

payment capacity

business

› viability

risk potential

› Sample Report

# Canada Business Credit Report

## BUSINESS CREDIT REPORT

### Business information

Company name	BUSINESS CREDIT REPORT TEST FILE	Requestor ID	NBREN
Legal name	BUSINESS CREDIT REPORT TEST FILE	Reference number	
Address	MONTREAL QUEBEC CANADA H3H1H5	Report date	2011-07-19
Phone	(514) 833-8080	File in database since	1998-04-27
Fax		File-number	0034211876
		Subject number	HA4289

**File alert:** There is information from the **Superintendent of Bankruptcy** included on this file as of 2008-04-03

Other known tradestyles

BCR TEST FILE	BCR TEST FILE 1
BUSINESS TEST FILE BCR	

Additional information may be included in the "**Other files included**" section.

Reported	Business contact/title	Incorporation number/Effective date	
2008-01-28	BOB JONES Vice-pres/adm/2nd shareholder	1147502463 1998-02-18	
	JOHN SMITH Pres/Admin/1st shareholder		
Reported	Employee size	Reported	Sales volume
2011-07-16	All categories 100	2010-07-16	Sales 20000
SIC	NAICS		
37920000-Mfr-Travel Trailer & Camper	532120-Truck Utility Trailer&RV Rental		

### Score summary

**CI**

**70**

The Credit information (CI) score answers the question, "Will I get paid?" The overall Risk Level associated with this business relative to others in the database is **Company Experienced Bankruptcy**.

Credit Info score becomes 70 when data is received from the Superintendent of Bankruptcy. Data is purged at 5 years. The CI score in the trend section is not affected.

**CDS Risk class**

**0**

**Level of risk** **Company Experienced Bankruptcy**  
The Commercial Delinquency Score (CDS) predicts the likelihood that a company will be severely delinquent within 12 months.

**PI**

**70**

The Payment Index (PI) answers the question, "When will I get paid?" Based on supplier information provided to Equifax, this business is paying invoices on average of **70** days past due.

**BFRS Risk class**

**0**

**Level of risk** **Company Experienced Bankruptcy**  
The Business Failure Risk Score (BFRS) predicts the likelihood that a company will cease business, with loss for the creditors, within 12 months.

## Report highlights

Bank report on file	2008-01-28
Corporate search on file	2008-01-28
Number of inquiries on file	2

Number of accounts reporting	Amount/ Number of delinquencies	Most severe status/date	Amount/ Number of accounts charged off	Largest write off amount/Date	Total current credit exposure	Total outstanding	Total current balance
4	\$646,609 3	Bad Debt 2011-06-15	\$174,788 2	\$151,788 2009-04-17	\$8.58M	\$8.58M	\$7.94M

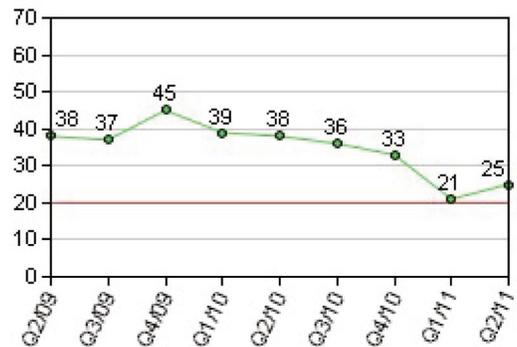
## Score detail

**CI** **70**

Long-term secured debt is NOT included in the Credit Information calculation.

The Credit Information score for this business was determined based on the following\*:

	Score
Active in Equifax credit database for 13 years	0
Current Payment Index is 70	10
Number of Supplier references on file is 1	10
On 2011-07-19 the Payment Index was 0 points higher than 2010-07-19	0
Number of derogatory items on file in the past 2 years is 2	3
The most recent derogatory item was recorded 12 months ago	3
Derogatory item amounts as a % of dollars owed suppliers is 100	10

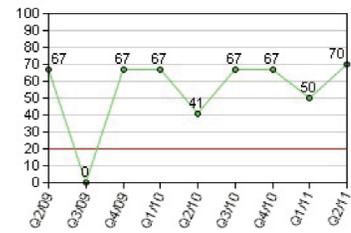


# PI 70

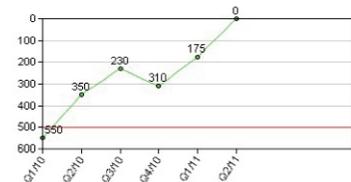
Long-term secured debt is NOT included in the Payment Index calculations

The Payment Index is similar to “days beyond terms.” The following ranges were calculated as benchmarks:

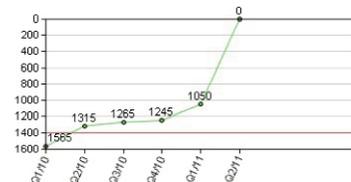
	Payment index	% of database
All suppliers reported being paid within terms	0	16
Average to pay is slightly beyond terms	1-10	2
Average pay is 10 to 20 days beyond terms	11-20	2
Average pay is 20 to 30 days beyond terms	21-30	1
Average pay is 30 to 40 days beyond terms	31-40	2
Only 1% of businesses fall into this range	41-90	1
All suppliers reported being paid in the third period past due or not at all	91-100	1
No suppliers reported in this time period	NA	75



CDS 0  
1 Evidence of Bankruptcy Filing



BFRS 0  
1 Evidence of Bankruptcy Filing



## Derogatory summary

	Number on file	Total amount on file	Date of last item	Comments on file
Returned cheques	1	\$167,222	2007-10-08	No
Collections	3	\$404,850	2010-07-19	No
Legal suits	3	\$270,127	2007-12-24	Yes
Judgments	2	\$20,655	2008-02-29	Yes
Other legal info.	2	\$0	2008-09-09	Yes
Liens	0	\$0		No

## Credit reference summary

	PI score	Number of credit references	High credit	Total owing	Current	Period 1	Period 2	Period 3
90 Day	70	1	\$89,947	\$55,000	\$10,000	\$5,000	\$10,000	\$30,000
13 Month	32	2	\$162,313	\$127,366	\$80,757	\$5,198	\$10,000	\$31,411
All References	7	4	\$8.73M	\$8.58M	\$7.94M	\$5,198	\$10,000	\$631,411

## Credit reference detail

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

# indicates long term secured debt, which is NOT included in the Payment Index and Credit Information Score calculation.

Date Reported 2011-06-15	SIC 23300000-Mfr-Womens Wear Supplier Phone Pay habits Status	CANAD INC. (333) 555-5555 Bad Debt Written Off		Date closed Total past due Write off amount/ date Balance amount	2009-04-17 \$45,000 \$151,788 2009-04-17	
Original credit limit/date \$55,000 2010-04-10	High credit/ date \$89,947	Total balance \$55,000	Current balance \$10,000	Period 1 \$5,000	Period 2 \$10,000	Period 3 \$30,000
Date Reported 2010-06-16	SIC 51980000-Whlsl-Paint/Wall Cov Supplier Phone Terms Net 90 Days Pay habits Status	NEWBURG CO. (123) 456-7890 Rate 9 Internal Collection		Total past due Balance amount	\$1,609	
Original credit limit/date \$0	High credit/ date \$72,366	Total balance \$72,366	Current balance \$70,757	Period 1 \$198	Period 2 \$0	Period 3 \$1,411
Date Reported 2009-06-05	SIC 23300000-Mfr-Womens Wear Supplier Phone	GROUPE MAC (888) 999-1000		Total past due Balance amount	\$600,000	
Original credit limit/date \$0	High credit/ date \$710,743	Total balance \$600,000	Current balance \$0	Period 1 \$0	Period 2 \$0	Period 3 \$600,000
Date Reported 2008-08-18	SIC 51370000-Whlsl-Womens Wear			Date closed Total past due Write off amount/ date Balance amount	2011-07-19 \$0 \$23,000 2010-09-19	
Original credit limit/date \$150,000 2010-07-19	High credit/ date \$7.85M	Total balance \$7.85M	Current balance \$7.85M	Period 1 \$0	Period 2 \$0	Period 3 \$0

Comments  
2011-07-16 BUSINESS CREDIT REPORT TEST FILE  
BCR TEST TRADE COMMENT  
ALL THE INFORMATION IS FICTITIOUS

## Quarterly payment trend

Year/ quarter	Payment index	Credit information score	Number of references	Total amount	Current amount	Trend amount		
						Period 1	Period 2	Period 3
2011/2	70	25	2	\$55,000	\$10,000	\$5,000	\$10,000	\$30,000
2011/1	50	21	3	\$143	\$0	\$143	\$0	\$0
2010/4	67	33	2	\$1,719	\$0	\$0	\$1,719	\$0
2010/3	67	36	2	\$1,719	\$0	\$0	\$1,719	\$0
2010/2	41	38	1	\$72,366	\$26,955	\$24,000	\$1,411	\$20,000
2010/1	67	39	1	\$1,719	\$0	\$0	\$1,719	\$0
2009/4	67	45	1	\$1,719	\$0	\$0	\$1,719	\$0
2009/3	0	37	1	\$1,719	\$1,719	\$0	\$0	\$0
2009/2	67	38	1	\$600,000	\$0	\$0	\$0	\$600,000

## Returned cheque details

The data presented here represents returned cheque information as reported by the creditor. If you are interested in submitting your returned cheque data, you may do so by contacting 1-877-227-8800 or 416-227-8800.

Bank date	Cheque amount	Bank	Creditor name	Reason	Status	Comment
2007-10-08	\$167,222	BANK OF NOVA SCOTIA		Payment Stopped	Not Replaced	

## Collection detail

The data presented here represents collection information as reported by the collection agency noted. In some situations, accounts are sometimes placed for collection even though the account is disputed.

Reported 2008-08-23	Creditor	MUNICIPALITY OF SIOUX	Collection agency	CREDIT BUREAU CO.
	Debtor	BUSINESS CREDIT REPORT	Status update	2011-07-19
Claim placed 2010-07-19	Claim amount	\$114,502	Date paid	Closed
	Amount paid	\$0		
	Account balance	\$114,502		
	Status	Placed for Collectn		

Reported 2008-01-30	Creditor	3RD PARTY COLLECTION	Collection agency	COLLECT INC.
Claim placed 2009-11-13	Debtor	BUSINESS CREDIT REPORT	Status update	2009-11-13
	Claim amount	\$114,171	Date paid	
	Amount paid	\$0	Closed	
	Account balance	\$114,171		
	Status	Placed for Collectn		

Reported 2007-06-29	Creditor		Collection agency	CREDITNEXT
	Debtor	BUSINESS CREDIT REPORT	Status update	2007-10-19
Claim placed 2007-06-07	Claim amount	\$176,178	Date paid	
	Amount paid	\$0	Closed	
	Account balance	\$176,178		
	Status	Placed for Collectn		

## Legal details

### Legal Information - suits

Reported 2008-04-21	Statement of Claim Defendant	BUSINESS CREDIT REPORT	Court	General Division Toronto ONTARIO
Claim date/number 2007-12-24 SU346207-0	Plaintiff Amount Reason	SYSTEMS INC. \$26,500 Monies Due	Security	COLLATERAL

Reported 2008-03-12	Statement of Claim Defendant	BUSINESS CREDIT REPORT	Court	General Division Toronto ONTARIO
Claim date/number 2007-12-06 SU345072-0	Plaintiff Amount Reason	GRAPHIC TEES CO. \$99,973 Monies Due	Security	COLLATERAL

Reported 2008-01-30	Statement of Claim Defendant	BUSINESS CREDIT REPORT	Court	General Division Toronto ONTARIO
Claim date/number 2007-10-30 SU342688-0	Plaintiff Amount Reason	NBAC, LLC \$143,654 Monies Due	Security	COLLATERAL

### Legal Information - judgments

Reported 2008-05-01	Default Judgment Defendant	BUSINESS CREDIT REPORT	Court	General Division Brampton ONTARIO
Claim date/number 2008-02-29 SC7982-07	Plaintiff Amount Reason	PARIS GENEVE INC. \$10,110 Monies Due	Security	COLLATERAL

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Reported 2007-12-13	Default Judgment Defendant	BUSINESS CREDIT REPORT	Court	General Division Brampton ONTARIO
Claim date/number 2007-10-12 SC5386-07	Plaintiff Amount Reason	THE CARRIAGE HOUSE PRINTERS LTD. \$10,545 Monies Due	Security	COLLATERAL

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### Other legal Information

Reported 2008-11-14	Legal Action Dismissed Defendant	BUSINESS CREDIT REPORT	Court	General Division Toronto ONTARIO
Claim date/number 2008-09-09 SU343091-0	Plaintiff Amount Reason	JCORP INC. \$0	Security	COLLATERAL

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Reported 2008-11-11	Legal Action Dismissed Defendant	BUSINESS CREDIT REPORT	Court	General Division Toronto ONTARIO
Claim date/number 2008-09-09 SU343725-0	Plaintiff Amount Reason	FILATURES B&G SPINNING MILL INC. \$0	Security	COLLATERAL

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## Corporate search and additional business information

Verified 2008-01-28	Registration number/type 1147502463 Incorporation	Jurisdiction location/type Quebec Provincial Charter	Effective date 1998-02-18
<p>BCR TEST            FICHER CORPORATIF DU QUEBEC RAPPORTE EN DATE DU 2008/01/28.            STATUT: EN VIGUEUR.            DATE D'IMMATRICULATION: 1998/03/05.            DERNIERE DECLARATION ANNUELLE: 2007/09/24.            NOMBRE D'EMPLOYES: ENTRE 6 ET 10.            ADRESSE DOMICILE: 1008, RTE MGR-BOURGET ST-JOSEPH-DE-LA-POINTE-DE-LEVY, QC, G6V6N4.            ACTIVITES ECONOMIQUES: FABRICATION DE REMORQUES.            AUTRES NOMS: ATELIER J.L.D. DATE DEBUT: 1998/04/15.</p>			
Verified 2008-01-28	Business contact BOB JONES	Title Vice-pres/adm/2nd shareholder	Shares owned
Verified 2008-01-28	Business contact JOHN SMITH	Title Pres/Admin/1st shareholder	Shares owned
Date 2011-07-16	Employee size (R) All categories 100	Date 2010-07-16	Sales volume (R) Sales \$20,000

## Information from the Superintendent of Bankruptcy

Reported 2008-04-07	Estate 55508	BUSINESS CREDIT REPORT TEST FILE 1839 AVE LINCOLN MONTREAL QUEBEC H3H1H6	Discharge date Regional office Creditor meeting date	43 Sillery Sillery
<p>Court information</p>				
	File number/ date 200-11-016932-082/ 2008-04-03	QUEBEC QUEBEC Hearing date	Division number District code Dividends	201 05 201
		Discharge type Estate type	Asset value Liability value	\$42,565 \$70,159
		Voluntary Assignment		

Receiver	N/A	Regional office Individual license Corporate license
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Trustee	JOHNSON, ERIC 210-2960, BOULEVARD LAURIER SAINTE FOY QUEBEC G1V4S1 (418) 651-5500	Discharge date
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### Banking report detail

Reported 2008-01-28	Name	BANQUE NATIONALE DU CANADA Branch:006 Transit:12211	Last change date	2008-01-28	
	Address	49-B ROUTE KENNEDY LEVIS, QUEBEC G6V6C3 CANADA	Reference phone	(418) 833-8020	
	Phone Fax		Reference fax Signing officer/ special comment	(418) 877-5112	
Open date	Number of accounts	Account type	Current account		
	Balance	Frequency	Reason		
	Low 5 figures	Number of returned cheques	In the last 30 days		
		None			
Open date	Number of credit lines	Credit line type	Line of credit		
Not available	Secured by	Rating	Authorized amount	Utilization	
	Not available	Payments up to date	Low 5 figures	Not utilized	
Open date	Number of loans	Terms	Secure by	Authorized amount	Balance owing
Not available	Loan type	Rating	Not available	Not available	Low 5 figures
	Term loan	Payments up to date	Not available	Not available	Low 5 figures

\*\* \*\* Bank Information Updates are available at a reasonable cost – Tel. 1-877-254-3263

## Other files included

Equifax has received information that the following names and addresses are related to this business. These could be: Different spelling of the business name, former addresses or names, branch location whose invoices are paid from central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

Company number	Subject number	Company name	Address
0099557532	DFS803	BCR TEST FILE	
0080589565	AFW443	BCR TEST FILE 1	
0063361623	UB4267	BUSINESS TEST FILE BCR	
0000275492	A40251	BCR TEST FILE	

## Inquiries

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. However, you may want to consider the following in your review:

- Does the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry date	Requestor SIC	Company name	Phone
2011-01-26	49000000-Utility Systems		
2011-01-26	49000000-Utility Systems		

## File Comments

### Comments

2011-07-16 BUSINESS CREDIT REPORT TEST FILE  
ALL THE INFORMATION IS FICTITIOUS

Customer service If you have any questions about this report, please call Equifax Business Service at **1-877-227-8800** or **416-227-8800**.

If you are concerned about the content of this report, please contact the Equifax Commercial Disclosure department by email at **[commercial.disclosure@equifax.com](mailto:commercial.disclosure@equifax.com)**.



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