT: \$10 STATUS: Released  
TYPE: County Tax DATE STATUS ATTAINED: 07/01/200-  
FILED BY: Test Record DATE FILED: 06/07/200-  
AGAINST: Gorman Manufacturing Co Inc LATEST INFO COLLECTED: 07/04/200-  
WHERE FILED: ORLEANS PARISH DISTRICT COURT,  
NEW ORLEANS, LA

DOCKET NO.: s0123  
AMOUNT: \$10 STATUS: Released  
TYPE: State Tax DATE STATUS ATTAINED: 06/12/200-  
FILED BY: test 3 DATE FILED: 06/07/200-  
AGAINST: gorman manufacturing co inc LATEST INFO COLLECTED: 06/20/200-  
WHERE FILED: ORLEANS PARISH DISTRICT COURT,  
NEW ORLEANS, LA

DOCKET NO.: 01-1111  
AMOUNT: \$10 STATUS: Released  
TYPE: State Tax DATE STATUS ATTAINED: 06/12/200-  
FILED BY: test 2 DATE FILED: 06/01/200-  
AGAINST: Gorman Manufacturing co inc LATEST INFO COLLECTED: 06/20/200-  
WHERE FILED: ORLEANS PARISH DISTRICT COURT,  
NEW ORLEANS, LA

BOOK/PAGE: 55/32  
AMOUNT: \$10 STATUS: Released  
TYPE: County Tax DATE STATUS ATTAINED: 06/12/200-  
FILED BY: test 4 DATE FILED: 06/01/200-  
AGAINST: gorman manufacturing co inc LATEST INFO COLLECTED: 06/20/200-  
WHERE FILED: ORLEANS PARISH DISTRICT COURT,  
NEW ORLEANS, LA

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FILING NO.: 1145279  
TYPE: State Tax STATUS: Released





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FINANCIAL SUMMARY

KEY BUSINESS RATIOS

Based on Fiscal Consolidated Statement Dated December 31, 200-

(Industry Norms Based on 18 Establishments)

	Profitability %		Short-Term Solvency		Efficiency (%)		Utilization (%)
	Return on Sales	Return on Net Worth	Curr Ratio	Quick Ratio	Assets/ Sales	Sales/ Net working Capital	Total Liabs/ Net Worth
Firm	3.3	20.6	1.3	0.6	47.3	14.6	194.4
Industry Median	3.5	15.5	1.9	1.3	49.3	8.4	142.4
Industry Quartile	3	2	4	4	2	1	3

FINANCIAL INFORMATION

05/18/0-	Fiscal Dec 31 199-	Fiscal Dec 31 199-	Fiscal Dec 31 200-
Curr Assets	5,735,650	6,022,432	6,383,778
Curr Liabs	4,521,811	4,747,902	5,032,776
Current Ratio	1.26	1.27	1.27
Working Capital	1,213,839	1,274,530	1,351,002
Other Assets Worth	2,623,143	2,754,300	2,920,416
Sales	17,685,297	18,569,562	19,683,736
Long Term Liab	998,000	1,047,900	1,110,774
Net Profit (Loss)	584,077	613,280	650,077
Fiscal statement dated DEC 31 200-:			
Cash	\$ 829,185	Accts Pay	\$ 2,845,063
Accts Rec	2,020,011	Bank Loans	1,012,830
Inventory	1,670,307	Notes Pay	445,200
Other Curr Assets	1,864,275	Other Curr Liabs	729,683
Curr Assets	6,383,778	Curr Liabs	5,032,776
Fixt & Equip	2,212,435	L.T. Liab-Other	1,110,774
Other Assets	707,981	COMMON STOCK	50,000
		RETAINED EARNINGS	3,110,644
Total Assets	9,304,194	Total	9,304,194

From JAN 01 2000 to DEC 31 200- annual sales \$19,683,736; cost of goods sold \$15,837,499. Gross profit \$3,846,237; operating expenses \$3,196,160. Operating income \$650,077. Net income \$650,077.

Submitted MAY 18 200- by Leslie Smith, president. Accountant: Johnson, Jordan & Jones CPAs.

ACCOUNTANTS OPINION: A review of the accountant's opinion indicates the financial statements meet generally accepted accounting principles and that the audit contains no qualifications.

. . . . . BALANCE SHEET EXPLANATIONS . . . . .  
OTHER CURRENT ASSETS: Consist of prepaid expenses and a loan  
receivable.  
OTHER ASSETS: Consists of deposits.  
BANK LOANS: Due to the bank at prime interest rate, are secured  
by accounts receivable and inventory and will mature in 3 years.  
NOTES PAYABLE: Due on printing equipment.  
OTHER CURRENT LIABILITIES: Consist of accrued expenses and taxes.  
LONG TERM DEBT: Consists of the long term portion of the  
equipment note.  
On MAY 18 200- Leslie Smith, president, submitted the above  
figures.

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END OF COMPREHENSIVE REPORT

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