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| **Canadian Report** |

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| **Supplied on** | 07/03/2019 |

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| EQUIFAX  COMMERCIAL CREDIT REPORT      GIFTCRAFT LTD  8550 AIRPORT RD REPORT DATE : MAR 07, 2019  BRAMPTON, ON FILE OPENED : DEC 31, 1978  L6T5A3  FILE NUMBER : 0008032645  TELEPHONE : 905-790-2000 SUBJECT NUMBER : 001701  FAX : 905-790-0738 REFERENCE NUMBER :  REQUESTOR ID :    PRIMARY SIC NUMBER - 5199 - (WHLSL-OTHER NON DURABL)      \* \* \* SUMMARY \* \* \*  CREDIT INFO SCORES PAYMENT  9 NUMBER OF TRADES OWED 96,905 \* 3 CURRENT 0 \*  3RD PERIOD PAST DUE OWED 0 OR 0% \* 3 4Q2018 0 \*  CURRENT OWED 96,905 OR 100% \* 5 4Q2017 0 \*  HIGHEST CREDIT RPTD 112K \* 3 4Q2016 0 \*      RETURNED CHEQUES ..... 0 FOR 0 LAST RETURNED CHEQUE ..  COLLECTION CLAIMS .... 0 FOR 0 LAST CLAIM ............  LEGAL SUITS .......... 0 FOR 0 LAST LEGAL SUIT .......  JUDGMENTS ............ 0 FOR 0 LAST JUDGMENT .........  OTHER ITEMS .......... 0 FOR 0 LAST OTHER ITEM .......    CREDIT INFO SCORE BECOMES 70 WHEN DATA IS RECEIVED FROM THE SUPT OF BANKRUPTCY  DATA IS PURGED AT 5 YEARS. THE CI SCORE IN THE TREND SECTION IS NOT AFFECTED.      \* \* \* SCORES \* \* \*    CDS RISK CLASS (40500-A-1) CLASS: 1    00001 CDS SCORE HIGHER THAN OR EQUAL TO 510. VERY LOW RISK OF DELINQUENCY.      \* \* \* TRADE ITEMS \* \* \*  ------------------------------------------------------------------------------  SUPPLIER'S NAME/INDUSTRY TERMS AMOUNT/PAY HABITS/COMMENTS  RPTD OPEN CREDIT CREDIT HIGH TOTAL CURRENT PAST DUE/PAY PERIOD  DATE DATE LIMIT LIMIT DT. CREDIT OWING $ 1ST 2ND 3RD  ------------------------------------------------------------------------------  STEPHENSON'S RENTAL: 905-507-3650 DLA-2013/11/21  \*MAR19 APR07 10,000 4,551 0 0 0 0 0  FACTORING COMPANY:  \*FEB19 DEC18 0 DEC/2018 2 0 0 0 0 0  GOVERNMENT:  \*FEB19 0 2,959 2,959 2,959 0 0 0  RETAIL-BLDG/HRDWR/GD:  \*FEB19 0 74 74 74 0 0 0  MANUFACTURER -PETROL: REVOLVING/MO  \*FEB19 0 791 79 79 0 0 0  HAV A KAR LEASING LT: 416-787-1718  \*FEB19 0 112K 49,000 49,000 0 0 0  RETAIL-FOOD STORES:  \*FEB19 0 15,000 4,569 4,569 0 0 0  TRUCKING: MERGED ACCOU  \*FEB19 0 4 0 0 0 0 0  FORD CREDIT: 877-636-7346 914, INST/MONTHLY, RATE 1 #  \*FEB19 OCT18 0 43,881 40,224 40,224 0 0 0  ------- ------- ------- ------- ------- -------  P.I. = 0 90 DAYS 179K 96,905 96,905 0 0 0  REPORTED ------- ------- ------- ------- ------- -------    ------- ------- ------- ------- ------- -------  P.I. = 0 13 MONTHS 179K 96,905 96,905 0 0 0  REPORTED ------- ------- ------- ------- ------- -------  ==TRUCKING:  \*MAR17 0 281 281 281 0 0 0  ==GOVERNMENT: NET 30 DAYS, SLOW 1  \*MAR17 0 3,844 2,102 0 2,102 0 0  ==TRUCKING: DLA-2016/02/25  \*JAN17 0 92,603 92,603 92,603 0 0 0  ==RETAIL-BLDG/HRDWR/:  \*JUL16 0 1,281 1,281 1,281 0 0 0  ==MFR - OTHER WOOD P:  \*MAR15 0 2,468 2,468 2,468 0 0 0  ==TRANSPORTATION SER:  \*NOV14 0 444 444 444 0 0 0    NOTE: \* INDICATES THE DATA WAS SUPPLIED BY AN ACCOUNTS RECEIVABLE SUBMISSION.    NOTE: # INDICATES LONG TERM SECURED DEBT, WHICH IS NOT INCLUDED IN THE PI AND  CI CALCULATION.    NOTE: == INDICATES TRADES OLDER THAN 13 MONTHS.    IN SOME SITUATIONS, PAYMENTS BEYOND TERMS CAN BE A RESULT OF MISPLACED  INVOICES OR DISPUTED ACCOUNTS.      \* \* \* PAYMENT TRENDS \* \* \*  ------------------------------------------------------------------------------  PAYMENT C.I. NUMBER OF TOTAL CURRENT OVERDUE  QUARTERS INDEX SCORE TRADES OWING $ 1ST 2ND 3RD  ------------------------------------------------------------------------------  4 QTR/2018 0 3 7 58,698 58,698 0 0 0  3 QTR/2018 0 5 6 65,968 65,968 0 0 0  2 QTR/2018 0 3 7 68,275 68,275 0 0 0  1 QTR/2018 0 5 6 75,114 75,114 0 0 0  4 QTR/2017 0 5 6 81,459 81,459 0 0 0  3 QTR/2017 0 3 6 87,439 87,439 0 0 0  2 QTR/2017 0 5 4 81,154 81,154 0 0 0  1 QTR/2017 0 3 8 180,459 178,357 2,102 0 0  4 QTR/2016 0 3 6 211,626 211,626 0 0 0      \* \* \* COMPANY INFORMATION \* \* \*    INCORPORATION NUMBER: 1694828, EFFECTIVE DATE: 2006/04/01  PROVINCIAL CHARTER / ONTARIO    BUSINESS NATURE: WHLSL-OTHER NON DURABLES      \* \* \* OTHER FILES INCLUDED IN THIS REPORT \* \* \*    GIFT CRAFT FILE NUMBER : 0136566733  95 WALKER DR SUBJECT NUMBER : KBX276  BRAMPTON, ON L6T5K5    GIFTCRAFT LIMITED FILE NUMBER : 0134185090  8550 AIRPORT RD SUBJECT NUMBER : JSW762  BRAMPTON, ON L6T5A3    GIFTCRAFT LTD FILE NUMBER : 0122027643  8550 AIRPORT RD SUBJECT NUMBER : GUV541  BRAMPTON, ON L6T5A3    GIFTCRAFT FILE NUMBER : 0106396949  8550 AIRPORT RD SUBJECT NUMBER : EHQ569  BRAMPTON, ON L6T5A3    GIFTCRAFT FILE NUMBER : 0105751508  8550 AIRPORT RD SUBJECT NUMBER : EFD891  BRAMPTON, ON L6T5A3    GIFTCRAFT FILE NUMBER : 0105726759  8550 AIRPORT RD SUBJECT NUMBER : EFB642  BRAMPTON, ON L6T5A3    GIFTCRAFT LTD FILE NUMBER : 0104670180  8550 AIRPORT RD SUBJECT NUMBER : EBB591  BRAMPTON, ON L6T5A3    GIFTCRAFT LTD. FILE NUMBER : 0097996903  8550 AIRPORT RD SUBJECT NUMBER : CZU928  BRAMPTON, ON L6T5A3    GIFTCRAFT FILE NUMBER : 0077826270  95 WALKER DR SUBJECT NUMBER : ZN9234  BRAMPTON, ON L6T5K5    776744 ONTARIO LIMITED FILE NUMBER : 0032444660  C/O GIFTCRAFT 95 WALKER DR SUBJECT NUMBER : GJ3633  BRAMPTON, ON L6T5H7      \* \* \* RECENT INQUIRIES \* \* \*    JAN 04, 2019 DE LAGE LANDEN FIN (905)465-3160  DEC 05, 2018 FACTORING COMPANY  NOV 28, 2018 TRAILERWIZARDS (604)464-2229  NOV 05, 2018 INSRNCE BRKR/CARRIER/AGNTS/SRV  OCT 16, 2018 FORD CR CDA LEASING (800)567-2426  FEB 07, 2018 DELOITTE LLP (416)874-3725  JAN 09, 2018 GOVERNMENT  NOV 01, 2017 INSRNCE BRKR/CARRIER/AGNTS/SRV  SEP 25, 2017 SRVCS-EQUIPMENT RENTAL & LEASE  AUG 21, 2017 INDCOM LEASING INC (519)737-0020  JAN 25, 2017 WHLSL-PAPER & PAPER PRODUCTS  JAN 25, 2017 WHLSL-PAPER & PAPER PRODUCTS      \* \* \* CREDIT INFORMATION SCORE \* \* \*    THE CURRENT CREDIT INFORMATION SCORE IS THE TOTAL OF THE FOLLOWING FACTORS:    YEARS ON FILE 0-1 1.1-2 2.1-4 4.1-9 9.1+  SCORE ................................ 10 8 6 4 0 = 0  CURRENT PAYMENT INDEX 51+ 41-50 31-40 21-30 0-20  SCORE ................................ 10 7 5 4 0 = 0  NUMBER OF TRADE PAYMENT REFERENCES 0-1 2-3 4-6 7-10 11+  SCORE ................................ 10 8 5 3 0 = 3  LAST QTR, PI VS SAME QTR, LAST YEAR 41+ 21-40 11-20 6-10 0-5  SCORE ................................ 10 8 6 4 0 = 0  NUMBER OF NEGATIVE OCCURRENCES 10+ 8-9 5-7 2-4 0-1  SCORE ................................ 10 8 5 3 0 = 0  LAST NEGATIVE OCCURRENCE (MONTHS) 1-2 3-4 5-6 7-12 12+  SCORE ................................ 10 7 4 3 0 = 0  AMT. NEG. OCC, AS % OF CURRENT OWED 100% 51-99% 11-50% 1-10% 0%  SCORE ................................ 10 8 5 2 0 = 0    CREDIT INFORMATION SCORE = 3    CREDIT INFORMATION SCORE = CI  7 RISK ELEMENTS IN EVERY CREDIT REPORT ARE RATED BETWEEN 0 AND 10. ADDED  TOGETHER, THESE 7 RATINGS ARE THE "CI SCORE" WHICH RANGES BETWEEN 0 AND 70.  THE HIGHER THE NUMBER, THE HIGHER THE RISK. A SCORE LESS THAN 10 MEANS A  LOWER RISK, WHILE A SCORE ABOVE 30 IS A HIGHER RISK.    PAYMENT INDEX = PI  THE PI IS THE AVERAGE NUMBER OF DAYS BEYOND THE PAYMENT DUE DATE FOR ALL  ACCOUNTS. AN AVERAGE PI IS 22. A PI OF 0 MEANS ALL SUPPLIERS ARE PAID WITHIN  TERMS. A PI OF 100 MEANS ALL SUPPLIERS ARE IN THE 3RD PERIOD PAST DUE.    ------------------------------------------------------------------------------  \*\*\*\*  END OF REPORT |

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| ***Explanation of The Credit Info Score and Payment Score*** |
| (Both contained in the Summary Section of this Report) |
| A Canadian company's CREDIT INFO SCORE can range from 0-70, details as follows; |

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| **C.I. Range:** | **Risk Factor** |
| 0 - 11 | Minimal |
| 12 - 23 | Average |
| 24 - 35 | Marginal |
| 36 - 47 | High |
| 48 - 59 | Very High |
| 60 - 70 | Poor |

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| **PAYMENT SCORE** |
| A Canadian company's Payment Score can range from 0 - 100. the closer the score is to "Zero", the better it pays its suppliers. The score is similar to days-beyond-terms. Someone with a score of 60 would be paying their bills at approximately 90 days, which is when many companies traditionally start placing their accounts for collection. Analysis shows that Canadian businesses pay their bills within approximately 54 days on average. This would translate into a Payment Score of 24. Fifty percent of all Payment Scores are under 20 and seventy five percent under 30. When a company reaches a Payment Score of 40 one would expect to see collection claims being placed. A Payment Score of 40 indicates the bills are paid at about 70 days on average, some slower, some faster. |

\*\*\* End of Report \*\*\*