



GORMAN MANUFACTURING COMPANY, INC.

D-U-N-S® 80-473-5132

Headquarters
492 Koller St,
San Francisco, CA 94110

Phone 650 555-0000

COMPR

Subscriber Number: 716000061
Purchase Date: 12/26/2022
Attention: Sample report

Executive Summary

Company Info

Year Started	1985
CEO	LESLIE SMITH, PRES
Employees	153
Employees Here	120 at this location
Working Capital	\$6,382,766
Do not confuse with	other Gorman companies, this is a fictitious company used by D&B for demonstration purposes
Sales (Financial Statement)	\$35,250,486
Net Worth (Financial Statement)	10,750,973
As of	12/31/2021

Predictive Analytics

Financial Stress Class

The Financial Stress Class of 2 for this company shows that firms with this class had a failure rate of 0.1% (10 per 10,000).

Financial Stress Class	2
Financial Stress Score	1,541
Highest Risk	1,001
Lowest Risk	1,875

Credit Score Class

The Credit Score class of 2 for this company shows that 2.41% of firms with this classification paid one or more bills severely delinquent.

Credit Score Class	2
Credit Score	551
Highest Risk	101
Lowest Risk	670

D&B Viability Rating

D&B Viability Rating: **1 1 A A**

Viability Score

Portfolio Comparison

D&B Rating

D&B Rating: **4A3**

Financial Strength

Composite Credit Appraisal

D&B PAYDEX®

Up to 24 month D&B PAYDEX

Up to 3 month D&B PAYDEX

Credit Limit Recommendation

Risk Category

Conservative Credit Limit	\$200,000
Aggressive Credit Limit	\$400,000

A Data Depth Indicator

A Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
Available	Available (3+Trade)	Large	Established

Business Information

Business Summary		Credit Capacity Summary													
Financing	SECURED	D&B Rating 4A3	<table border="1"> <tr> <td>Prior D&B Rating</td> <td>4A3</td> </tr> <tr> <td>Rating Date</td> <td>07/15/2022</td> </tr> <tr> <td>Payment Activity (based on 16 experiences)</td> <td>USD</td> </tr> <tr> <td>Average High Credit</td> <td>\$7,166</td> </tr> <tr> <td>Highest Credit</td> <td>15,000</td> </tr> <tr> <td>Total Highest Credit</td> <td>107,550</td> </tr> </table>	Prior D&B Rating	4A3	Rating Date	07/15/2022	Payment Activity (based on 16 experiences)	USD	Average High Credit	\$7,166	Highest Credit	15,000	Total Highest Credit	107,550
Prior D&B Rating	4A3														
Rating Date	07/15/2022														
Payment Activity (based on 16 experiences)	USD														
Average High Credit	\$7,166														
Highest Credit	15,000														
Total Highest Credit	107,550														
Financial Condition	FAIR														
SIC	2752 Lithographic commercial printing														
NAICS	323111 Commercial Printing (except Screen and Books)														
History Status	CLEAR														

Financial Strength	
Composite Credit Appraisal	

D&B Viability Rating

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 no longer be in business within the next 12 months.

1	Viability Score	
	Compared to All US Businesses within D&B Database: <ul style="list-style-type: none"> Level of risk: Low Risk Businesses ranked 1 have a probability of becoming no longer viable: 0.2% Percentage of businesses ranked 1: 0.3% Across all US businesses, the average probability of becoming no longer viable: 14% 	
1	Portfolio Comparison	
	Compared to all Businesses within the same MODEL SEGMENT: Model Segment: Available Financial Data <ul style="list-style-type: none"> Level of risk: Low Risk Businesses ranked 1 within this model segment have a probability of becoming no longer viable: 0.1% Percentage of businesses ranked 1 within this model segment: 23% Within this model segment, the average probability of becoming no longer viable: 0.6% 	
A	Data Depth Indicator	
	Data Depth Indicator Details: <ul style="list-style-type: none"> ✓ Rich Firmographics ✓ Extensive Commercial Trading Activity ✓ Comprehensive Financial Attributes 	

A

Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
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Available

Available
(3+Trade)

Large

Established

Company Profile Details:

- Financial Data: **Available**
- Trade Payments: **Available** (3+Trade)
- Business Size: **Large** (Employees:50+ or Sales: \$500K+)
- Years in Business: **Established** (5+)

Business History

Officers LESLIE SMITH, PRES;
KEVIN J HUNT, SEC-TREAS

Directors THE OFFICER(S)

As of 11/10/2022

The California Secretary of State's business registrations file showed that Gorman Manufacturing Company, Inc. was registered as a Corporation on May 21, 1985.

Business started 1985 by Leslie Smith and Kevin J Hunt. 60% of capital stock is owned by Leslie Smith. 40% of capital stock is owned by Kevin J Hunt.

LESLIE SMITH born 1946. Graduated from the University of California, Los Angeles, CA, in June 1967 with a BS degree in Business Management. 1967-1985 General Manager for Raymor Printing Co, San Francisco, CA. 1985 formed subject with Kevin J Hunt. 1985 to present active as Principal in Gorman Affiliate Ltd, San Francisco, CA.

KEVIN J HUNT born 1945. Graduated from Northwestern University, Evanston, IL in June 1966. 1966-1985 was Assistant General Manager for Raymor Printing Co, San Francisco, CA. 1985 formed subject with Leslie Smith. 1985 to present active as Principal in Gorman Affiliate Ltd, San Francisco, CA.

AFFILIATE:

The following is related through common principals, management and/or ownership. Gorman Affiliate Ltd, San Francisco, CA, started 1985. Operates as commercial printer. Intercompany relations: None reported by management.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS PROVIDED BY MANAGEMENT OR OTHER SOURCE

The Corporate Details provided below may have been submitted by the management of the subject business and may not have been verified with the government agency which records such data.

Registered Name	Gorman Manufacturing Company, Inc.	Registration ID	testcase102	Filing Date	05/21/1985
Business Type	CORPORATION	Where Filed	SECRETARY OF STATE/CORPORATIONS DIVISION , SACRAMENTO , CA		
Corporation Type	PROFIT				
Incorporated Date	05/21/1985				
State of Incorporation	CALIFORNIA				

Government Activity Summary

Activity Summary		Possible candidate for socioeconomic program consideration	
Borrower	Yes	Labor Surplus Area	N/A
Administrative Debt	Yes	Small Business	N/A
Grantee	Yes	Women Owned	N/A
Party Excluded from Federal Programs	Yes	Minority Owned	N/A
Public Company	N/A		
Contractor	Yes		
Importer/Exporter	N/A		

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

Operations Data

As of 11/10/2022

Description: Engaged in commercial lithographic printing (100%).
Terms are Net 30 days. Has 240 account(s). Sells to commercial concerns. Territory : United States.
Nonseasonal.

Employees: 153 which includes officer(s). 120 employed here.

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

Location: Central business section on well traveled street.

Industry Data

SIC		NAICS	
Code	Description	Code	Description
27520000	Commercial printing, lithographic	323111	Commercial Printing (except Screen and Books)

Family Tree

Subsidiaries Global

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

Full Filings

Judgments

Award	\$700	Latest Info Received	04/07/2014
Status	Unsatisfied	Type	Judgment
against	GORMAN MANUFACTURING COMPANY INC - TEST CASE	Status Attained	01/01/2014
Where Filed	Los Angeles, County Of, Norwalk, CA	FILING NO.	123456
In Favor of	ABC MANUFACTURING - TEST CASE	Date Filed	01/01/2014

Suits

Amount	\$750	Latest Info Received	04/07/2014
Status	Pending	FILING NO.	99999
Where Filed	Supreme Court Of The State Of Tennessee, Knoxville, TN	Status Attained	02/01/2014
Plaintiff	TEST CASE	Date Filed	02/01/2014
Defendant	GORMAN MANUFACTURING INC - TEST CASE		

UCC Filings

Collateral	Leased Unspecified	Latest Info Received	08/10/2021
Filing No.	21-7374802	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, MONTGOMERY, AL	Date Filed	06/29/2021
Secured Party	GMW CONTRACTOR EQUIPMENT FINANCE, OMAHA, NE		
Debtor	GORMAN MANUFACTURING		

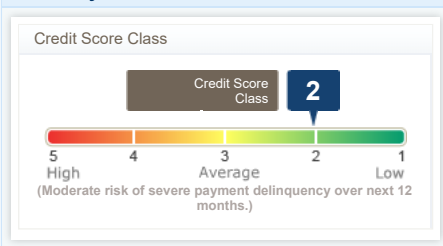
Filing No.	77777	Latest Info Received	05/03/2014
Where Filed	SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA	Type	Original
Secured Party	VAL MAGEE - TEST, ALLENTOWN, PA	Date Filed	01/01/2014
Debtor	GORMAN MANUFACTURING COMPANY INC - TEST CASE		

Filing No.	55555	Latest Info Received	01/03/2014
Where Filed	SECRETARY OF STATE/UCC DIVISION, HARRISBURG, PA	Type	Original
Secured Party	TEST CASE BUSINESS 1	Date Filed	01/01/2014
Debtor	GORMAN MANUFACTURING COMPANY and OTHERS		

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

Commercial Credit Score

Summary



Incidence of Delinquent Payment

Among Companies with This Class	2.41%
Average Compared to All Businesses	10.20%
Credit Score Percentile	81
Credit Score	551
Number of Payment Experiences	16

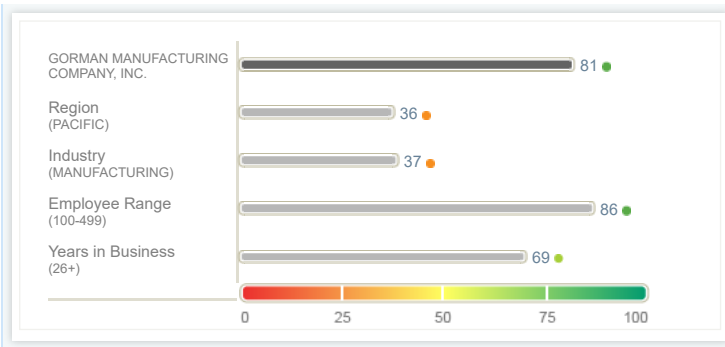
Key Factors

- Proportion of slow payments in recent months
- Higher risk industry based on delinquency rates for this industry
- Total Liabilities to Net Worth influencing the score
- Evidence of open suits and judgments

Notes:

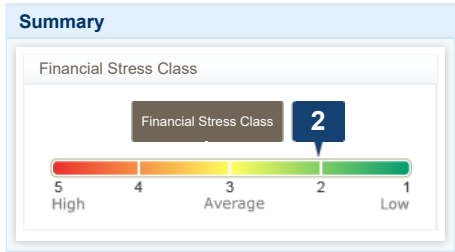
- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database.
- The Credit Score Percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- 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.

Credit Score Percentile Norms Comparison



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

Financial Stress Score

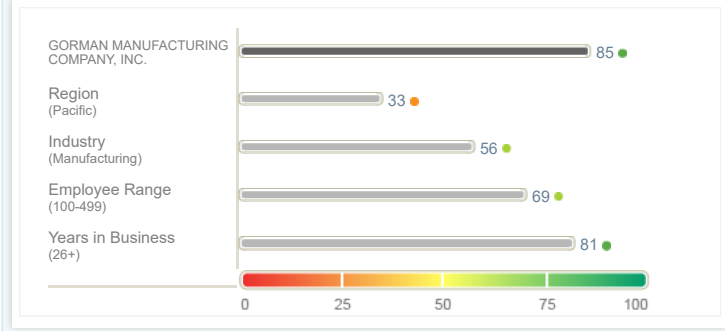


Financial Stress Score Percentile	
Financial Stress National Percentile	85
Financial Stress Score	1541
Probability of Failure with This Score	0.1%
Failure per 10K	10/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	16

- Key Factors**
- Low proportion of satisfactory payment experiences to total payment experiences.
 - UCC Filings reported.
 - Unstable Paydex over last 12 months.
 - Composite credit appraisal is rated fair.

- 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 probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure 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.

Financial Stress Percentile Comparison

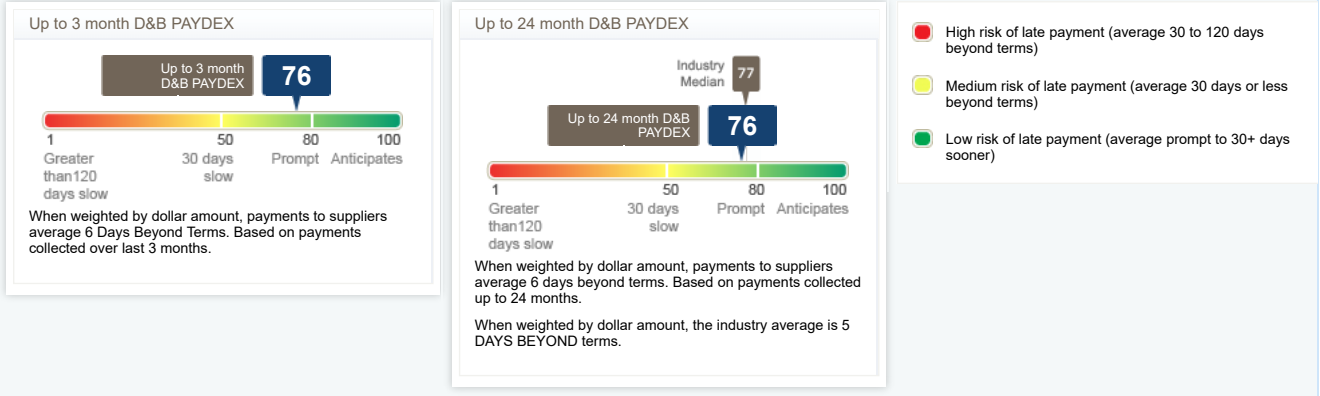


- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

Advanced Paydex + CLR

D&B PAYDEX®

Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.



Payment Trend	unchanged *	Total Payment Experiences for the HQ	16	Highest Now Owing	\$10,000
Payments Within Terms	84%	Total Placed for Collection	0	Highest Past Due	\$500
Average High Credit	\$7,166	Largest High Credit	\$15,000		
Satisfactory Experiences %	88.33%				

* compared to payments three months ago

Credit Limit Recommendation

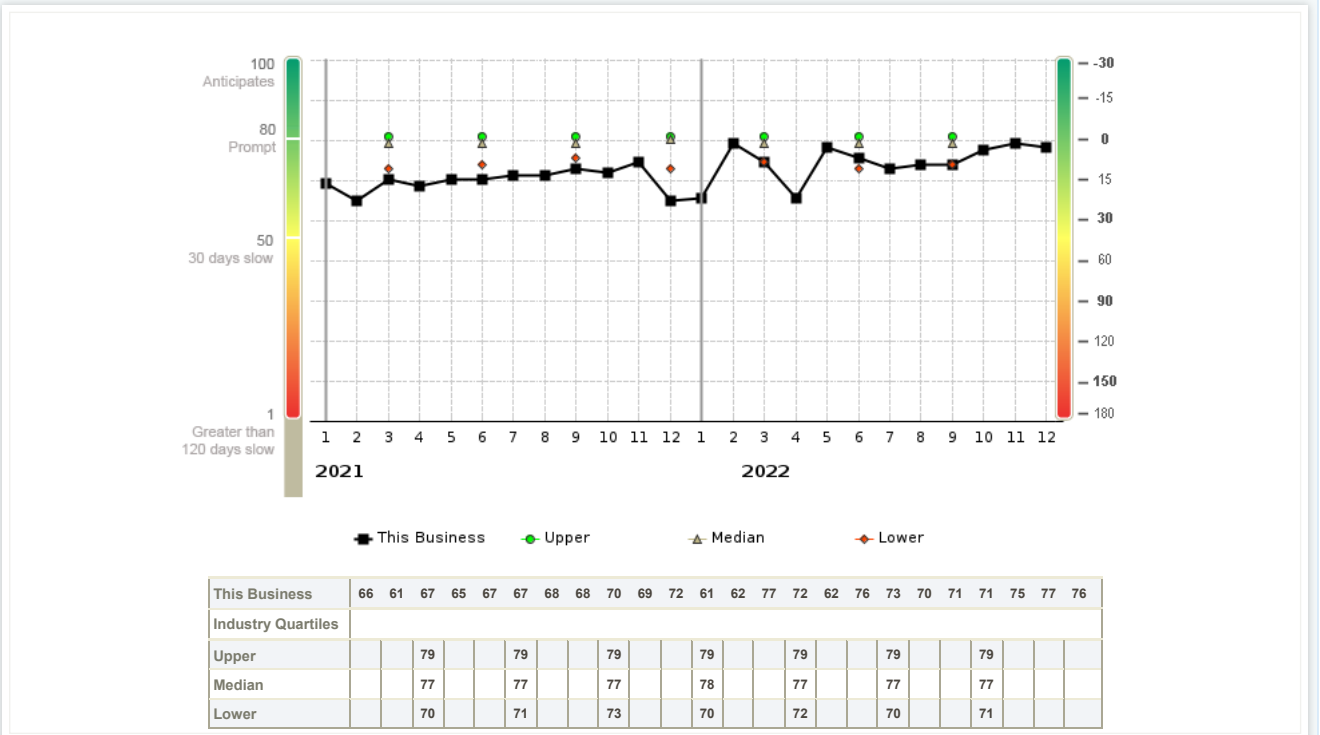
Risk Category

Recommendation Date	12/26/2022
Conservative Credit Limit	\$200,000
Aggressive Credit Limit	\$400,000
Key Factor	

Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits

PAYDEX Yearly Trend

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Lithographic commercial printing, based on SIC code 2752.






Note

- Current PAYDEX[®] for this Business is 76, or equal to 6 days beyond terms.
- The 24 month high paydex is 77.0, or equal to 5 DAYS BEYOND terms.
- The 24 month low paydex is 61.0, or equal to 22 DAYS BEYOND terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

Payment Habits

Credit Extended	% of Payments Within Terms	No. of Payment Experiences	Total Amount USD
Over \$100,000	0%	0	\$0

Credit Extended	% of Payments Within Terms	No. of Payment Experiences	Total Amount USD
50,000-100,000	0%	0	0
15,000-49,999	100% 	1	15,000
5,000-14,999	88% 	12	87,500
1,000-4,999	50% 	2	5,000
Under 1,000	0%	0	0

Based on up to 24 months of payments

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 16 payment experiences in D&B's file, with 16 experiences reported during the last three month period. The highest Now Owes on file is \$10,000. The highest Past Due on file is \$500.

All Industries

Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Ret misc vehicles	5	\$40,000	\$15,000	87	13	0	0	0
Real estate agent/mgr	5	32,500	10,000	85	15	0	0	0
Car body repair/paint	5	35,000	7,500	93	0	7	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	1	\$50	\$50
Payment record unknown	0	0	0
Unfavorable comments	0	0	0
Placed for Collection	0	0	0

Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
November 2022	Ppt	\$15,000	\$10,000	\$0	N/A	1
	Ppt	10,000	7,500	0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	7,500	5,000	0	N/A	1
	Ppt	7,500	5,000	0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	5,000	5,000	0	N/A	1
	Ppt-Slow 30	7,500	2,500	100	N/A	1
	Ppt-Slow 30	7,500	0	0	N/A	4-5
	Ppt-Slow 30	2,500	2,500	500	N/A	1
	Ppt-Slow 30	2,500	2,500	500	N/A	1
	Ppt-Slow 60	5,000	2,500	0	N/A	1
	(016)	50	0	0	Cash account	1

Lines shown in red are 30 or more days beyond terms

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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END OF REPORT