Delivery Date:Jan 10, 2023
Subscriber No:716000061
Ticket Key: 2023011050003400031
Reference:Sample

Comprehensive Report

D&B CA FICTICIOUS COMPANY

ACTIVE SINGLE LOCATION

Address: 6750 Century Ave, Mississauga ON, L5N 2V8
D-U-N-S Number: 20-428-0093

IDENTIFICATION & SUMMARY

SUMMARY

Started:	**Record:**	**Operation:**
2002	Clear	Restaurant
Registered Date:	**Employees:**	**SIC:**
2002	4	5812
Legal Form:	**Control Year:**	**Principal:**
Corporation (CA)	2002	John Doe, President

Currency

All monetary amounts quoted in this report are shown in Canadian Dollars(CAD) unless otherwise stated.

All industry codes in this report are Canadian unless otherwise stated.

Street Address
6750 Century Ave, Mississauga ON, L5N 2V8

Map data ©2023 Google

RISK SUMMARY

Principal(s)	1

RISK ASSESSMENT

D&B Rating

Financial Strength	Risk Indicator
--	-
Based on issued capital	Undetermined

Former Rating

Financial Strength	Risk Indicator
N/A	N/A

The Dun & Bradstreet Rating of --- indicates:

- Financial Strength of Blank (based on issued capital).
- A Risk Indicator which is Undetermined.

FINANCIAL STRESS SCORE

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

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.

Subject Company

56

High Risk (1) Low Risk (100)

- Financial Stress Percentile : (Highest Risk:1, Lowest Risk:100) : 56
- No record of payment in D&B's file.
- Securely established company
- The business operates in a medium risk industry.
- No record of open suits/liens/judgments in D&B files in 3 years
- No current financial information exists on business

Relative Risk	Financial Stress Score	Financial Stress Class
Medium risk	**1471**	**3**
	Highest Risk:1001, Lowest Risk:1890	Highest Risk:5, Lowest Risk:1

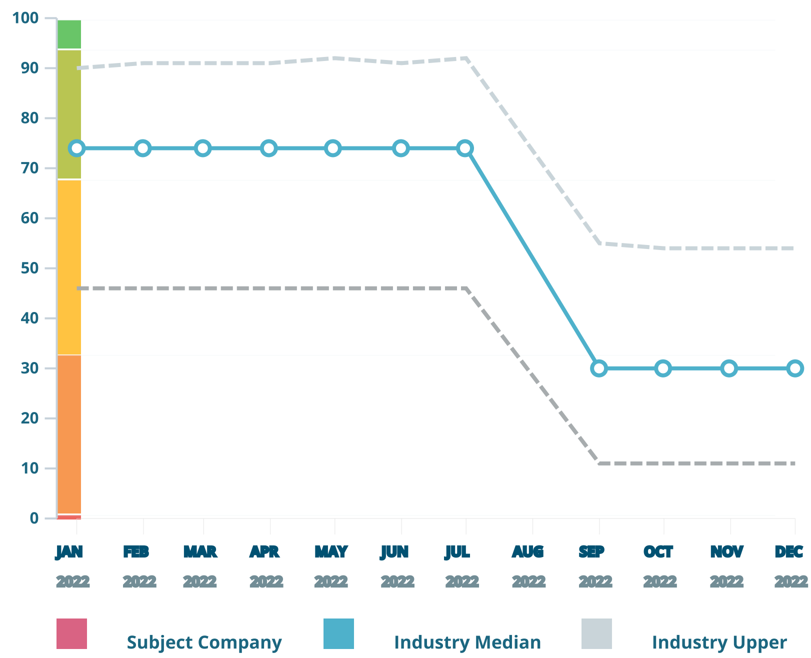
Comparison based on Industry

30

High Risk (1) Low Risk (100)

- **Industry:** Retails-eating places
- The subject business has a Financial Stress Percentile that shows **lower risk** than other businesses in the same industry.

Trends in Financial Stress Score



Based on 118201 firms in SIC 5812

COMMERCIAL CREDIT SCORE

The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner within the next 12 months based on the information in D&B's files. A severely delinquent firm is defined as a business with at least 25% of its payments slow and at least 20% of its payments 90 days or more past due or one or more financial embarrassment or 20% or more payment experiences with negative comments.

The Credit Risk Class segments the scoreable business universe into five distinct risk groups where a one (1) represents businesses that have the lowest probability of severe delinquency, and a five (5) represents businesses with the highest probability of severe delinquency.

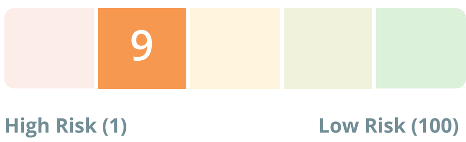
The Bad Rate represents percentage of accounts that perform in an unsatisfactory manner as defined by the good/bad definition that was used at the time the scorecard was developed.

Subject Company

- Commercial Credit Score Percentile : (Highest Risk:1, Lowest Risk:100) : 19
- Established company
- The business operates in a high risk industry.
- The business is located in a higher than average risk area.
- Our comparisons indicate that this is a low risk legal form.
- No record of open suits/liens/judgments in D&B files in 3 years
- Number of Full-Time Employees suggests potential higher risk
- Bad Rate : 20

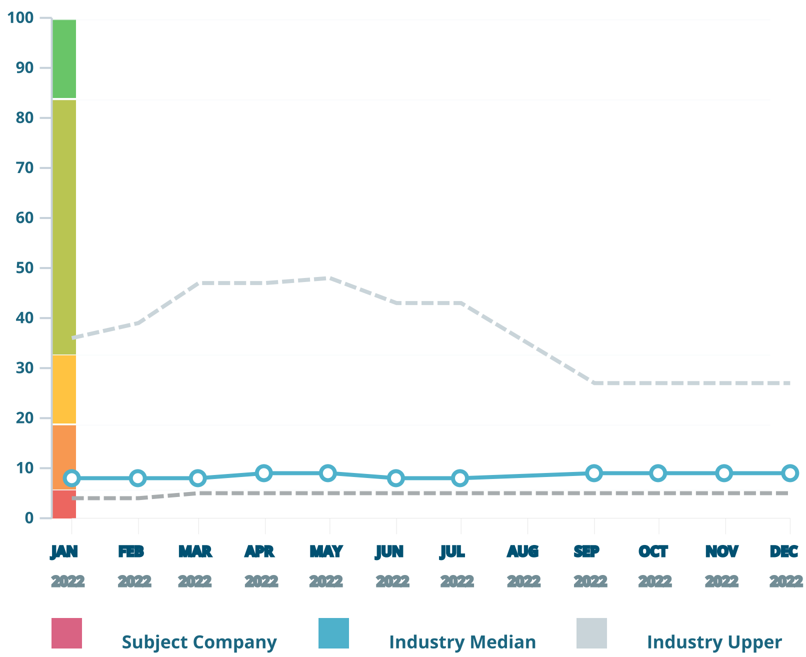
Relative Risk	Commercial Credit Score	Commercial Credit Class
High risk	**420**	**4**
	Highest Risk:101, Lowest Risk:690	Highest Risk:5, Lowest Risk:1

Comparison based on Industry



- **Industry:** Retails-eating places
- The subject business has a Commercial Credit Percentile that shows **lower risk** than other businesses in the same industry.

Trends in Commercial Credit Score



Based on 118279 firms in SIC 5812

VIABILITY SCORE

The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months. The D&B Viability Rating is made up of 4 components:

VIABILITY SCORE

Compared to all Canadian Businesses within the D&B Database:

6

High Risk (9) Low Risk (1)

- Level of Risk : Moderate Risk
- Businesses ranked 6 have a probability of becoming no longer viable : 10%
- Percentage of businesses ranked 6 : 10%
- Across all Canadian businesses, the average probability of becoming no longer viable : 4%

PORTFOLIO COMPARISON

Compared to all Canadian Businesses within the same MODEL SEGMENT :

6

High Risk (9) Low Risk (1)

- Model Segment : Small to Medium Business with Firmographics and Business Activity
- Level of Risk : Moderate Risk
- Businesses ranked 6 within this model segment have a probability of becoming no longer viable : 10%
- Percentage of businesses ranked 6 with this model segment : 12%
- Within this model segment, the average probability of becoming no longer viable : 1%

DATA DEPTH INDICATOR

G

Descriptive (G) Predictive (A)

- Basic Firmographics Only

The Depth of Data Indicator presents the level of data that is used to generate the Viability Score and Portfolio Comparison.

To help improve the current data depth of this company, you can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information. To make the request, click the link below. Note, the company must be saved to a folder before the request can be made.

Request Financial Statements

Reference the FINANCIALS tab for this company to monitor the status of your request.

COMPANY PROFILE

W

Company Profile Details :

- Financial Data : False
- Trade Payments : Not Available
- Company Size : Small (Employees: <10 and Sales: <$10K or Missing)
- Years in Business : Established (5+)

TRADE PAYMENTS

Current trade survey unavailable.

PUBLIC RECORD INFORMATION

SUMMARY

	Items	Value of Items
Total Items	0	0 $
Number of Suit(s)	0	0 $
Number of Lien(s)	0	0 $
Number of Judgement(s)	0	0 $

Note : Some items may not have an associated dollar value

DETAILS

HISTORY

BACKGROUND

Business commenced on 2002.

Present control succeeded on 2002.

LEGAL FORM

Corporation (CA) registered ON law 2002

PRINCIPALS

Name:	**John Doe**
Position 1:	President

- Active with subject since 2002

OPERATIONS

LINE OF BUSINESS

5812 0024 - Operates restaurant

EMPLOYEES

Employs: 4.

FACILITIES

- Occupies suitable space, Brick building.

FINANCIAL INFORMATION

RATIOS

Financial Ratios derived from SIC 5812: Retails-Eating Places, Based on 21 firms here.

	This Company	Industry
Quick Ratio	--	0.53
Current Ratio	--	1.27
Current Liabilities to Net Worth (%)	--	36.43
Current Liabilities to Inventory (%)	--	496.56
Total Liabilities to Net Worth (%)	--	162.17
Fixed Assets to Net Worth (%)	--	127.27
Collection Period (days)	--	7.15
Sales to Inventory	--	67.9
Assets/Sales (%)	--	57.95
Sales to Net Working Capital	--	5.59
Accounts Payable to Sales (%)	--	5.87
Return on Sales (%)	--	2.29
Return on Assets (%)	--	9.12
Return on Net Worth (%)	--	6.3

FINANCIAL INTERVIEWS

On Jan 06, 2023 , principals not available.

Outside sources confirmed ownership and general information on subject but could not provide further details.

APPENDIX

CUSTOMER SERVICE

Speed of service:	Typically 4 working days
SCN:	202301105000340031
Order Date	Jan 10, 2023

Should you require any further information or have any questions, please contact your local Customer Service Centre.Enquiries should always contain the below minimum details please:

- Full Company Name
- Full Headquarters Address (street, town, country)
- Telephone Number

- Business Identification Number (registration number, chamber of commerce number, VAT number, Government Gazette number)
- Contact Name
- SCN
- Order Date

The information in this report was last updated on **Jan 06, 2023.**

EXPLANATION OF D&B TERMS

Duns Number (Data Universal Numbering System) : A unique 9-digit identification number assigned by D&B to each business in the D&B database. 20-000-0018 is an example of a DUNS Number. Since each unit or location of a business in D&B's file has its own unique D-U-N-S Number, a large organization may have many different D-U-N-S Numbers within its corporate "family". D&B links the D-U-N-S Numbers of parents, subsidiaries, headquarters and branches and is accepted worldwide.

High Credit : Largest dollar amount sold, on a one-time basis, in the past 12 months, by the Authority to the business.

History of the company and the background of the principals or owners. Details on related companies may also be included to give you insight into the company's overall structure.

Industry Norms : Quarterly Paydex of an account's industry are broken out by **upper, median,** and **lower quartiles** so you can compare the account's performance against its industry peers. You can quickly compare a firm's Paydex score with the Paydex rankings of other companies in the same line of business.

Judgement : The decision of a judge which finally disposes of an action in court. For our DunTrade Monitoring Report - Judgement may also include the issuance, satisfaction, discontinuance or some other such status.

Last Sale : The number of months, from the "Date Reported", which have passed since the Authority last sold to this business.

Operation : Section describes what the firm does, indicates number of employees and provides a description of facilities & location. It may also provide names and locations of branch operations, plus identify and describe any parent or subsidiary businesses.

Paydex : The D&B Paydex is a unique, dollar-weighted indicator of payment performance based on up to 650 payment experiences as reported to D&B by trade references. The D&B Paydex gives an overview how a company has been paying its bills, within or beyond the agreed terms, as reported to D&B.

The **Company Versus Industry Paydex Score** section shows the company's payment trend over a two year period in a linear format. It will also compare a company with others in the same line of business for the same two-year period. You can also compare current year to previous year to isolate seasonal fluctuations in payment performance or study consistency.

Payment Record : The manner of payment as reported to D&B by the Authority.

Public Record or **"Public Filings"** include information on suits filed, liens, judgments, and other such legal activity. Filings throughout all provinces are monitored on a daily basis.

Special Events section alerts you to major changes within the company such as ownership, acquisitions, fires, bankruptcies -- all of which could affect your business decisions about a company.

D&B Rating : The D&B Rating (e.g., 4A3) gives an indication of creditworthiness. The D&B Rating is normally divided into two parts: the financial strength code, then the risk indicator reflects the risk associated with the business. Financial Strength is an indication of the size of the subject's tangible net worth (that is, the shareholders funds less any intangible assets) based primarily on the most recent fiscal balance sheet results. The Composite Appraisal is linked to the level of risk and is an overall evaluation of credit worthiness. It takes into account the financial condition but also several non-financial factors such as trade payment history, length of operation, employee numbers, legal structure, management experience and any adverse listings.

KEY TO RATINGS - ESTIMATED FINANCIAL STRENGTH

5A - 50,000,000+	CC - 75,000 to 124,999
4A - 10,000,000 to 49,999,999	DC - 50,000 to 74,000
3A - 1,000,000 to 9,999,999	DD - 35,000 to 49,999
2A - 750,000 to 999,999	EE - 20,000 to 34,999
1A - 500,000 to 749,000	FF - 10,000 to 19,999
BA - 300,000 to 499,999	GG - 5,000 to 9,999
BB - 200,000 to 299,999	HH - up to 4,999
CB - 125,000 to 199,999	

COMPOSITE CREDIT APPRAISAL AS FOLLOWS

- High
- Good
- Fair
- Limited

When these designations appear followed by a 2, 3, or 4 as a composite credit appraisal, it is an indication based on estimated figures.

- FB - (foreign branch) indicates the headquarters of this company is located in a country other than Canada.
- NLP - Indicates that this firm does not appear in other D&B publications.
- DBN - rating is only assigned to D&B, and firms which are a part of the D&B group of companies.
- -- (the blank symbol) should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further inquiry should be made before reaching a decision

PAYDEX

Definition: The D&B Paydex is a unique, dollar-weighted indicator of payment performance based on up to 650 payment experiences as reported to D&B by trade references. The D&B Paydex gives an overview how a company has been paying its bills, within or beyond the agreed terms, as reported to D&B. By comparing the Paydex score against the Paydex Key, you can quickly estimate how this company pays its bills.

Paydex Key

100 = Anticipated
90 = Discount
80 = Prompt
70 = Slow 15 days beyond terms
60 = Slow 20 - 25 days beyond terms
50 = Slow 30 days beyond terms
40 = Slow 60 days beyond terms
30 = Slow 90 days beyond terms
20 = Slow 120 days beyond terms
10 = Slow 120 + days beyond terms
1 = Slow 120 + days beyond terms

COMMERCIAL CREDIT SCORE

DEFINITION

D&B Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner within the next 12 months based on the information in Dun & Bradstreet's files. A severely delinquent firm is defined as a business with at least 25% of its payments slow and at least 20% of its payments 90 days or more past due or one or more financial embarrassment or 20% or more payment experiences with negative comments.

Raw Score on a scale from 101 to 690, where 101 is the worst (high probability of delinquent payment) and 690 is the best (low probability of delinquent payment).

- Percentile from 1 to 100, where 1 is the worst and 100 the best.
- Risk Class from 1 to 5, where 5 is the worst and 1 is the best.

PERFORMANCE TABLE

Cumulative Credit Score Performance

Risk Class	Score Range	Percentile Range(approx)	% of Accounts	Delinquency Rate	% of Bads Identified	Good-Bad Ratio
1	566-999	85-100	16%	1.49%	98.29%	66
2	469-999	34-100	67%	4.15%	80.21%	23
3	423-999	20-100	81%	5.79%	66.54%	16
4	310-999	7-100	94%	9.98%	32.75%	9
5	101-999	1-100	100%	13.96%	0.00%	6

Credit Score Performance Within Range

Risk Class	Score Range	Percentile Range	Delinquency Rate	% of Bads Identified
1	566-999	85-100	1.49%	1.71%
2	469-565	34-84	4.95%	18.08%
3	423-468	20-33	13.63%	13.67%
4	310-422	7-19	36.28%	33.79%
5	101-309	1-6	73.31%	32.75%

FINANCIAL STRESS SCORE

DEFINITION

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

Raw Score on a scale from 1001 to 1890, where 1001 is the worst (high probability of failure) and 1890 is the best (low probability of failure).

- Percentile from 1 to 100, where 1 is the worst and 100 the best.
- Stress Class from 1 to 5, where 5 is the worst and 1 is the best

PERFORMANCE TABLE

Cumulative Financial Stress Score Performance

Risk Class	Score Range	Percentile Range(approx)	% of Businesses(approx)	Failure Rate	% of Failures Identified	Good-Bad Ratio
1	1561-1890	95-100	0.06	0.0004	0.9965	2469
2	1493-1890	69-100	0.32	0.001	0.9513	965
3	1432-1890	34-100	0.67	0.0022	0.7839	447
4	1294-1890	2-100	0.99	0.006	0.1486	167
5	1001-1890	1-100	1	0.0069	0	145

Financial Stress Score Performance Within Range

Risk Class	Score Range	Percentile Range(approx)	% Within Range(approx)	Failure Rate	% of Failures Identified
1	1561-1890	95-100	0.06	0.0004	0.0035
2	1493-1560	69-94	0.26	0.0012	0.0452
3	1432-1492	34-68	0.35	0.0033	0.1674
4	1294-1431	2-33	0.32	0.0137	0.6354

5	1001-1293	1-1	0.01	0.0949	0.1486

FINANCIAL RATIOS

SOLVENCY

QUICK RATIO = (CURRENT ASSETS – INVENTORY) / CURRENT LIABILITIES

This ratio reveals the protection afforded short-term creditors in the cash or near-cash assets. It shows the number of dollars of liquid assets available to cover each dollar of current debt. Any time this ratio is as much as 1 to 1 (1.0) the business is said to be in a liquid condition. The larger the ratio the greater the liquidity.

CURRENT RATIO = CURRENT ASSETS / CURRENT LIABILITIES

This ratio measures the degree to which current assets cover current liabilities. The higher the ratio the more assurance exists that the retirement of current liabilities can be made. The Current Ratio measures the margin of safety available to cover any possible shrinkage in the value of current assets. Normally a ratio of 2 to 1 (2.0) or better is considered good

CURRENT LIABILITIES TO NET WORTH = TOTAL CURRENT LIABILITIES / NET WORTH X 100%

This contrasts the funds that creditors temporarily are risking with the funds permanently invested by the owners. The smaller the net worth and the larger the current liabilities, the less security there is for the creditors. Care should be exercised when selling to any firm with current liabilities exceeding two-thirds (66.6%) of net worth.

CURRENT LIABILITIES TO INVENTORY = TOTAL CURRENT LIABILITIES / INVENTORY X 100%

This indicates the extent to which the business relies on funds from the disposal of unsold inventories to meet its debts. This ratio combined with Net Sales to Inventory indicates how management controls inventory. It is possible to have decreasing liquidity while maintaining consistent sales-to-inventory ratios. Large decreases in sales with corresponding increases in inventory levels can cause an inappropriate rise in current liabilities if growth is not made wisely.

TOTAL LIABILITIES TO NET WORTH = TOTAL LIABILITIES / NET WORTH X 100%

The effect of long-term (funded) debt on a business can be determined by comparing this ratio with Current Liabilities to Net Worth. The difference will pinpoint the relative size of long-term debt, which, if sizable, can burden a firm with substantial interest charges. In general, total liabilities should not exceed net worth (100%) since in such cases creditors have more at stake than the owners.

FIXED ASSETS TO NET WORTH = FIXED ASSETS / NET WORTH X 100%

The proportion of net worth that consists of fixed assets will vary greatly from industry to industry but generally a smaller proportion is desirable. A high ratio is unfavorable because heavy investment in fixed assets indicates that either the concern has a low net working capital and is overtrading or has utilized large funded debt to supplement working capital. Also, the larger the fixed assets, the bigger the annual depreciation charge that must be deducted from the income statement. Normally, fixed assets above 75 percent of net worth indicate possible over-investment and should be examined with care

EFFICIENCY

COLLECTION PERIOD (DAYS) = ACCOUNTS RECEIVABLE / SALES X 365 DAYS

The quality of the receivables of a company can be determined by this relationship when compared with selling terms and industry standards. In some industries where credit sales are not the normal way of doing business, the percentage of cash sales should be taken into consideration. Generally, where most sales are for credit, any collection period more than one-third over normal selling terms (40.0 for 30-day terms) is indicative of slow moving receivables. When comparing the Collection Period of one concern with that of another, allowance should be made for possible variations in selling terms.

SALES TO INVENTORY = SALES / INVENTORY

Inventory control is a prime management objective since poor controls allow inventory to become costly to store, obsolete or insufficient to meet demands. The sales to inventory relationship is a guide to the rapidity at which merchandise is being moved and the effect on the flow of funds into the business. Although low figures are usually the biggest problem, as they indicate excessively high inventory levels, extremely high turnovers might reflect insufficient merchandise to meet customer demands and result in lost sales.

ASSETS/SALES = TOTAL ASSETS / SALES X 100%

This ratio ties in sales and the total investment that is used to generate those sales. Abnormally low percentages (above the upper quartile) can indicate overtrading which may lead to financial difficulties if not corrected. Extremely high percentages (below the lower quartile) can be the result of overly conservative or poor sales management, indicating a more aggressive sales policy may be required.

SALES TO NET WORKING CAPITAL = SALES / NET WORKING CAPITAL

This relationship indicates whether a company is overtrading, or conversely, carrying more liquid assets than required for its business volume. Companies with substantial sales gains often reach a level where their working capital becomes strained. Even if they maintain an adequate total investment for the volume generated (Assets to Sales), the investment may be so centered in fixed assets or other non-current items that it will be difficult to continue meeting all current obligations without additional investment or a reduction in sales.

ACCOUNTS PAYABLE TO SALES = ACCOUNTS PAYABLE / SALES X 100%

This ratio measures how the company is paying its suppliers in relation to the transaction volume. An increasing percentage, or one larger than the industry standard, indicates the firm may be using suppliers to help finance operations. This ratio is especially important to short-term creditors since a high percentage problems in paying vendors.

PROFITABILITY

RETURN ON SALES = NET PROFIT AFTER TAXES / SALES X 100%

This reveals the profit earned per dollar of sales and therefore measures the efficiency of the operation. Return must be adequate for the firm to be able to achieve satisfactory profits for its owners. This ratio is an indicator of the firm's ability to withstand adverse conditions such as falling prices, rising costs and declining sales.

RETURN ON ASSETS = NET PROFIT AFTER TAXES / TOTAL ASSETS X 100%

This ratio is the key indicator of profitability for a firm. It matches operating profits with the assets available to earn a return. Companies efficiently using their assets will have a relatively high return while less well run businesses will be relatively low.

RETURN ON NET WORTH = NET PROFIT AFTER TAXES / NET WORTH X 100%

This ratio is used to analyze the ability of the firm's management to realize an adequate return on the capital invested by the owners of the firm. Tendency is to look increasingly to this ratio as a final criterion of profitability. Generally, a relationship of at least 10 percent is regarded as a desirable objective for providing dividends plus funds for future growth.

CONFIDENTIALITY

END OF REPORT