



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: 09/16/2024
Attention: Sample report

Executive Summary

Company Info	
Year Started	1985
CEO	LESLIE SMITH, PRES
Employees	153
Employees Here	120 at this location
Working Capital	\$4,254,423
Do not confuse with	other Gorman companies, this is a fictitious company used by D&B for demonstration purposes
Sales (Financial Statement)	\$50,230,236
Net Worth (Financial Statement)	11,029,847
As of 12/31/2023	

Predictive Analytics

Financial Stress Class

The Financial Stress Class of 1 for this company shows that firms with this class had a failure rate of 0.04% (4 per 10,000).

Financial Stress Class	1
Financial Stress Score	1,571
Highest Risk	1,001
Lowest Risk	1,875

Credit Score Class

The Credit Score class of 2 for this company shows that 2.44% of firms with this classification paid one or more bills severely delinquent.

Credit Score Class	2
Credit Score	553
Highest Risk	101
Lowest Risk	670

D&B Viability Rating

D&B Viability Rating: **1 2 A A**

Viability Score

1

Portfolio Comparison

2

D&B Rating

D&B Rating: **4A3**

Financial Strength

4A

Composite Credit Appraisal

3

D&B PAYDEX®

Up to 24 month D&B PAYDEX

Industry Median: 78
Up to 24 month D&B PAYDEX: **79**

Up to 3 month D&B PAYDEX

Up to 3 month D&B PAYDEX: **79**

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
Branch & Division: YES	D&B Rating 4A3 Financial Strength: 4A Composite Credit Appraisal: 3 Prior D&B Rating: 4A3 Rating Date: 07/15/2022 Payment Activity (based on 18 experiences): USD Average High Credit: \$6,333 Highest Credit: 250,000 Total Highest Credit: 345,150
Financing: SECURED	
Financial Condition: FAIR	
SIC: 2752 Lithographic commercial printing	
NAICS: 323111 Commercial Printing (except Screen and Books)	
History Status: CLEAR	

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	1
	<p>Compared to All US Businesses within D&B Database:</p> <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% 	
2	Portfolio Comparison	2
	<p>Compared to all Businesses within the same MODEL SEGMENT:</p> <p>Model Segment: Available Financial Data</p> <ul style="list-style-type: none"> Level of risk: Low Risk Businesses ranked 2 within this model segment have a probability of becoming no longer viable: 0.2% Percentage of businesses ranked 2 within this model segment: 14% Within this model segment, the average probability of becoming no longer viable: 0.6% 	
A	Data Depth Indicator	A
	<p>Data Depth Indicator Details:</p> <ul style="list-style-type: none"> ✓ Rich Firmographics ✓ Extensive Commercial Trading Activity ✓ Comprehensive Financial Attributes 	

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

(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 06/04/2024

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 06/04/2024

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

Branches Domestic

Gorman Manufacturing Company, Inc.;
(D-U-N-S@:11-792-2987)
AKA: D&B US FABRICATED COMPANY 120
101 John F Kennedy Pkwy,
Short Hills, NJ 07078-2716

This list is limited to the first 25 branches, subsidiaries, divisions and affiliates, both domestic and international.

Financial Statements

Three Years Comparative Statement				Key Business Ratios (Based on 20 establishments)			
	Fiscal Consolidated Dec 31 2021 USD	Fiscal Consolidated Dec 31 2022 USD	Fiscal Consolidated Dec 31 2023 USD		This Business	Industry Median	Industry Quartile
Curr Assets	\$17,198,139	\$19,047,871	\$17,702,734	Profitability			
Curr Liabs	10,815,373	11,779,310	13,448,311	Return on Sales	3.5	2.1	2
Current Ratio	1.59	1.62	1.32	Return on Net Worth	15.9	2.1	1
Working Capital	6,382,766	7,268,561	4,254,423	Short Term Solvency			
Other Assets	9,023,696	8,694,437	11,465,147	Current Ratio	1.3	1.4	3
Worth	10,750,973	10,706,199	11,029,847	Quick Ratio	1.2	0.9	2
Sales	35,250,486	40,569,890	50,230,236	Efficiency			
Long Term Liab	4,655,489	5,256,799	4,689,723	Assets Sales	58.1	109.5	1
Net Profit (Loss)	3,365,811	3,964,196	1,757,514	Sales / Net Working Capital	11.8	4.6	1
				Utilization			
				Total Liabs / Net Worth	164.4	115.7	3
				As of 12/31/2023			

Most Recent Financial Statement

Fiscal Consolidated statement dated DEC 31 2023:

Assets	USD	Liabilities	USD
Current Assets		Current Liabilities	
Cash	\$9,563,281	Accts Pay	\$10,005,437
Accts Rec	6,632,592	Accruals	844,129
Inventory	1,003,652	L.T. Liab-(1yr)	2,598,745
Prepaid	503,209	Total Current Liabilities	13,448,311
Total Current Assets	17,702,734		
Non Current Assets		Non Current Liabilities	
Fixt & Equip	4,569,873	L.T. Liab-Other	4,689,723
Investments-Other	6,895,274	COMMON STOCK	40,000
Total Assets	29,167,881	ADDIT. PD.-IN CAP	3,000,000
		RETAINED EARNINGS	7,989,847
		Total Liabilities & Net Worth	29,167,881

As of 06/04/2024

From JAN 01 2023 to DEC 31 2023 annual sales \$50,230,236; cost of goods sold \$36,987,230. Gross profit \$13,013,006; operating expenses \$10,259,829. Operating income \$2,753,177; net income before taxes \$2,753,177; Federal income tax \$995,663. Net income \$1,757,514.

Statement Source

Prepared from statement(s) by Accountant: Johnson, Jordan & Jones CPAs.

Accountant's Opinion

A review of the accountant's opinion indicates the financial statements meet generally accepted accounting principles and that the audit contains no qualifications.

Fixed assets shown net less \$66,698 depreciation.

On June 4, 2024, inside sources confirmed the information on this report.

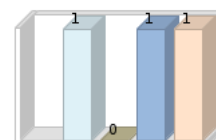
Indicators

Public Filings Summary

The following data includes both open and closed filings found in D&B's database on this company

Record Type	No. of Records	Most Recent Filing Date
Judgment	1	01/01/2023
Lien	0	
Suit	1	02/01/2023
UCC	1	06/29/2021

Public Filings



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	04/07/2023
Status	Unsatisfied	Type	Judgment
against	GORMAN MANUFACTURING COMPANY INC - TEST CASE	Status Attained	01/01/2023
Where Filed	Los Angeles, County Of, Norwalk, CA	FILING NO.	123456
In Favor of	ABC MANUFACTURING - TEST CASE	Date Filed	01/01/2023

Suits

Amount	\$750	Latest Info Received	04/07/2023
Status	Pending	FILING NO.	99999
Where Filed	Supreme Court Of The State Of Tennessee, Knoxville, TN	Status Attained	02/01/2023
Plaintiff	TEST CASE	Date Filed	02/01/2023
Defendant	GORMAN MANUFACTURING INC - TEST CASE		

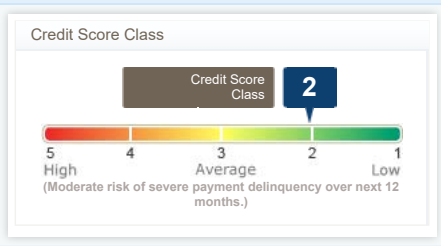
UCC Filings

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		

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	2.44%
Average Compared to All Businesses	8.96%
Credit Score Percentile	81
Credit Score	553
Number of Payment Experiences	18

Key Factors

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

Notes:

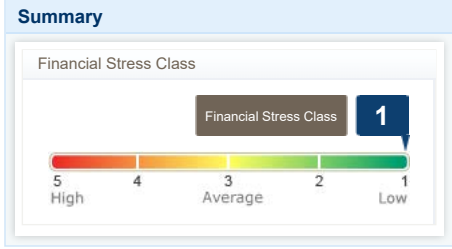
- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this 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

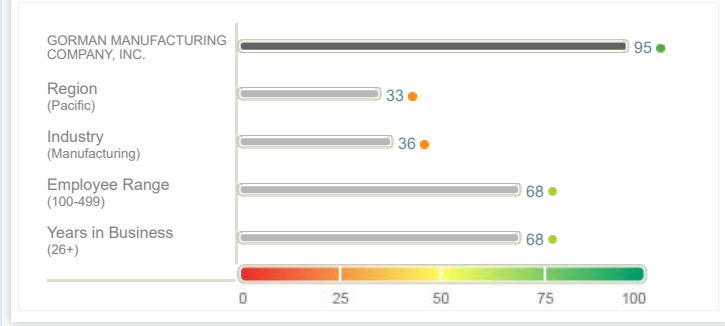


Financial Stress Score Percentile	
Financial Stress National Percentile	95
Financial Stress Score	1571
Probability of Failure with This Score	0.04%
Failure per 10K	4/10,000
Average Failure Rate within D&B database	0.52%
Failure per 10K	52/10,000
Number of Payment Experiences	18

- Key Factors
- UCC Filings reported.
 - 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

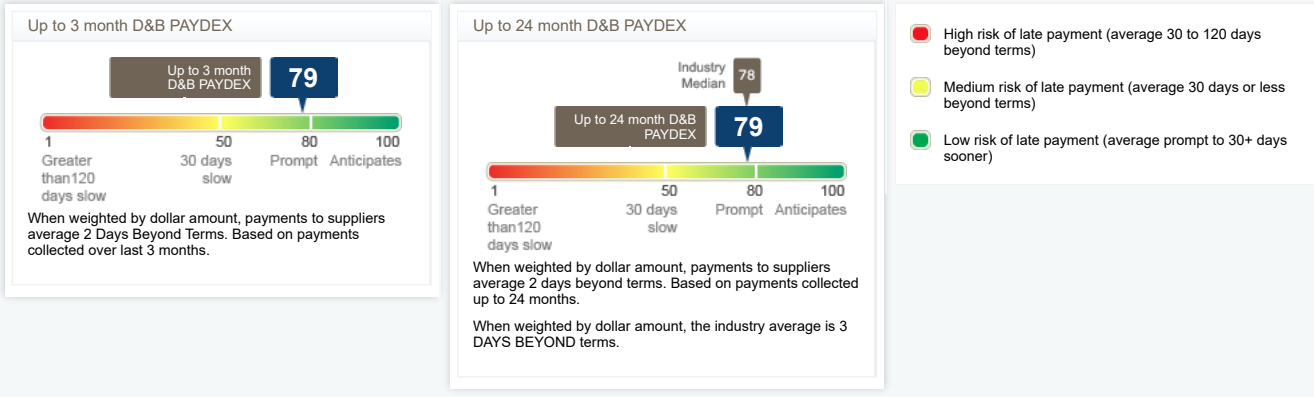


- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

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	18	Highest Now Owing	\$10,000
Payments Within Terms	95%	Total Placed for Collection	0	Highest Past Due	\$1,000
Average High Credit	\$6,333	Largest High Credit	\$250,000		
Satisfactory Experiences %	26.79%				

* compared to payments three months ago

Credit Limit Recommendation

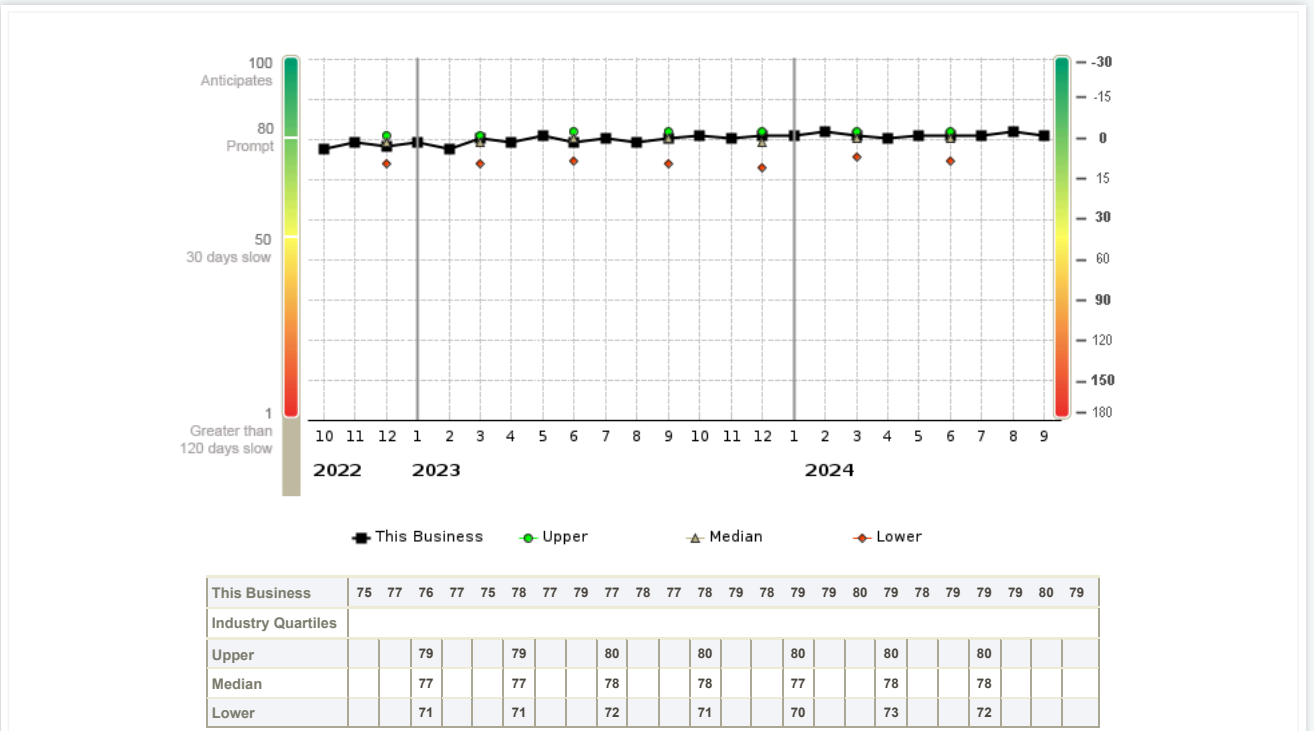
Risk Category

Recommendation Date	09/16/2024
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 79, or equal to 2 days beyond terms.
- The 24 month high paydex is 80.0, or equal to GENERALLY WITHIN terms.
- The 24 month low paydex is 75.0, or equal to 8 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	0%	0	0
5,000-14,999	97%	14	92,500
1,000-4,999	100%	1	2,500
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 18 payment experiences in D&B's file, with 15 experiences reported during the last three month period. The highest Now Owes on file is \$10,000. The highest Past Due on file is \$1,000.

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	\$37,500	\$10,000	100	0	0	0	0
Car body repair/paint	5	30,000	7,500	92	0	0	8	0
Real estate agent/mgr	5	27,500	7,500	100	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	3	\$250,150	\$250,000
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)
August 2024	Ppt	\$10,000	\$10,000	\$0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	7,500	7,500	50	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	7,500	0	N/A	1
	Ppt	7,500	7,500	0	N/A	1
	Ppt	5,000	5,000	0	N/A	1
	Ppt	5,000	5,000	1,000	N/A	1
	Ppt	5,000	5,000	0	N/A	1
	Ppt	5,000	5,000	0	N/A	1
August 2023	Ppt-Slow 90	5,000	2,500	0	N/A	1
	(016)	250,000	100	0	Cash account	1
November 2022	(017)	100	0	0	Cash account	1
	(018)	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