

D&B Comprehensive Report

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ATTN: chris Report Printed: JUN 20 2011

Overview

Business Summary

GOMEZ FLOOR COVERING, INC.
GFC
3816 Binz Engleman Rd Ste B125
San Antonio, TX 78219
D&B D-U-N-S Number: 95-856-0674

Rating Change

This is a **headquarters** location.
Branch(es) or division(s) exist.

Telephone: 210 651-5002

Chief executive: LINDA GOMEZ-WHITENER, PRES

Year started: 1995

Employs: 78 (14 here)

Financial statement date: DEC 31 2010

Sales F: \$19,678,335

Net worth F: \$2,508,449

History: CLEAR

Financial condition: STRONG

SIC: 1541
1752
5021

Line of business: Industrial building construction, floor laying contractor, whol furniture

Credit Score Class: 1

Low risk of severe payment delinquency over next 12 months

Financial Stress Class: 1

D&B PAYDEX®: 79

When weighted by dollar amount, payments to suppliers average 2 days beyond terms.

D&B Rating: **3A1**
Formerly
3A2

Financial strength: 3A is \$1 to 10 million.

Composite credit appraisal: 1 is high.

Executive Summary

The **Financial Stress Class of 1** for this company shows that firms with this class had a failure rate of 0.03% (3 per 10,000), which is lower than the average of businesses in D&B's database

The **Credit Score class of 1** for this company shows that 6.0% of firms with this class paid one or more bills severely delinquent, which is lower than the average of businesses in D&B's database.

Financial information from a fiscal statement dated 12/31/10 is included.

Predictive Scores	This Business	Comments
Financial Stress Class	1	Failure Rate lower than the average of businesses in D&B's database
Financial Stress Score	1591	Highest Risk: 1,001; Lowest Risk: 1,875
Credit Score Class	1	Probability of Severely Delinquent Payment is lower than the average of businesses in D&B's database
Credit Score	519	Highest Risk: 101; Lowest Risk: 670
Other Key Indicators		
PAYDEX Scores	2 days beyond terms	Pays more promptly than the average for its industry of 8 days beyond terms
Industry Median	8 days beyond terms	
Sales	Fiscal year ending December 2010	Up by 9.9% from last year
Net Worth	Fiscal year ending December 2010	Up by 10.7% from last year
Operations	Profitable	
Present management control	16 years	
UCC Filings	UCC filing(s) are reported for this business	
Public Filings	No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database	
History	Is clear	

Credit Capacity Summary

D&B Rating: **3A1**
Financial strength: 3A indicates \$1 to 10 million.
Composite credit appraisal: 1 is high.

This credit rating was assigned because of D&B's assessment of the company's financial ratios and its cash flow. For more information, see the D&B Rating Key.

Sales:	\$19,678,335	Payment Activity:	
# of Employees Total:	78 (14 here)	(based on 71 experiences)	
As of 12/31/10		Average High Credit:	\$7,093
Worth:	\$2,508,449	Highest Credit:	\$300,000
Working Capital:	\$1,768,345	Total Highest Credit:	\$440,100

Note: The Worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

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Financial Stress Summary

The Financial Stress Score Model predicts the likelihood of business failure which includes ceasing business without paying all creditors in full, reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class: 1

Probability of Failure

Among Businesses with this Class: 0.03% (3 per 10,000)

Financial Stress National Percentile: 98 (Highest Risk: 1; Lowest Risk: 100)

Financial Stress Score: 1591 (Highest Risk: 1,001; Lowest Risk: 1,875)

Average failure rate of Businesses in D&B's Database: 0.48% (48 per 10,000)

The Financial Stress Score of this business is based on the following factors:

- UCC Filings reported.
- High number of inquiries to D&B over last 12 months.
- Business does not own facilities.
- Higher risk legal structure.

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.

Norms	National %
This Business	98
Region: WEST SOUTH CENTRAL	44
Industry: CONSTRUCTION	49
Employee Range: 20-99	66
Years in Business: 11-25	68

This business has a Financial Stress Percentile that shows:

- 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.

Credit Score Class Summary

The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months. Scores are calculated using a statistically valid model derived from D&B's extensive data files.

Credit Score Class: 1

Low risk of severe payment delinquency over next 12 months.

Incidence of Delinquent Payment

Among Companies with this Class: 6.00%
 Average Compared to Businesses in D&B's Database: 23.50%

Credit Score Percentile: 99 (Highest Risk: 1; Lowest Risk: 100)

Credit Score: 519 (Highest Risk: 101; Lowest Risk: 670)

The Credit Score of this business is based on the following factors:

- Most recent amount past due.
- Business is not a subsidiary.
- Low proportion of satisfactory payment experiences to total payment experiences.
- High proportion of past due balances to total amount owing.

Notes:

- The Commercial Credit Score Risk 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 severe delinquency.
- The probability of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average probability of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Norms	National %
This Business	99
Region: WEST SOUTH CENTRAL	48
Industry: CONSTRUCTION	49
Employee Range: 20-99	79
Years in Business: 11-25	76

This business has a Credit Score Percentile that shows:

- 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.

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Payments

Payment Trends

Total Payment Experiences for the HQ in D&B's File:	71	Current PAYDEX is:	79 equal to 2 days beyond terms
Payments Within Terms: (not dollar weighted)	91%	Industry Median is:	75 equal to 8 days beyond terms
Total Placed For Collection:	0	Payment Trend currently is:	unchanged , compared to payments three months ago
Average Highest Credit:	\$7,093		
Largest High Credit:	\$300,000		
Highest Now Owing:	\$30,000		
Highest Past Due:	\$750		

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

PAYDEX Scores

Shows the D&B PAYDEX scores as calculated on the most recent 3 months and up to 24 months of payment experiences.

The D&B PAYDEX is a unique, dollar weighted indicator of payment performance based on up to payment experiences as reported to D&B by trade references. A detailed explanation of how to read and interpret PAYDEX scores can be found at the end of this report.

3-Month D&B PAYDEX: **79**
 When weighted by dollar amount, payments to suppliers average 2 days beyond terms.
 Based on payments collected over last 3 months.

D&B PAYDEX: **79**
 When weighted by dollar amount, payments to suppliers average 2 days beyond terms.
 Based on up to 24 months of payments.

PAYDEX Yearly Trend

PAYDEX Scores Comparison to Industry

	7/10	8/10	9/10	10/10	11/10	12/10	1/11	2/11	3/11	4/11	5/11	6/11
This Business	79	79	79	80	80	80	80	79	79	79	79	79
Industry Quartiles												
Upper			79			79			79			78
Median			75			75			75			74
Lower			68			68			68			68

- Current PAYDEX for this Business is 79, or equal to 2 days beyond terms
- The 12-month high is 80, or equal to generally within terms
- The 12-month low is 79, or equal to 2 days beyond terms

PAYDEX Comparison to Industry

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Industrial building construction, floor laying contractor, whol furniture, based on SIC code 1541.

Quarterly PAYDEX Scores Comparison to Industry

Previous Year					Current Year				
	6/09	9/09	12/09	3/10		6/10	9/10	12/10	3/11
This Business	UN	72	73	80	This Business	79	79	80	79
Industry Quartiles					Industry Quartiles				
Upper	79	79	79	79	Upper	78	79	79	79
Median	75	75	75	75	Median	74	75	75	75
Lower	68	68	67	68	Lower	68	68	68	68

- Current **PAYDEX** for this Business is **79**, or equal to 2 days beyond terms
- The present industry **median score** is **75**, 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

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences used to calculate the percentage, and the total dollar value of the credit extended.

Dollar Range Comparisons:

\$ Credit Extended	# Payment Experiences	\$ Total Dollar Amount	% of Payments Within Terms
OVER \$100,000	1	\$300,000	100
\$50,000 - 99,999	0	\$0	0
\$15,000 - 49,999	2	\$35,000	100
\$5,000 - 14,999	8	\$52,500	100
\$1,000 - 4,999	27	\$46,500	87
Under \$1,000	24	\$5,800	88

Payment experiences reflect how bills are met in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc.

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 71 payment experiences in D&B's file, with 47 experiences reported during the last three month period.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	Total Rcv'd (#)	Total Dollar Amt (\$)	Largest High Credit (\$)	Within Terms (%)	Days Slow <31 31-60 61-90 90> (%)
--	---------------------------	---------------------------------	------------------------------------	----------------------------	--

The highest Now Owes on file is \$30,000 The highest Past Due on file is \$750

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed. Indications of slowness can be result of dispute over merchandise, skipped invoices, etc.

Payment Details

Detailed payment history for this company

Date Reported (mm/yy)	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
---------------------------------	----------------------	----------------------------	-------------------------	-------------------------	----------------------	-------------------------------------

red =
30 or
more
days
beyond
terms

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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Public Filings

Public Filings

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

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCC's	19	08/31/2010

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.

UCC Filings

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

Government Activity

Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	YES
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	N/A
Small Business:	YES (2011)
8(A) firm:	YES (2004)

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

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History & Operations

History

The following information was reported 03/31/2011:

Officer(s): LINDA GOMEZ-WHITENER, PRES
STEVE WHITENER, V PRES

DIRECTOR(S): THE OFFICER(S)

The Texas Secretary of State's business registrations file showed that Gomez Floor Covering, Inc was registered as a corporation on October 22, 1996.

Business started 1995 by Steve Whitener. 51% of capital stock is owned by Linda Gomez-Whitener. 49% of capital stock is owned by Steve Whitener.

LINDA GOMEZ-WHITENER born 1951. 1995-present active here.

STEVE WHITENER born 1949. 1995-present active here.

Corporate Family

For more details on the Corporate Family, use D&B's Global Family Linkage product.

Branches (US):

Select companies below to buy Business Information Report(s).

Gomez Floor Covering, Inc.

Dallas, TX

DUNS # 13-589-3969

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF JUN 16 2011:

Registered Name: GOMEZ FLOOR COVERING, INC.

Business type: DOMESTIC CORPORATION

Corporation type: PROFIT

Date incorporated: OCT 22 1996

State of incorporation: TEXAS

Filing date: OCT 22 1996

Registration ID: 0141877000

Duration: PERPETUAL

Status: IN EXISTENCE

Where filed: SECRETARY OF STATE, AUSTIN, TX

Registered agent: LINDA GOMEZ WHITENER, 3816 BINZ-ENGLEMAN, B-125, SAN ANTONIO, TX, 782190000

Principals: STEVEN E WHITENER, DIRECTOR, 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000
STEVEN E WHITENER, VICE PRESIDENT, 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000
LINDA GOMEZ WHITENER, DIRECTOR, 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000
LINDA GOMEZ WHITENER, PRESIDENT, 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000

Operations

03/31/2011

Description: Operates as a contractor of industrial buildings and warehouses, specializing in renovation, remodeling or repairs, contractor of floor laying and floor work, specializing in carpet laying and wholesaler of furniture.

Contracts call for. Terms are.

Terms are cash, on a contractual basis and Net 30 days. Sells to general public, commercial concerns and the government.
Territory : United States.

Employees: 78 which includes officer(s). 14 employed here. Number of employees fluctuates with workload.

Facilities: Leases 15,000 sq. ft. in a single story building.

Location: Industrial section on well traveled street.

Branches: Maintains a branch location in 1162 Security Dr, Dallas, TX.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

NAICS:

236220 Commercial and Institutional Building Construction
238330 Flooring Contractors
423210 Furniture Merchant Wholesalers

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

15419909 Renovation, remodeling and repairs:
industrial buildings
17529903 Carpet laying
50210000 Furniture

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Banking & Finance

Statement Update

04/18/2011

Fiscal statement dated DEC 31 2010:

Assets		Liabilities	
Cash	129,451	Accts Pay	488,478
Accts Rec	1,173,215	Retainage Payable	72,286
Notes Rec	80,000	Accruals	110,567
Retainage Receivable	206,047	L.T. Liab-(1yr)	40,136
Costs In Excess Of Billings	1,227,596	Billings In Excess Of Costs	366,115
Prepaid Exps & Other Current Assets	29,618		
Curr Assets	\$2,845,927	Curr Liabs	\$1,077,582
Fixt & Equip	804,266	Long-Term Debt-Net	12,260
Deposits	36,098	Deferred Rent	88,000
		COMMON STOCK	1,000

		ADDIT. PD.-IN CAP	431,269
		RETAINED EARNINGS	2,076,180
Total Assets	\$3,686,291	Total	\$3,686,291

From JAN 01 2010 to DEC 31 2010 annual sales \$19,678,335; cost of goods sold \$15,033,693. Gross profit \$4,644,642; operating expenses \$3,892,405. Operating income \$752,237; other income \$75,942; other expenses \$100,214; net income before taxes \$727,965; Federal income tax \$40,000; net income \$687,965.

Prepared from statement(s) by Accountant: Akin, Doherty, Klein & Feuge, P.C., San Antonio, Texas.

ACCOUNTANT'S OPINION

"A review of the accountant's opinion as submitted by the subject company indicates the financial statement meets generally accepted accounting principles and the audit contains no qualifications."

Fixed assets shown net less \$776,484 depreciation.

Explanations

Business elects to be taxed as a sub chapter S Corporation.

Key Business Ratios

Statement date: DEC 31 2010

Based on this number of establishments: 61

Industry Norms based on 61 establishments

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	3.5	0.8	2
Return on Net Worth	27.4	4.3	1
Short-Term Solvency			
Current Ratio	2.6	2.0	2
Quick Ratio	1.2	1.5	3
Efficiency			
Assets Sales	18.7	41.6	1
Sales / Net Working Capital	11.1	5.8	1
Utilization			
Total Liabs / Net Worth	47.0	68.5	2

Finance

10/06/2010

Three-year statement comparative:

	Fiscal Dec 31 2006	Fiscal Dec 31 2007	Fiscal Dec 31 2009
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Current Assets	2,026,852	2,269,701	3,315,332
Current Liabs	1,140,432	1,053,316	1,772,928
Current Ratio	1.78	2.15	1.87
Working Capital	886,420	1,216,385	1,542,404
Other Assets	382,244	463,679	790,545
Net Worth	1,127,307	1,472,964	2,266,466
Sales	11,452,584	12,055,871	17,900,394
Long Term Liab	141,357	207,100	66,483
Net Profit (Loss)	311,696	411,703	638,414

Fiscal statement dated DEC 31 2009:

Assets		Liabilities	
Cash	2,954	Accts Pay	472,528
Accts Rec	2,099,675	Retainage Payable	4,503
Retainage Receivable	185,451	Accruals	229,253
Employee Advances	7,582	L.T. Liab-(1yr)	799,333
Costs In Excess Of Billings	985,037	Billings In Excess Of Costs	267,311
Prepaid Exps & Other Current Assets	34,633		
Curr Assets	\$3,315,332	Curr Liabs	\$1,772,928
Fixt & Equip	772,884	Long-Term Debt-Net	50,483
Deposits	17,661	Deferred Rent	16,000
		COMMON STOCK	1,000
		ADDIT. PD.-IN CAP	431,269
		RETAINED EARNINGS	1,834,197
Total Assets	\$4,105,877	Total	\$4,105,877

From JAN 01 2009 to DEC 31 2009 annual sales \$17,900,394; cost of goods sold \$13,641,067. Gross profit \$4,259,327; operating expenses \$3,476,375. Operating income \$782,952; other income \$37,152; other expenses \$147,690; net income before taxes \$672,414; Federal income tax \$34,000. Net income \$638,414.

Prepared from statement(s) by Accountant: Akin, Dohetry, Klein & Feuge, P.C., San Antonio, Texas.

ACCOUNTANT'S OPINION

A review of the accountant's opinion as submitted by the subject company indicates the financial statement meets generally accepted accounting principles and the audit contains no qualifications.

Fixed assets shown net less \$685,523 depreciation.

Explanations

Business elects to be taxed as a sub chapter S Corporation.

On OCT 06 2010 Eugene Hartley, Contrl, deferred all information.

Customer Service

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere

within the U.S. If you are outside the U.S. contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at www.dnb.com.

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