



## **COMMERCIAL INVESTIGATION REPORT**

**COMPANY:  
ABC Inc.**

**DATE:  
July 21, 2010**

**Provided under contract for the exclusive use of:  
XYZ Company**

## COMPANY PROFILE

<b>FULL BUSINESS NAME:</b>	ABC Inc.
<b>FOUNDED:</b>	May 3 <sup>rd</sup> , 2000
<b>PLACE OF INCORPORATION:</b>	Ohio
<b>LINE OF BUSINESS<sup>1</sup>:</b>	Wholesale Florist
<b>OFFICER(S):</b>	John Smith
<b>MAIN CONTACT<sup>2</sup>:</b>	Carl Smith
<b>ADDRESS:</b>	30 Diehl Rd.
<b>CITY:</b>	Cincinnati, OH 45216
<b>COUNTRY:</b>	United States
<b>PHONE<sup>3</sup>:</b>	555-123-5486
<b>FAX<sup>4</sup>:</b>	555-123-5455
<b>EMPLOYEES:</b>	1
<b>ANNUAL SALES:</b>	\$2,000,000
<b>EMAIL:</b>	smith@abc.com
<b>WEB SITE:</b>	www.abc.com
<b>COMMERCIAL LAWSUITS<sup>5</sup>:</b>	N/A

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<sup>1</sup> If the main line of business registered by your client doesn't match with the products or services that you are offering them, there is a potential risk of a lack of long-term commercial relationship

<sup>2</sup> The main contact is the person which is more likely to provide the requested information.

<sup>3</sup> & <sup>4</sup> The numbers posted in this profile are the registered numbers with a public phone company under the company's name. Otherwise, it will be the company's contact number.

<sup>5</sup> In some states, there is no means to get this information due to a privacy act regulation.

**VERIFICATION OF COMPANY INFORMATION**

**Business Name:**  n/a Company use its legal name for commercialization purposes

n/a Company use a different name:

**Phone and Fax:**  Company uses the registered phone and fax numbers:

Company doesn't have registered phone and fax numbers

Company uses the following number

**Address:**  Company operates at the registered address

Company doesn't have registered address: **It operates at a residential address.**

Company operates at the following address

**Officer Name:**  n/a The legal representative operates the company

n/a The person who operates as a top officer is:

**Legal Status:**  Active

Not registered

**Better Business Bureau<sup>6</sup>:**  n/a Reports no complaints

n/a Reports the following complaints:

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<sup>6</sup> Government institution that registers customers complaints.

**VERIFICATION OF CUSTOMER REFERENCES**

**Reference 1:** Blooming Roses

**Contact:** Laura Smith

**Place (Country):** United States

Excellent	Good	Neutral	Bad	Very Bad
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Comments:** *They have been working with him for a long time and described him as a wonderful person who is very dependable, reliable and knows his business very much.*

**Reference 2:** ABC Florist

**Contact:** John Carter

**Place (Country):** United States

Excellent	Good	Neutral	Bad	Very Bad
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Comments:** *It is a fine supplier with whom they have had no problems.*

**Reference 3:** Something about Flowers

**Contact:** Joanne K.

**Place (Country):** United States

Excellent	Good	Neutral	Bad	Very Bad
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Comments:** *They have worked with John Smith for about 10 years and commented that he is very reliable, honest, a great person, and always does everything he can to solve the problems of his customers.*

**VERIFICATION OF EMPLOYER REFERENCE**

**Reference 1:** Ohio Farms

**Contact:** Tomas Lopez

**Place (Country):** United States

Excellent	Good	Neutral	Bad	Very Bad
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Comments:** *John Smith was his salesperson form about 3 years. They commented that Mr. Smith left the company in good terms and that the reason of his departure was that they couldn't keep him busy. He was a good employee who always came to work on time and worked very hard.*

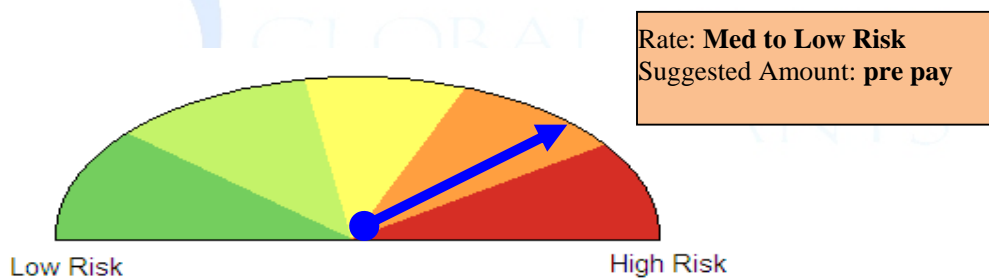
## OBSERVATIONS & CREDIT RATE

According to the public records obtained from the Secretary of the State of Ohio, ABC Inc is not registered yet. In Addition, through the commercial investigation, it was determined that Mr. John Smith started working independently less than a month ago and he has been in the flower wholesale business for approximately 14 years.

Even though his ex employer and customers rate him as an excellent person, who is very reliable, hard worker and honest; there is a certain level of risk due to the lack of assets of his newly formed business. Depending on the risk taking characteristic of the supplier, it could constitute an opportunity to do business with Mr. Smith and help him initiate his business, thus creating customer loyalty.

### Rate

According to the information provided, the investigation, and the willingness of the applicant to fulfill all the requirements, GTC has given the applicant the following score to help you determine the risk of late payment or not payments at all.



**Disclaimer:** Our Credit Rating Codes are indicators of probable ability to pay. They are based on business demographic factors such as number of employees, years in business, industry stability, bill paying history, bank and trade references, and government data. We recommend that these ratings be used as a starting point and should not be the sole factor used in making a credit decision. We will not be liable for any losses resulting from the use of this information.