

Sample Report

Get informative and an in-depth evaluation of a company's financial stability.

Dun & Bradstreet Comprehensive Report

(RKGA0028734

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(C)2006D&B

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GORMAN MANUFACTURING COMPANY,

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ATTN: 0000000000

COMPREHENSIVE REPORT

DUNS: 00-000-0000

GORMAN MANUFACTURING COMPANY,

INC

FINANCIAL STRESS CLASS: 1

CREDIT SCORE CLASS: 5

123 MAIN STREET

AND BRANCH(ES) OR DIVISION(S)

KEY

SAN FRANCISCO CA 94110

=====

TEL: 000 555-0000

LOWEST RISK HIGHEST RISK

1 2 3 4 5

SIC: 27 52

LINE OF BUSINESS: COMMERCIAL PRINTING

YEAR STARTED: 1985

CONTROL DATE: 1985

DATE PRINTED: DEC 11 2006

JANE DOE, PRES

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EXECUTIVE SUMMARY

- The Financial Stress Class of 1 for this company shows that firms with this classification had a failure rate of 1.2% (120 per 10,000), which is lower than the average of businesses in D&B's database.
- The Credit Score Class of 5 for this company shows that 61.9% of firms with this classification paid one or more bills severely delinquent, which is 3.08 times higher than the average of businesses in D&B's database.
- Subject company pays its bills an average 54 days beyond terms.
- Subject company's industry pays its bills an average 5 days beyond terms.
- Subject company pays its bills slower than the average for its industry.
- Financial information from a fiscal consolidated statement dated 12/31/05 is included.
- Sales for the fiscal year ending December 2005 are up by 4.7%.
- Net worth for the fiscal year ending December 2005 is up by 1.1%.
- Operations are profitable.
- UCC filing(s) are reported for this business.
- Financing is secured.
- Under present management control 21 years.
- Evidence of open Lien(s) in the D&B database.
- History is clear.

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CREDIT CAPACITY SUMMARY

D&B Rating:	3A4	Payment Activity	
		(based on 141 experiences):	
Sales (\$):	24,665,005	Average High Credit:	\$46,642
# of Employees		Highest Credit:	\$750,000
Total:	125	Total Highest Credits:	\$3,633,200
	(100 Here)		

As of 12/31/05	Worth:	\$3,602,233
	Working Capital:	\$3,452,152

Note: The Worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

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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:	1
(Highest Risk: 5; Lowest Risk: 1)	
Incidence of Financial Stress Among Businesses with this Class:	1.20% (120 per 10,000)
Incidence of Financial Stress:	2.60% (260 per 10,000)
- Average of businesses in D&B's database	
Financial Stress National Percentile:	22
(Highest Risk: 1; Lowest Risk: 100)	
Financial Stress Score:	1320
(Highest Risk: 1,001; Lowest Risk: 1,875)	

The Financial Stress Score of this business is based on the following factors:

- 64% of trade dollars indicate slow payment(s) are present.
- Change in Net Worth suggests lower risk of financial stress.
- Payment information indicates negative payment comments.
- Payment experiences exist for this firm which are greater than 60 days past due.

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 with loss to creditors. The average Incidence of Financial Stress is based on businesses in D&B's database 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 2004.

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FINANCIAL STRESS NORMS

Norms for Companies in the Same ...	National Percentile
- Region (PACIFIC)	50
- Industry: MANUFACTURING	52
- Employee Range (100-499)	99
- Years in Business Range (11-25)	52
- Subject Company	22

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 Class:	61.90%
Incidence of Delinquent Payment: - Average compared to businesses in D&B's database	20.10%
Percentile:	1
Credit Score:	199

The Credit Score of this business is based on the following factors:

- Payment information indicates negative payment comments.
- 64% of trade dollars indicate slow payment(s) are present.
- Payment experiences exist for this firm which are greater than 60 days past due.
- Business does not own facilities.

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- 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 Delinquency Rate 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.
- The Credit 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 Credit Class, Percentile, Score and Incidence statistics are based on sample data from 2004.

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CREDIT SCORE NORMS

Norms for Companies in the Same ...	National Percentile
- Region (PACIFIC)	52
- Industry: MANUFACTURING	57
- Employee Range (100-499)	75
- Years in Business Range (11-25)	64
- Subject Company	1

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.

	'05	'05	'05	'05	'06	'06	'06	'06	'06	'06	'06	'06	'06	'06	'06	
	MAR	JUN	SEP	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
FIRM	46	40	36	36	37	36	30	31	31	39	41	41	42	42	42	42

Industry
 Quartiles

Upper	80	80	80	80	80	80	80
Median	76	76	77	76	76	77	77
Lower	67	68	69	69	69	70	70

Industry PAYDEX based on:

KEY TO PAYDEX SCORES:

SIC: 2752

80 Within terms

642 Firms

76 6 Days Beyond Terms

30 90 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	7	1,750,000	3
\$50,000 - 99,999	11	720,000	50
\$15,000 - 49,999	15	455,000	43
\$ 5,000 - 14,999	17	120,000	17
\$ 1,000 - 4,999	14	30,500	54
Under 1,000	9	2,900	81

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PAYMENT ANALYSIS BY INDUSTRY

There are 141 payment experiences in D&B's file for the most recent 12 months, with 27 experiences reported during the last three month period.

	Total Recd #	Dollar Amount \$	Highest Credit \$	Within Terms ---	Slow 1-30 %	Slow 31-60 %	Slow 61-90 %	Slow 91+ ---
				% of dollar amount				
Total in D&B's File	141	3,633,200	750,000					
Industry								
Business consulting	6	105,000	75,000	100	0	0	0	
Whol auto parts	5	13,500	5,000	100	0	0	0	

Whol industrial equip	4	15,500	10,000	0	24	41	0	35
Whol electrical equip	3	115,000	55,000	91	9	0	0	0
Mfg mattress/bdspring	3	52,500	40,000	0	10	0	83	7
Computer system desgn	3	42,500	30,000	18	82	0	0	0
Nonclassified	3	1,000	500	100	0	0	0	0
Ret misc merchandise	2	50,000	50,000	100	0	0	0	0
Misc business credit	2	47,500	45,000	100	0	0	0	0
Whol computers/softwr	2	80,000	40,000	50	0	0	0	50
Mfg blowers/fans	2	35,000	30,000	43	57	0	0	0
Whol electronic parts	2	20,100	20,000	0	100	0	0	0
Arrange cargo transpt	2	11,000	10,000	5	90	5	0	0
Trucking non-local	2	6,000	5,000	0	83	0	0	17
Mfg plastic sheet/flm	1	750,000	750,000	0	50	50	0	0
Lace/warp knit mill	1	500,000	500,000	0	100	0	0	0
Mfg misc plastic prdt	1	100,000	100,000	0	0	50	0	50
Mfg structural metal	1	100,000	100,000	50	0	50	0	0
Mfg semiconductors	1	100,000	100,000	0	0	100	0	0
Whol motor vehicles	1	100,000	100,000	0	0	50	0	50
Mfg plastics/resins	1	100,000	100,000	0	50	0	0	50
Mfg telephone equip	1	85,000	85,000	0	100	0	0	0
Whol metal	1	80,000	80,000	100	0	0	0	0
Mfg broadcastng equip	1	70,000	70,000	0	0	0	0	100
Whol general grocery	1	70,000	70,000	100	0	0	0	0
Petroleum refining	1	65,000	65,000	0	0	0	0	100
Mfg elect indus equip	1	60,000	60,000	0	0	0	50	50
Whol chemicals	1	60,000	60,000	50	50	0	0	0
Facilities support	1	50,000	50,000	0	100	0	0	0
Mfg sheet metalwork	1	30,000	30,000	0	0	100	0	0
Gas w/other services	1	25,000	25,000	0	0	0	50	50
Whol hardware	1	25,000	25,000	0	0	100	0	0
Whol misc coml equip	1	25,000	25,000	0	50	0	0	50
Mfg car parts	1	25,000	25,000	100	0	0	0	0
Mfg fabricated rubber	1	10,000	10,000	0	0	50	50	0
Sawmill/planing mill	1	10,000	10,000	0	0	100	0	0
Whol appliances	1	10,000	10,000	0	50	0	0	50
Help supply service	1	10,000	10,000	0	0	0	0	100
Short-trm busn credit	1	5,000	5,000	50	0	0	50	0

Whol refrig equip	1	5,000	5,000	0	100	0	0	0
Whol drugs/sundries	1	5,000	5,000	0	50	0	0	50
Mfg pumping equipment	1	2,500	2,500	0	50	0	0	50
Mfg manifold forms	1	2,500	2,500	0	50	0	50	0
Whol transport equip	1	2,500	2,500	0	0	0	0	100
Animal specialty svcs	1	1,000	1,000	100	0	0	0	0
Misc business service	1	250	250	100	0	0	0	0
Misc coml printing	1	50	50	0	0	0	0	100

OTHER PAYMENT CATEGORIES:

Cash Experiences	2	250						
Paying Record Unknown	7	102,500						
Unfavorable Comments	22	452,050						
Placed for Collection								
with D&B	0	0						
other	36	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	0	-
Liens	4	12/14/2001
Suits	0	-
UCC's	3	04/18/2006

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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.

 * * * 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.

CASE NO.: IY5678

TYPE:	State Tax	STATUS:	Open
FILED BY:	State of Ca- Test Mtch Code (force thru SO)	DATE STATUS ATTAINED:	12/14/2001
		DATE FILED:	12/14/2001
AGAINST:	Gorman Manufacturing Company, Inc	LATEST INFO RECEIVED:	12/14/2001
WHERE FILED:	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA		

 CASE NO.: IY1234

AMOUNT:	\$100	STATUS:	Open
TYPE:	State Tax	DATE STATUS ATTAINED:	12/14/2001
FILED BY:	state of CA-test mtch code (forced thru SO)	DATE FILED:	12/14/2001
		LATEST INFO RECEIVED:	12/14/2001
AGAINST:	Gorman Manufacturing Company, Inc		
WHERE FILED:	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA		

 CASE NO.: ian5678

TYPE:	State Tax	STATUS:	Open
FILED BY:	STATE OF CA-TEST MTCH CODE	DATE STATUS ATTAINED:	12/14/2001
AGAINST:	GORMAN MANUFACTURING COMPANY, INC and OTHERS	DATE FILED:	12/14/2001
		LATEST INFO RECEIVED:	12/14/2001
WHERE FILED:	LOS ANGELES COUNTY RECORDER'S OFFICE, NORWALK, CA		

 CASE NO.: IAN1234

AMOUNT: \$100 STATUS: Open
 TYPE: State Tax DATE STATUS ATTAINED: 12/14/2001
 FILED BY: State of CA-test match Code DATE FILED: 12/14/2001
 AGAINST: Gorman Manufacturing Company, Inc LATEST INFO RECEIVED: 12/14/2001
 WHERE FILED: LOS ANGELES COUNTY RECORDER'S
 OFFICE, NORWALK, CA

 * * * UCC FILING(S) * * *

 COLLATERAL: Leased Equipment

FILING NO: 306-121640 DATE FILED: 04/18/2006
 TYPE: Original LATEST INFO RECEIVED: 05/12/2006
 SEC. PARTY: RAYMOND LEASING CORPORATION, FILED WITH: SECRETARY OF
 GREENE, NY STATE/UCC DIVISION,
 DEBTOR: GORMAN MANUFACTURING COMPANY, TN
 INC

 COLLATERAL: Leased Equipment

FILING NO: 009679812 DATE FILED: 03/30/2005
 TYPE: Original LATEST INFO RECEIVED: 04/07/2005
 SEC. PARTY: RAYMOND LEASING CORPORATION, FILED WITH: SECRETARY OF
 GREENE, NY STATE/UCC DIVISION,
 DEBTOR: GORMAN MANUFACTURING COMPANY, IL
 INC.
 and OTHERS

 COLLATERAL: Leased Unspecified

FILING NO: 040077623160 DATE FILED: 08/06/2004
 TYPE: Original LATEST INFO RECEIVED: 08/24/2004
 SEC. PARTY: RAYMOND LEASING CORPORATION, FILED WITH: SECRETARY OF
 GREENE, NY STATE/UCC DIVISION,
 DEBTOR: GORMAN MANUFACTURING COMPANY, TX
 INC
 and OTHERS

 The public record items contained in this report may have been
 paid, terminated, vacated or released prior to the date this

01/24/06 Operates as commercial printing specializing in advertising posters, catalogs, circulars and coupons. Posters and catalogs are printed through the subsidiaries.
Terms are net 30 days. Has 250 account(s). Sells to commercial concerns. Territory : United States.
Nonseasonal.

EMPLOYEES: 125 which includes officer(s). 100 employed here.

FACILITIES: Occupies premises in a one story cinder block building.

LOCATION: Central business section on well traveled street.

BRANCHES: Subject maintains a branch at 1073 Boyden Road, Los Angeles, CA.

SUBSIDIARIES: This business has 2 subsidiaries listed below. The extent of ownership where known, is shown in parenthesis following company name:

Gorman Poster Printing Inc, San Francisco, CA (100%) chartered 2003. Operates as a poster printing company.

Gorman Catalog Printing Inc, San Francisco, CA (100%) chartered 2003. Operates as a catalog printing company.

OTHER CORPORATE DETAILS

CORPORATE STATUS: SUSPENDED

CORPORATE AGENT: JIM L JAMES, 123 E MAIN, WOODS, CA

STATE ID NO: C0806110

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BANKING RELATIONSHIPS REPORTED

(01/06) Balances average in a medium 6 figure amount. At Dec 31 2005, a low 7 figure amount was outstanding under short-term lines of credit which are secured by accounts receivable and inventory.

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FINANCIAL SUMMARY

KEY BUSINESS RATIOS

Based on a Financial Statement Dated December 31, 2005

(Industry Norms Based on 15 Establishments)

	Profitability		Short-Term		Efficiency		Utilization
	%		Solvency		(%)		(%)
	Return on Sales	Return on Net Worth	Curr Ratio	Quick Ratio	Assets/ Sales	Sales/ Net working Capital	Total Liabs/ Net Worth
Firm	0.4	2.5	1.5	0.6	49.3	7.1	232.7
Industry Median	3.2	17.1	1.2	1.0	57.8	21.7	173.3
Industry Quartile	4	4	2	3	1	3	3

FINANCIAL INFORMATION

01/24/06	Fiscal Consolidated Dec 31 2003	Fiscal Consolidated Dec 31 2004	Fiscal Consolidated Dec 31 2005
Curr Assets	7,723,160	9,354,374	9,795,692
Curr Liabs	5,748,717	6,524,027	6,343,540
Current Ratio	1.34	1.43	1.54
Working Capital	1,974,443	2,830,347	3,452,152
Other Assets	2,654,953	2,419,042	2,355,579
Worth	3,486,291	3,562,160	3,652,233
Sales	24,235,532	23,554,189	24,665,005
Long Term Liab	1,143,105	1,687,229	2,155,498
Net Profit (Loss)	39,095	25,869	90,073

Fiscal Consolidated statement dated DEC 31 2005:

Cash	\$ 770,562	Accts Pay	\$ 3,798,477
Accts Rec	3,279,556	Bank Loans	1,015,249
Inventory	2,645,002	Notes Pay	744,269
Other Curr Assets	3,100,572	Other Curr Liabs	785,545
	-----		-----
Curr Assets	9,795,692	Curr Liabs	6,343,540
Fixt & Equip	1,765,229	L.T. Liab-Other	2,155,498
Intangibles	85,125	COMMON STOCK	50,000

Other Assets	505,225	NET WORTH	3,602,233
	-----		-----
Total Assets	12,151,271	Total	12,151,271

From JAN 01 2005 to DEC 31 2005 annual sales \$24,665,005; cost of goods sold \$19,895,547. Gross profit \$4,769,458; operating expenses \$4,525,663. Operating income \$243,795; other income \$27,412; other expenses \$68,882; net income before taxes \$202,325; Federal income tax \$112,252. Net income \$90,073. Retained earnings at start \$3,512,160. Net income \$90,073; retained earnings at end \$3,602,233.

Prepared from statement(s) by Accountant: Johnson, George & 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.

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On JAN 23 2006 Jane Doe, president, referred to the above figures.

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CUSTOMER SERVICE

If you need any additional information, or have any questions regarding this report, please call our Customer Service Center at (800) 234-3867 from anywhere within the U.S. From outside the U.S., please call your local D&B office.

END OF COMPREHENSIVE REPORT

(EOR)

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