

Canadian Report

Supplied on 07/03/2019

EQUIFAX
COMMERCIAL CREDIT REPORT

GIFTCRAFT LTD
8550 AIRPORT RD
BRAMPTON, ON
L6T5A3

REPORT DATE : MAR 07, 2019
FILE OPENED : DEC 31, 1978

TELEPHONE : 905-790-2000
FAX : 905-790-0738

FILE NUMBER : 0008032645
SUBJECT NUMBER : 001701
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	0
FACTORING COMPANY:										
*FEB19	DEC18	0	DEC/2018	2	0	0	0	0	0	0
GOVERNMENT:										
*FEB19		0		2,959	2,959	2,959	0	0	0	0
RETAIL-BLDG/HRDWR/GD:										
*FEB19		0		74	74	74	0	0	0	0
MANUFACTURER -PETROL: REVOLVING/MO										
*FEB19		0		791	79	79	0	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 * * *

QUARTERS	PAYMENT INDEX	C.I. SCORE	NUMBER OF TRADES	TOTAL OWING	CURRENT \$	1ST	OVERDUE 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 95 WALKER DR BRAMPTON, ON L6T5K5	FILE NUMBER : 0136566733 SUBJECT NUMBER : KBX276
GIFTCRAFT LIMITED 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0134185090 SUBJECT NUMBER : JSW762
GIFTCRAFT LTD 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0122027643 SUBJECT NUMBER : GUV541
GIFTCRAFT 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0106396949 SUBJECT NUMBER : EHQ569
GIFTCRAFT 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0105751508 SUBJECT NUMBER : EFD891
GIFTCRAFT 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0105726759 SUBJECT NUMBER : EFB642
GIFTCRAFT LTD 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0104670180 SUBJECT NUMBER : EBB591
GIFTCRAFT LTD. 8550 AIRPORT RD BRAMPTON, ON L6T5A3	FILE NUMBER : 0097996903 SUBJECT NUMBER : CZU928
GIFTCRAFT 95 WALKER DR BRAMPTON, ON L6T5K5	FILE NUMBER : 0077826270 SUBJECT NUMBER : ZN9234
776744 ONTARIO LIMITED C/O GIFTCRAFT 95 WALKER DR BRAMPTON, ON L6T5H7	FILE NUMBER : 0032444660 SUBJECT NUMBER : GJ3633

* * * 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	WHLST-PAPER & PAPER PRODUCTS	
JAN 25, 2017	WHLST-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

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;

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

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 ***