

EQUIFAX Enhanced Commercial Credit Report

REPORT SUMMARY

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BUSINESS IDENTIFICATION INFORMATION

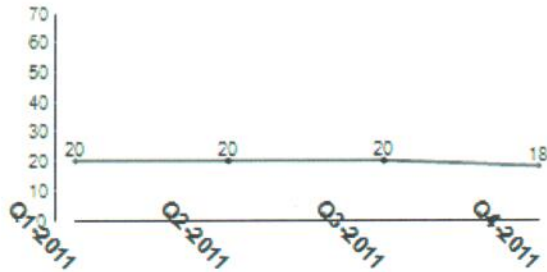
Business	KITPLY INDUSTRIES	Inquiry on File Number	Feb 02, 2012 0098686851
Address	PO BOX 39084 SURREY, BC V3S9A7	Subject Number	DCK651
Line of Business		Telephone	(604) 715-9521
SIC (Standard Industrial Classification)		Description	39990000 Manufacturing Industries

Active in Equifax Database since: Mar 11, 2011

CREDIT INFORMATION SCORE
20
Answers the question: Will I get paid? The overall Risk Level associated with this business relative to others in the database is
Average risk

PAYMENT INDEX
Not Available
Answers the question: When will I get paid? Based on supplier information provided to Equifax, this business is paying invoices on average
NA days past due

Credit Information Score Trend.
Higher scores equal higher risk.



Long Term Secured Debt is NOT included in the PI and CI calculation.

IMPORTANT REPORT HIGHLIGHTS		OVERALL REPORT CONTENTS			
Recent Activity since Oct 01, 2011		Derogatory Items on File (up to 5 years)	Number	Amount	Most Recent
No. of Accounts 3rd Period Past Due	0	Returned Cheques	0	\$0	
% dollars - 3rd Period Past Due	0.00%	Collection Claims	0	\$0	
Derogatory Items - Number	0	Legal Suits	0	\$0	
Derogatory Items - Amount	\$0	Judgments	0	\$0	
Inquiries on this Account	1	Bankruptcies	0	NA	
Most recent Derogatory item		Overall Supplier Information		Financial Suppliers	Trade Suppliers
What are Derogatory items? Returned Cheques, Collection Claims, Legal Suits, Judgments or Information from the Office of the Superintendent of Bankruptcy		No. of Suppliers	0	2	
		Amount 3rd Period Past Due	\$0	\$0	\$0
		Total Credit Exposure	\$0	\$31,173	
		Single Highest Credit Exposure	\$0	\$30,859	
		Average Credit Exposure	\$0	\$15,587	
		Inquiries on the Account	NA	2	

DECISION

CDS Risk Class (40500-A-1) **Score:** 00002
00002 CDS Score between 452 and 509. Low risk of delinquency.

DETAILS (Click on "+" or "-" to view or close the full detailed information on this business.) [Help](#)

CREDIT INFORMATION SCORE HISTORY AND TRENDS

The overall Risk associated with this business - Will I get paid?

This business has a current Credit Information Score of **20**

Risk Score	The Credit Information Score ranges from a low risk of 0 to a high risk of 70
0-9	Lowest risk
10-20	Average risk
21-30	Above average risk
31-40	High risk
41-69	Highest risk
70	Information has been reported to Equifax from the office of the Superintendent of Bankruptcy

The Credit Information Score for THIS BUSINESS was determined based on the following:

ITEM (Lower score = Lower risk; Higher score = Higher risk)	SCORE
1. Active in Equifax credit database for 1 years	10
2. Current Payment Index is 0	0
3. Number of supplier references on file is 0	10
4. On Dec 31, 2011 the Payment Index was 0 points higher than Dec 31, 2010	0
5. Number of derogatory items on file in the past 2 years is 0	0
6. The most recent derogatory item was recorded 0 months ago	0
7. Derogatory item amounts as a % of dollars owed suppliers is 0%	0

TOTAL Current Credit Information Score -> 20

Credit Information Score is calculated using the following matrix

Active in Equifax database for (years)	0-1	1.1-2	2.1-4	4.1-9	9.1+
Score	10	8	6	4	0
Current Payment Index	51+	41-51	31-40	21-30	0-20
Score	10	7	5	4	0
Number of trade payment references in last 90 days	0-1	2-3	4-6	7-10	11+
Score	10	8	5	3	0
Last quarter Payment Index vs. same quarter last year (point difference)	41+	21+40	11+20	6-10	0-5
Score	10	8	6	4	0
Number of derogatory items in last 2 years	10+	8-9	5-7	2-4	0-1
Score	10	8	5	3	0
How recent was last derogatory item (months)	1-2	3-4	5-6	7-12	12+
Score	10	7	4	3	0
Amount derogatory items as a % of dollars now owed to suppliers	100%	51-99%	11-50%	1-10%	0%
Score	10	8	5	2	0

The Risk Trend Numbers over the last three years

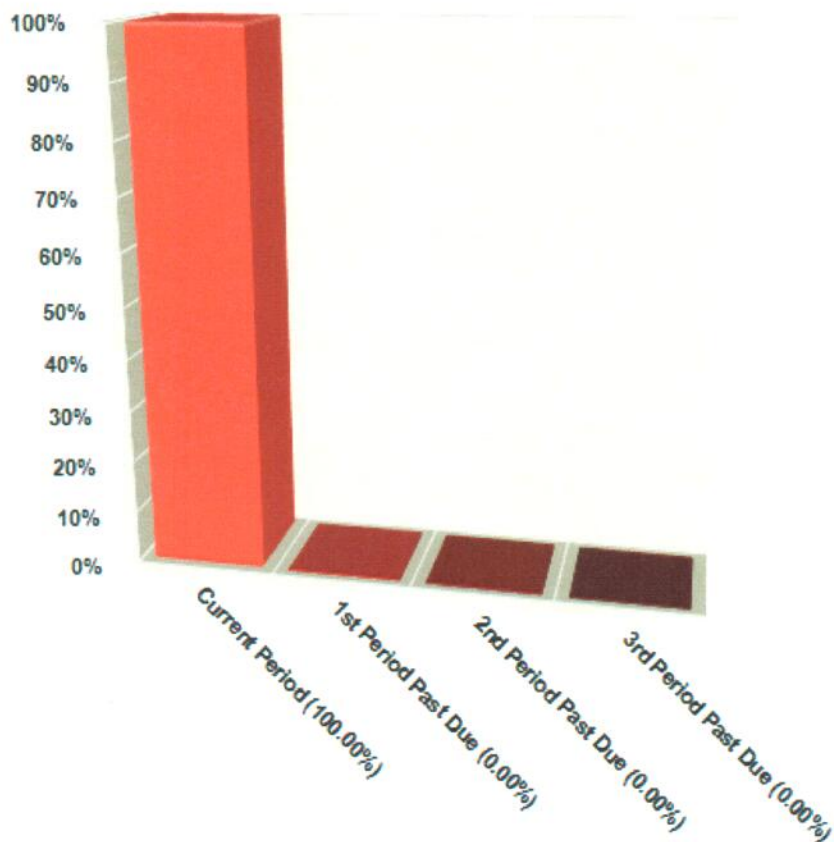
Quarters	Credit Information Score	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
4th Qtr/2011	18	2	\$31,173	\$31,173	\$0	\$0	\$0
3rd Qtr/2011	20	0	\$0	\$0	\$0	\$0	\$0
2nd Qtr/2011	20	1	\$19,612	\$19,348	\$0	\$0	\$264
1st Qtr/2011	20	1	\$19,113	\$18,834	\$279	\$0	\$0

* Refer to graph in **Report Summary** section.

PAYMENT INDEX HISTORY AND TRENDS

What are the suppliers to this business telling us?

All Suppliers On File



This business has a current **Payment Index** of **NA**

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

Payment Index	% of database	The Payment Index ranges from fast paying 0 to slow paying 100
0	65	All trade suppliers are reporting being paid within terms
1-10	8	Average days to pay is slightly beyond terms
11-20	6	Average days to pay is 10 to 20 days beyond terms
21-30	5	Average days to pay is 20 to 30 days beyond terms
31-40	6	Average days to pay is 30 to 40 days beyond terms
41-90	5	Only 5% of businesses in Equifax's database fall into that range
91-100	3	All trade suppliers are reporting being paid in the third period past due or not at all
NA	NA	No trade suppliers reported to Equifax in the indicated time period

The Payment Trend Numbers over the last three years							
Quarters	Payment Index	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
4th Qtr/2011	0	2	\$31,173	\$31,173	\$0	\$0	\$0
3rd Qtr/2011	NA	0	\$0	\$0	\$0	\$0	\$0
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* Refer to graph in **Report Summary** section.

CREDIT REFERENCES

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.

Twenty-five most RECENT Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
Wholesale-Lumber	Nov 2011	\$314	\$314	\$314	\$0	\$0	\$0
Wholesale-Lumber	Oct 2011	\$30,859	\$30,859	\$30,859	\$0	\$0	\$0
Total		\$31,173	\$31,173	\$31,173	\$0	\$0	\$0

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 25 on file, they will all display.

Ten LARGEST Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
Wholesale-Lumber	Oct 2011	\$30,859	\$30,859	\$30,859	\$0	\$0	\$0
Wholesale-Lumber	Nov 2011	\$314	\$314	\$314	\$0	\$0	\$0
Total		\$31,173	\$31,173	\$31,173	\$0	\$0	\$0

- Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

*If less than 10 on file, they will all display.

Other files included in this report

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 locations whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

KITPLY INDUSTRIES, PO BOX 39084, SURREY, BC, V3S9A7

INQUIRIES ON THIS FILE

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. Equifax does not use this information to compute its risk scores.

However, you may want to consider the following in you review:

- Do 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	Inquirer's Name/Industry	Telephone Number
Jan 24, 2012	Wholesale-Lumber	

End of Report