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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 \*\*\*