

ATTN:

Report Printed: September 23, 2011

## Live Report : YOUR BAD BUSINESS CREDIT, INC


D-U-N-S® Number: 00-000-0000

Endorsement/Billing Reference:




D&B Address		Location Type
Address		Single Location
Phone		Web
Fax		

Endorsement :

## Company Summary

Currency: Shown in USD unless otherwise indicated 

### Score Bar

PAYDEX®		29
Commercial Credit Score Class		5
Financial Stress Class		5
Credit Limit - D&B Conservative	-	
D&B Rating	--	

### Company News

**Today: Friday, September 23, 2011**

This company is not currently tracked for Company News.

Powered by FirstRain

### D&B Company Overview

This is a single location

Chief Executive

Year Started	2006
Employees	1
SIC	8742
Line of business	Management
NAICS	541611
History Status	INCOMPLETE

### Public Filings

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

Record Type	Number of Records	Most Recent Filing Date
Bankruptcies	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCCs	0	-

The public record items contained herein may have been paid, terminated, vacated or released prior to today's date.

### Detailed Trade Risk Insight™

Days Beyond Terms Past 3 Months

**75**  
Days



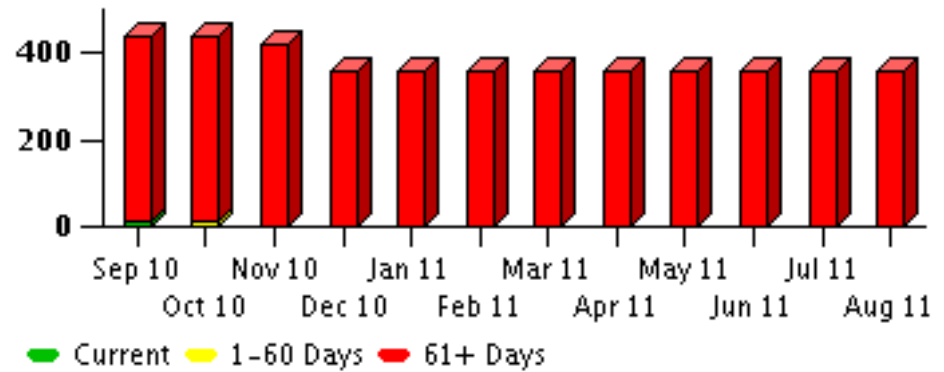


Dollar-weighted average of 3 payment experiences reported from 3 Companies

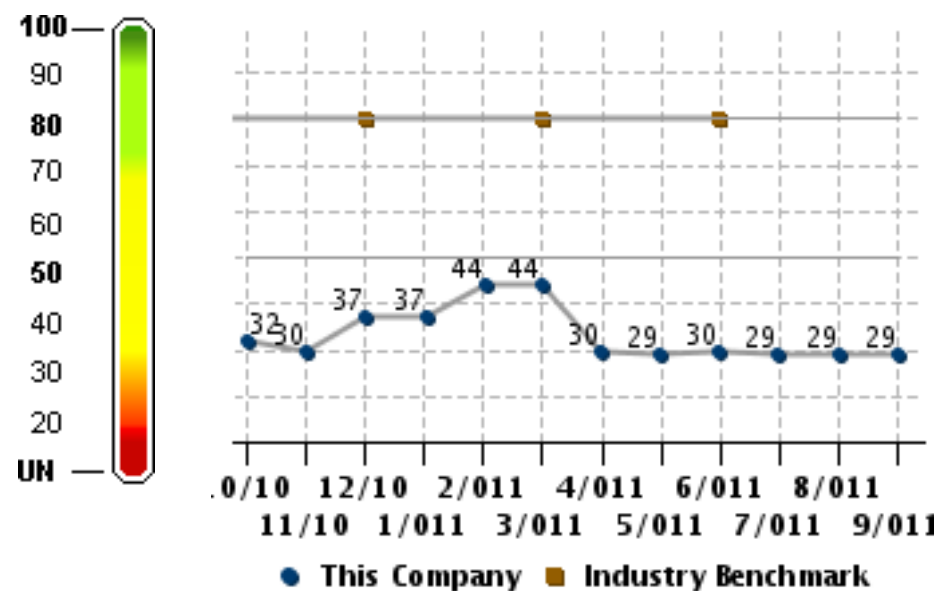
Recent Derogatory Events

	Jun-11	Jul-11	Aug-11
Placed for Collection	-	-	-
Bad Debt Written Off	-	-	-

Total Amount Current & Past Due - 12 Month Trend



PAYDEX® Trend Chart



Predictive Scores

Currency: Shown in USD unless otherwise indicated

Credit Capacity Summary

This credit rating was assigned because of D&Bs assessment of the companys creditworthiness. For more information, see the [D&B Rating Key](#)

D&B Rating :

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The blank rating symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a "-" symbol include: deficit net worth, bankruptcy proceedings, insufficient payment information, or incomplete history information.

Below is an overview of the companys rating history since 02-26-2007

D&B Rating	Date Applied
--	02-26-2007

Number of Employees Total: 1

Payment Activity:	(based on 9 experiences)
Average High Credit:	83
Highest Credit:	500
Total Highest Credit:	1,300

### D&B Credit Limit Recommendation

Due to adverse or incomplete information, we are unable to provide a Credit Limit Recommendation for this business. Please refer to the Business Information Report or Comprehensive Report for further information. Please contact your sales representative or D&Bs Customer Resource Center at 800-234-3867 for assistance.

This recommended Credit Limit is based on the company profile and on profiles of other companies with similarities in size, industry, and credit usage.

Risk is assessed using D&Bs scoring methodology and is one factor used to create the recommended limits. See Help for details.

### Financial Stress Class Summary

The Financial Stress Score predicts the likelihood of a firm ceasing business without paying all creditors in full, or 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&Bs extensive data files.

The Financial Stress Class of 5 for this company shows that firms with this class had a failure rate of 4.7% (470 per 10,000), which is 9.79 times higher than the average of businesses in D & B's database.

#### Financial Stress Class :



High risk of of severe financial stress, such as a bankruptcy, over the next 12 months.

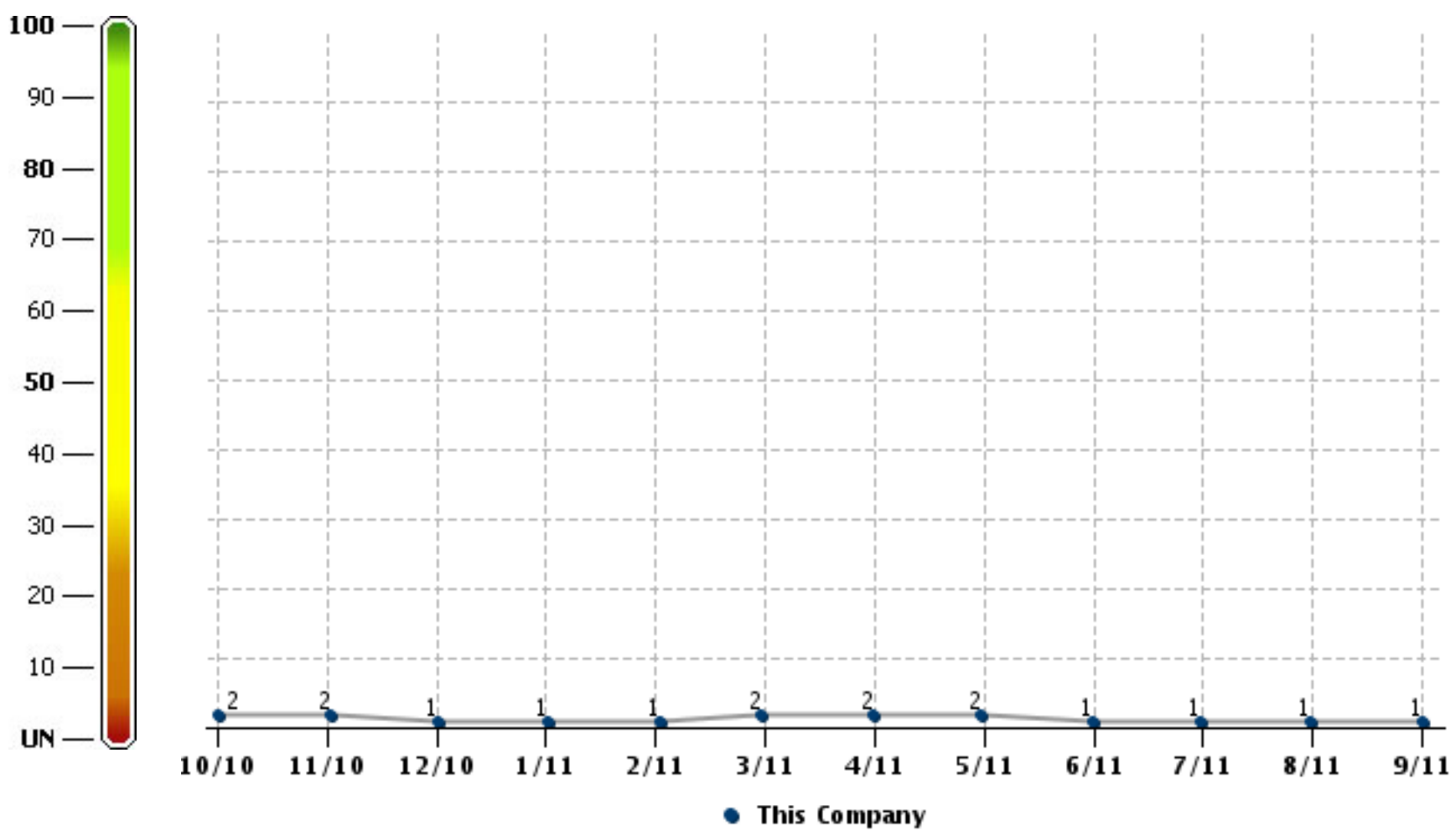
#### Probability of Failure:

- Among Businesses with this Class: **4.70 %** (470 per 10,000)
- Financial Stress National Percentile : **1** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score :&nbsp; **1307** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average of Businesses in D&Bs database: **0.48 %** ( 48 per 10,000)

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

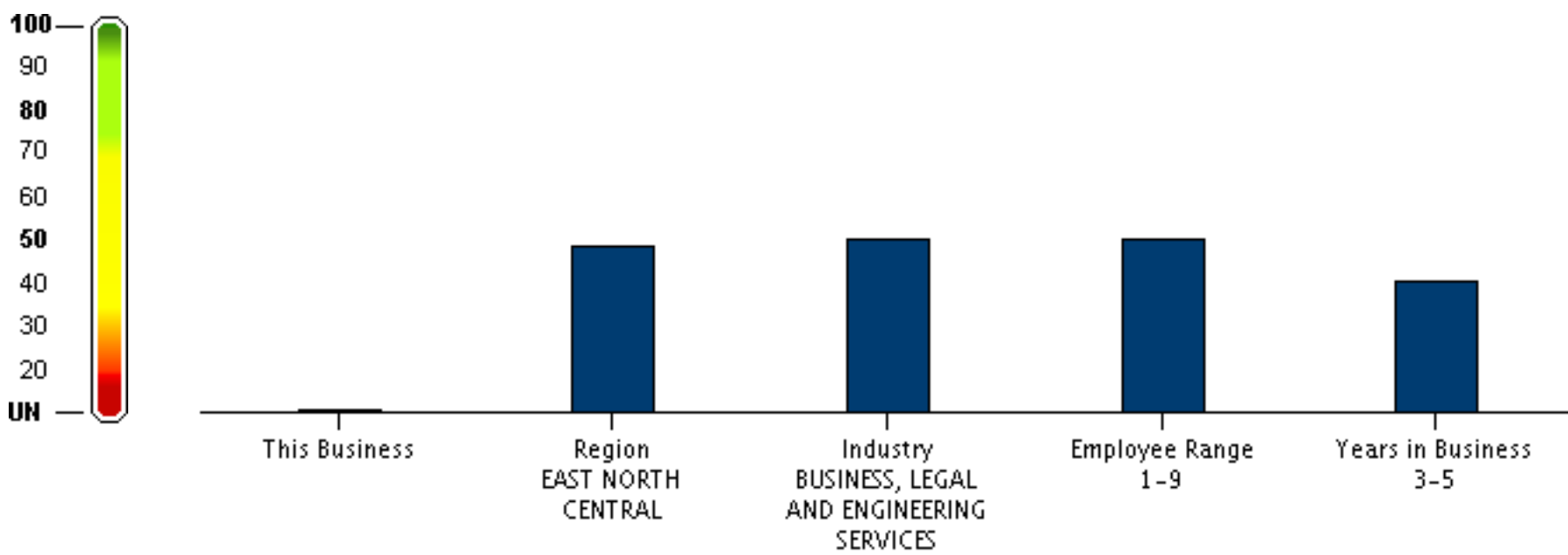
- High proportion of slow payment experiences to total number of payment experiences.
- Low proportion of satisfactory payment experiences to total payment experiences.
- High proportion of past due balances to total amount owing.
- Limited time under present management control.
- Low Paydex Score.

#### Financial Stress Percentile Trend:



**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 Class that discontinued operations over the past year with loss to creditors. The Probability of Failure - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&Bs 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	1
Region: EAST NORTH CENTRAL	50
Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	52
Employee range: 1-9	52
Years in Business: 3-5	39

This Business has a Financial Stress Percentile that shows:

Higher risk than other companies in the same region.

Higher risk than other companies in the same industry.

Higher risk than other companies in the same employee size range.

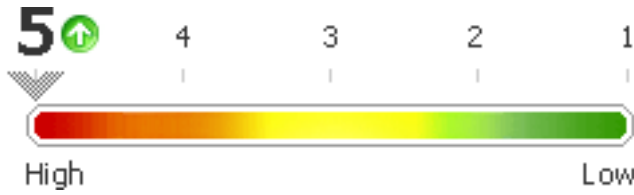
Higher risk than other companies with a comparable number of years in business.

## Credit Score 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.

The Credit Score class of 5 for this company shows that 70.0% of firms with this class paid one or more bills severely delinquent, which is 2.98 times higher than the average of businesses in D & B's database.

### Credit Score Class :



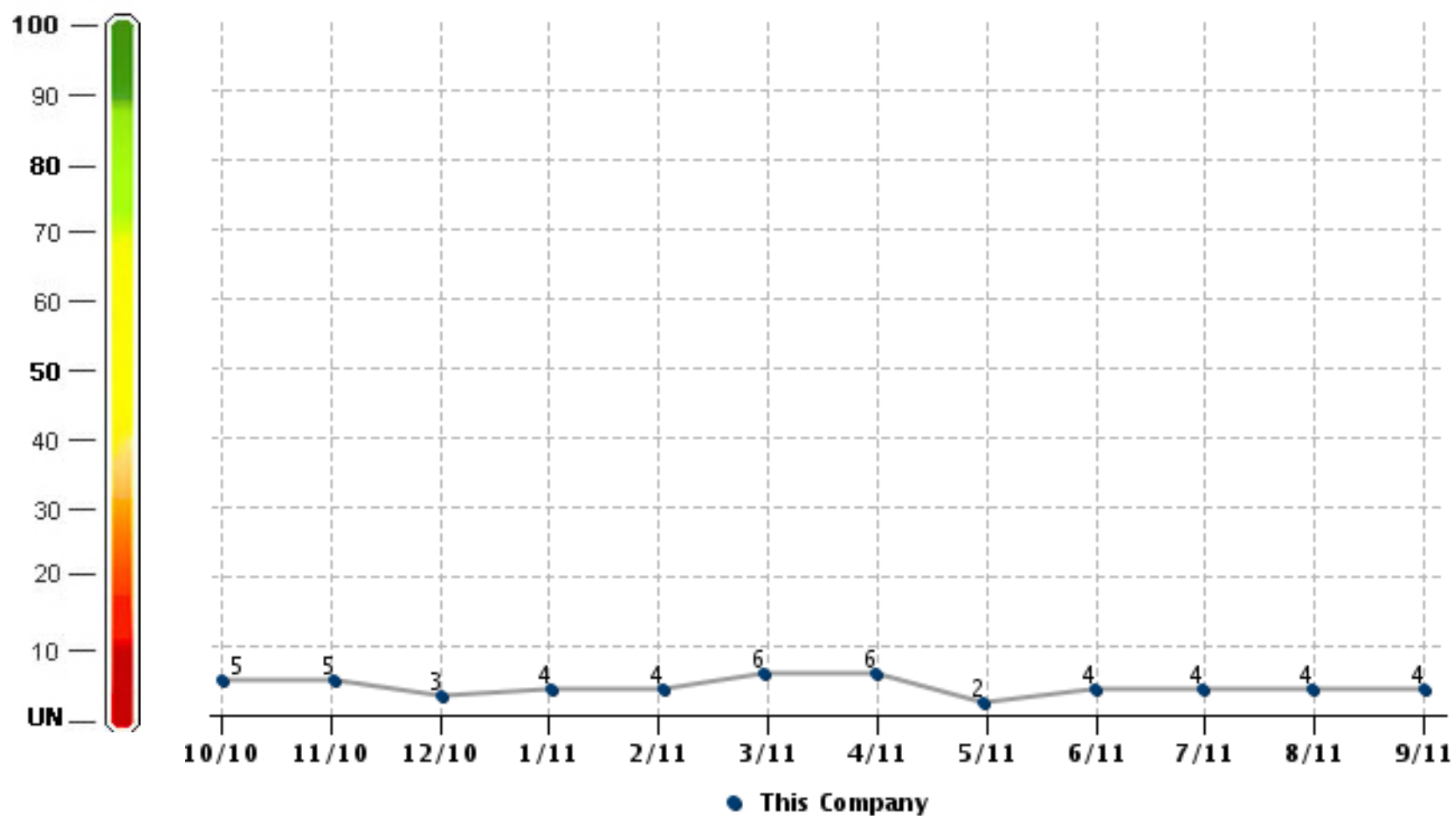
### Incidence of Delinquent Payment

- Among Companies with this Classification: **70.00 %**
- Average compared to businesses in D&Bs database: **23.50 %**
- Credit Score Percentile : **4** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **267** (Highest Risk: 101; Lowest Risk:670)

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

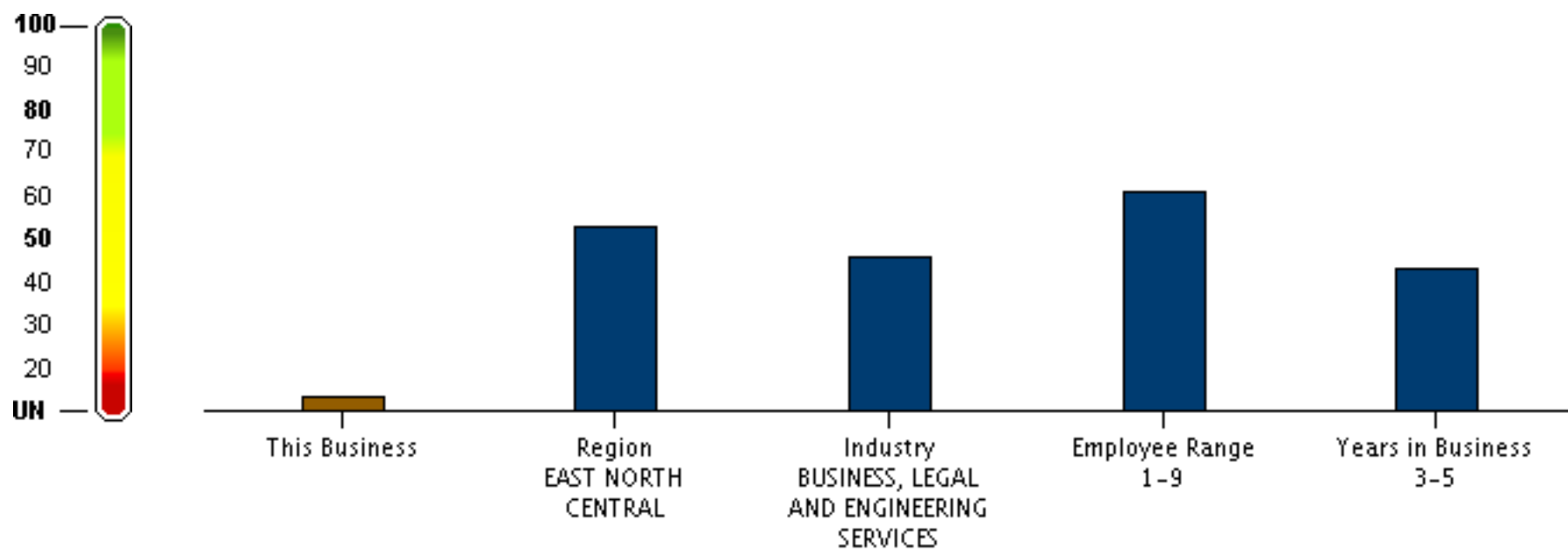
- High proportion of past due balances to total amount owing.
- Most recent amount past due.
- Low number of satisfactory payments.
- Low proportion of satisfactory payment experiences to total payment experiences.

### Credit Score Class Percentile Trend:



### 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 incidence of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average incidence 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	4
Region: EAST NORTH CENTRAL	55
Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	46
Employee range: 1-9	66
Years in Business: 3-5	43

This business has a Credit Score Percentile that shows:

Higher risk than other companies in the same region.

Higher risk than other companies in the same industry.

Higher risk than other companies in the same employee size range.

Higher risk than other companies with a comparable number of years in business.

## Trade Payments

Currency: Shown in USD unless otherwise indicated

### D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trader references. Learn more about the D&B PAYDEX

Timeliness of historical payments for this company.

<b>Current PAYDEX is</b>	<b>29</b>	Equal to 93 days beyond terms ( Pays more slowly than the average for its industry of generally within terms )
<b>Industry Median is</b>	<b>80</b>	Equal to generally within terms
<b>Payment Trend currently is</b>		Unchanged, compared to payments three months ago

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.

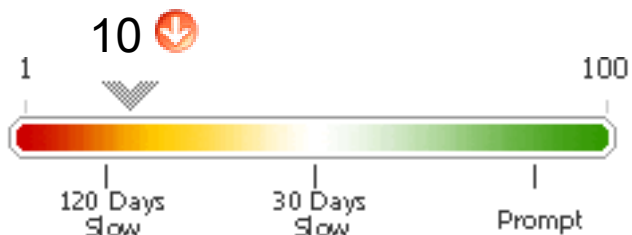
<b>Total payment Experiences in D&amp;Bs File (HQ)</b>	9
<b>Payments Within Terms (not weighted)</b>	55 %
<b>Trade Experiences with Slow or Negative Payments(%)</b>	38.89%
<b>Total Placed For Collection</b>	0
<b>High Credit Average</b>	83
<b>Largest High Credit</b>	500
<b>Highest Now Owing</b>	500
<b>Highest Past Due</b>	500

**D&B PAYDEX**



- High risk of late payment (Average 30 to 120 days beyond terms)
  - Medium risk of late payment (Average 30 days or less beyond terms)
  - Low risk of late payment (Average prompt to 30+ days sooner)
- When weighted by amount, payments to suppliers average 93 days beyond terms

**3-Month D&B PAYDEX**



- High risk of late payment (Average 30 to 120 days beyond terms)
  - Medium risk of late payment (Average 30 days or less beyond terms)
  - Low risk of late payment (Average prompt to 30+ days sooner)
- Based on payments collected over last 3 months.

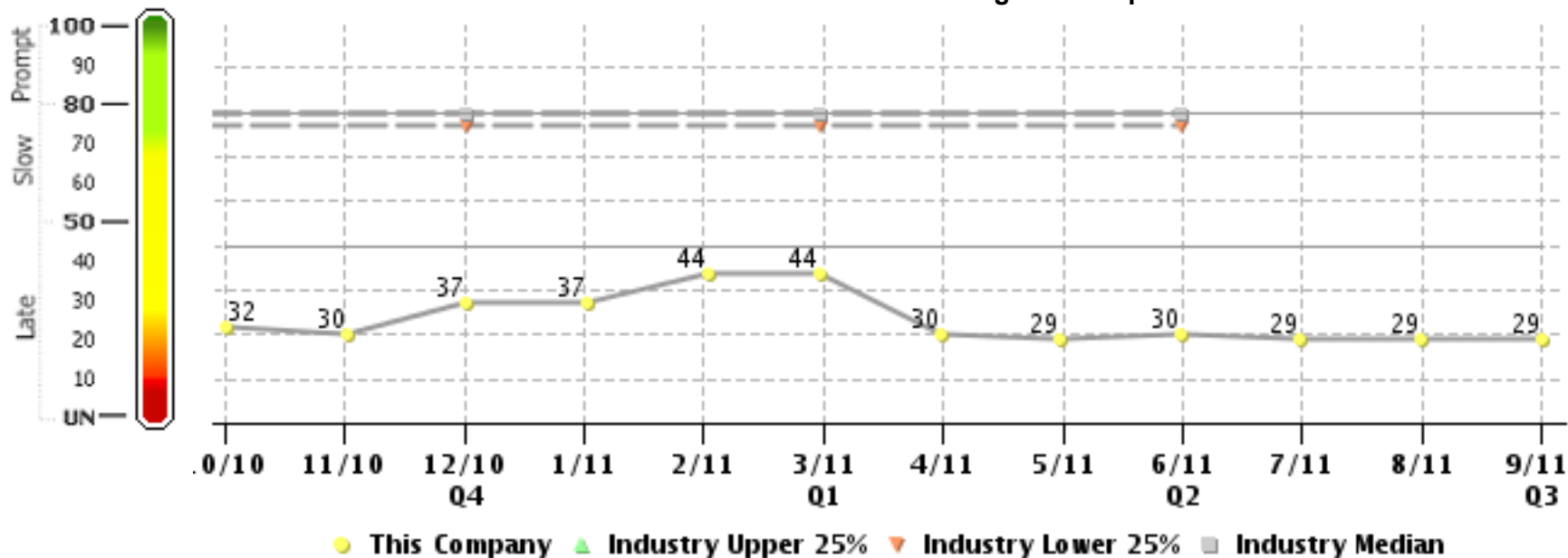
When weighted by amount, payments to suppliers average +120 days beyond terms

**D&B PAYDEX® Comparison**

**Current Year**

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Management , based on SIC code 8742 .

Shows the trend in D&B PAYDEX scoring over the past 12 months.

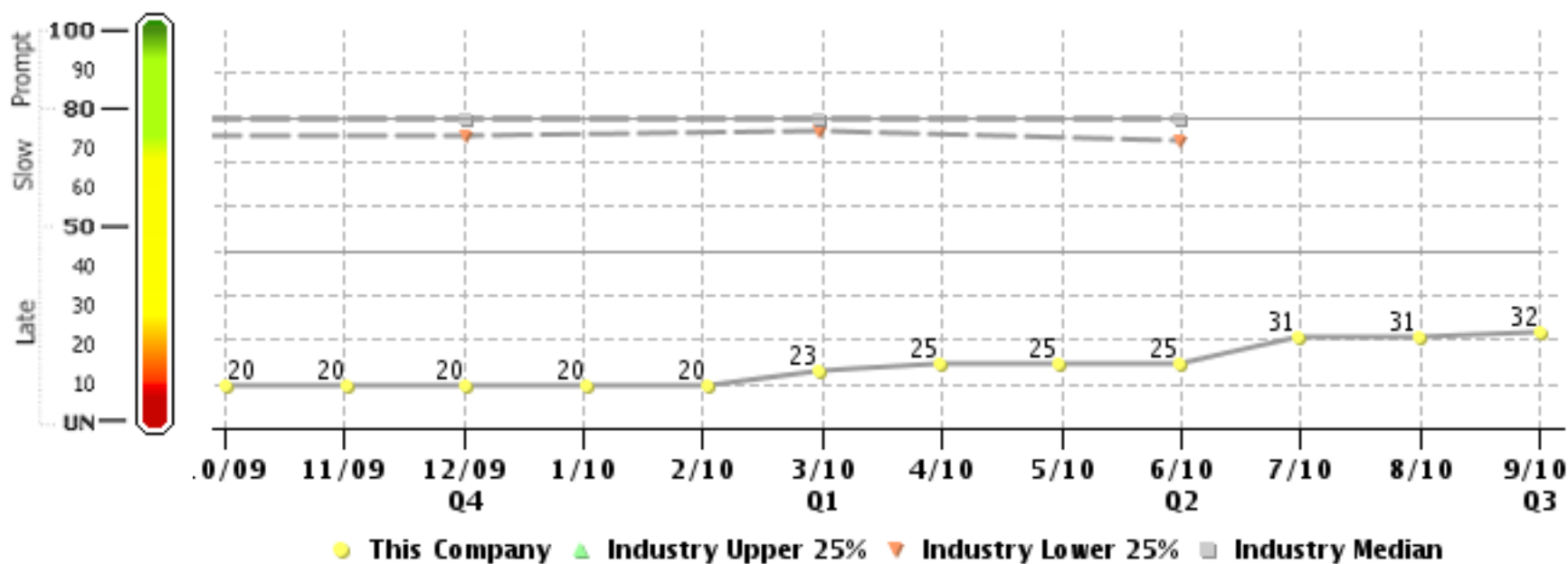


	10/10	11/10	12/10	1/11	2/11	3/11	4/11	5/11	6/11	7/11	8/11	9/11
<b>This Business</b>	32	30	37	37	44	44	30	29	30	29	29	29
<b>Industry Quartiles</b>												
Upper	.	.	80	.	.	80	.	.	80	.	.	.
Median	.	.	80	.	.	80	.	.	80	.	.	.
Lower	.	.	77	.	.	77	.	.	77	.	.	.

- Current PAYDEX for this Business is 29 , or equal to 93 days beyond terms
- The 12-month high is 44 , or equal to 48 DAYS BEYOND terms
- The 12-month low is 29 , or equal to 93 DAYS BEYOND terms

**Previous Year**

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Management , based on SIC code 8742 .



Previous Year	09/09 Q3'09	12/09 Q4'09	03/10 Q1'10	06/10 Q2'10
<b>This Business</b>	UN	17	23	25
<b>Industry Quartiles</b>				
Upper	80	80	80	80
Median	80	80	80	80
Lower	76	76	77	75

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this Business is 29 , or equal to 93 days beyond terms
- The present industry median Score is 80 , or equal to generally within 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 to calculate the percentage, and the total credit value of the credit extended.

\$ Credit Extended	# Payment Experiences	Total Amount	% of Payments Within Terms
Over 100,000	0	0	0%
50,000-100,000	0	0	0%
15,000-49,999	0	0	0%
5,000-14,999	0	0	0%
1,000-4,999	0	0	0%
Under 1,000	0	0	0%
	6	500	85%

Based on payments collected over last 12 months.

All Payment experiences reflect how bills are paid 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

There are 9 payment experience(s) in D&Bs file for the most recent 24 months, with 5 experience(s) reported during the last three month period.



The highest **Now Owes** on file is 500 . The highest **Past Due** on file is 500

Below is an overview of the companys currency-weighted payments, segmented by its suppliers primary industries:

	Total Revd (#)	Total Amts	Largest High Credit	Within Terms (%)	Days Slow		
					<31	31-60	61-90
					(%)	(%)	(%)
<b>Top Industries</b>							
Nonclassified	2	300	250	100	0	0	0
Whol electrical equip	1	50	50	100	0	0	0
Ret mail-order house	1	50	50	0	50	0	50
Whol service paper	1	50	50	50	50	0	0
Telephone communictns	1	50	50	100	0	0	0
<b>Other payment categories</b>							
Cash experiences	1	50	50				
Payment record unknown	0	0	0				
Unfavorable comments	2	750	500				
<b>Placed for collections:</b>							
With D&B	0	0	0				
Other	0	N/A	0				
Total in D&Bs file	9	1,300	500				

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.

### Detailed payment history for this company

Date Reported (mm/yy)	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale Within (month)
08/11	Ppt	50	0	0		6-12 mos
	(002) Unsatisfactory	500	500	500		
	(003) Unsatisfactory	250	250	250		
06/11	Ppt	50	0	0	N30	1 mo
	Slow 30-150	50	0	0	N30	6-12 mos
05/11	Ppt-Slow 30	50	0	0		6-12 mos
11/10	(007)	50			Cash account	1 mo
05/10	Ppt	250	0	0		6-12 mos
02/10	Ppt	50	0	0		

**Payments Detail Key:** ■ 30 or more days beyond terms

Payment experiences reflect how bills are paid 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.

## Public Filings

## Summary

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A check of D&B's public records database indicates that no filings were found for Your Bad Business Credit, Inc.

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

## Government Activity

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### Activity summary

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

### Possible candidate for socio-economic program consideration

Labour Surplus Area	YES (2011)
Small Business	YES (2011)
8(A) firm	N/A

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

## History & Operations

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### Company Overview

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Company Name:	<b>YOUR BAD BUSINESS CREDIT, INC</b>
Street Address:	
Phone:	
History	<b>Is incomplete</b>
Present management control	<b>5 years</b>

### History

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The following information was reported: **09/10/2011**

#### Officer(s):

**DIRECTOR(S) :** THE OFFICER(S)

Stock ownership not available.  
 Business started 2006.  
 Work history unknown.

### Business Registration

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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:** YOUR BAD BUSINESS CREDIT, INC.  
**Business type:** CORPORATION  
**Corporation type:** NON-PROFIT  
**Date incorporated:** May 25 2006  
**State of incorporation:**  
**Filing date:** May 25 2006  
**Status:** ACTIVE  
**Where filed:** CORPORATIONS & DEVELOPMENT BUREAU

### Operations

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09/10/2011

**Description:** Operates as a management overseer of non profit churchs.  
**Employees:** 1 which includes officer(s).  
**Facilities:** Occupies premises in building.

### SIC & NAICS

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**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 about a company's operations than if we use the standard 4-digit code. 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.

8742 0502 Corporation organizing consultant  
**NAICS:**

541611 Administrative Management and General Management Consulting Services

## Financials

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**Currency:** Shown in USD unless otherwise indicated 

### Company Financials: D&B

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D&B currently has no financial information on file for this company. You can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information by clicking the Request Financial Statements button below.

### Additional Financial Data

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The name and address of this business have been confirmed by D & B using available sources.

### Request Financial Statements

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[Request Financial Statements](#)

Requested financials are not DUNSRight certified.

## Key Business Ratios

D & B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance.

To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

Based on this Number of Establishments

19

### Industry Norms Based On 19 Establishments

	This Business	Industry Median	Industry Quartile
<b>Profitability</b>			
Return on Sales	UN	3.8	UN
Return on Net Worth	UN	27.5	UN
<b>Short-Term Solvency</b>			
Current Ratio	UN	2.3	UN
Quick Ratio	UN	1.8	UN
<b>Efficiency</b>			
Assets/Sales (%)	UN	40.9	UN
Sales / Net Working Capital	UN	4.2	UN
<b>Utilization</b>			
Total Liabilities / Net Worth (%)	UN	60.2	UN

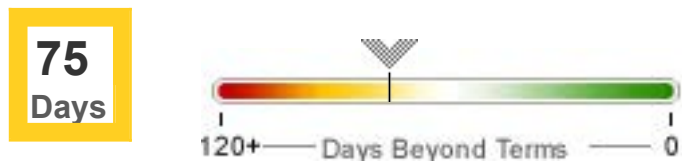
UN = Unavailable

## Detailed Trade Risk Insight™

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

### Days Beyond Terms - Past 3 & 12 Months

**3 months** from Feb 11 to Apr 11



Dollar-weighted average of **3** payment experiences reported from **3** companies

**12 months** from Oct 10 to Sep 11

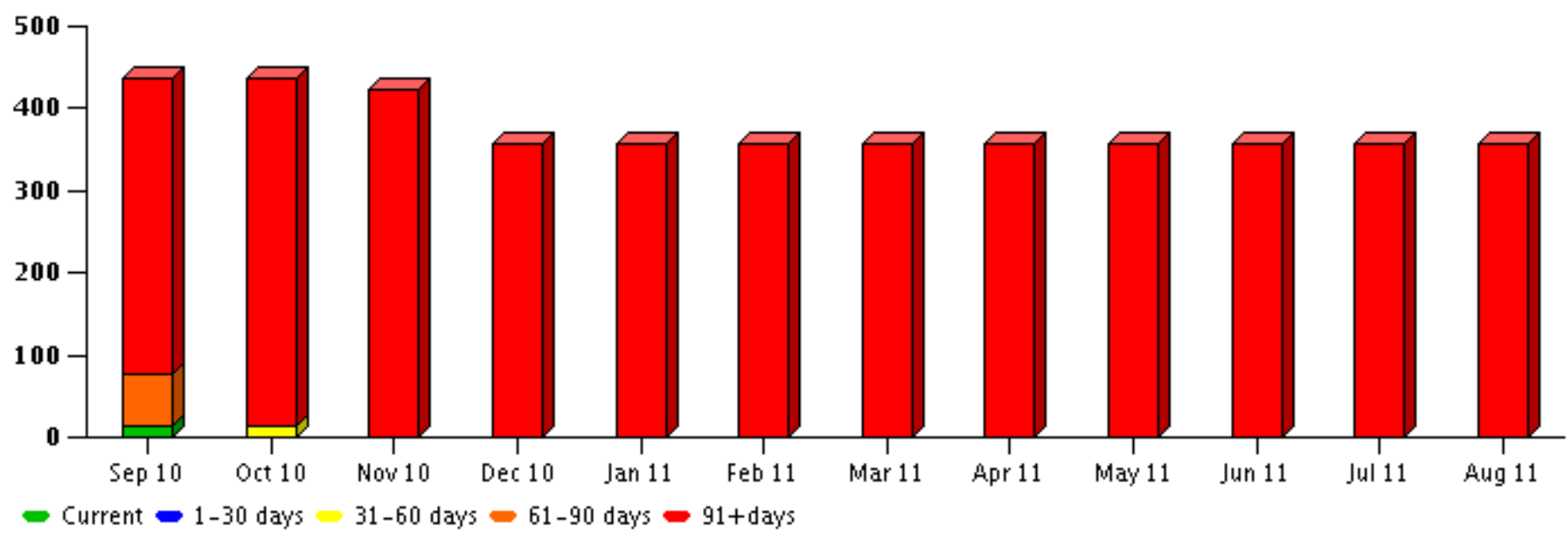


Dollar-weighted average of **5** payment experiences reported from **5** companies

### Derogatory Events Last 12 Months from Sep 10 to Aug 11

No Derogatory trade Event has been reported on this company for the past 13 Months

### Total Amount Current and Past Due - 12 month trend from Sep 10 to Aug 11



Status	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11
<b>Total</b>	436	436	422	358	358	358	358	358	358	358	358	358
<b>Current</b>	14	-	-	-	-	-	-	-	-	-	-	-
<b>1-30 Days Past Due</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>31-60 Days Past Due</b>	-	14	-	-	-	-	-	-	-	-	-	-
<b>61-90 Days Past Due</b>	64	-	-	-	-	-	-	-	-	-	-	-
<b>90+ Days Past Due</b>	358	422	422	358	358	358	358	358	358	358	358	358

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