

Business Information Report Snapshot

1ST KIDS, INC.

D-U-N-S: 14-976-1012
ADDRESS: 11045 Broadway Ste C, Crown Point, IN, 46307, United States
Date: 11/07/2022

RISK ASSESSMENT

SCORES AND RATINGS				
Max. Credit Recommendation	PAYDEX® SCORE	Delinquency Predictor Percentile	Financial Stress Percentile	Supplier Evaluation Risk Rating
US\$ 7,500	80 LOW RISK	98 LOW RISK	88 LOW-MODERATE RISK	2 LOW RISK

MAXIMUM CREDIT RECOMMENDATION

Overall Business Risk

LOW

LOW-MODERATE

MODERATE

MODERATE-HIGH

HIGH

Maximum Credit Recommendation

US\$ 7,500

The recommended limit is based on a low probability of severe delinquency.

Dun & Bradstreet Thinks...

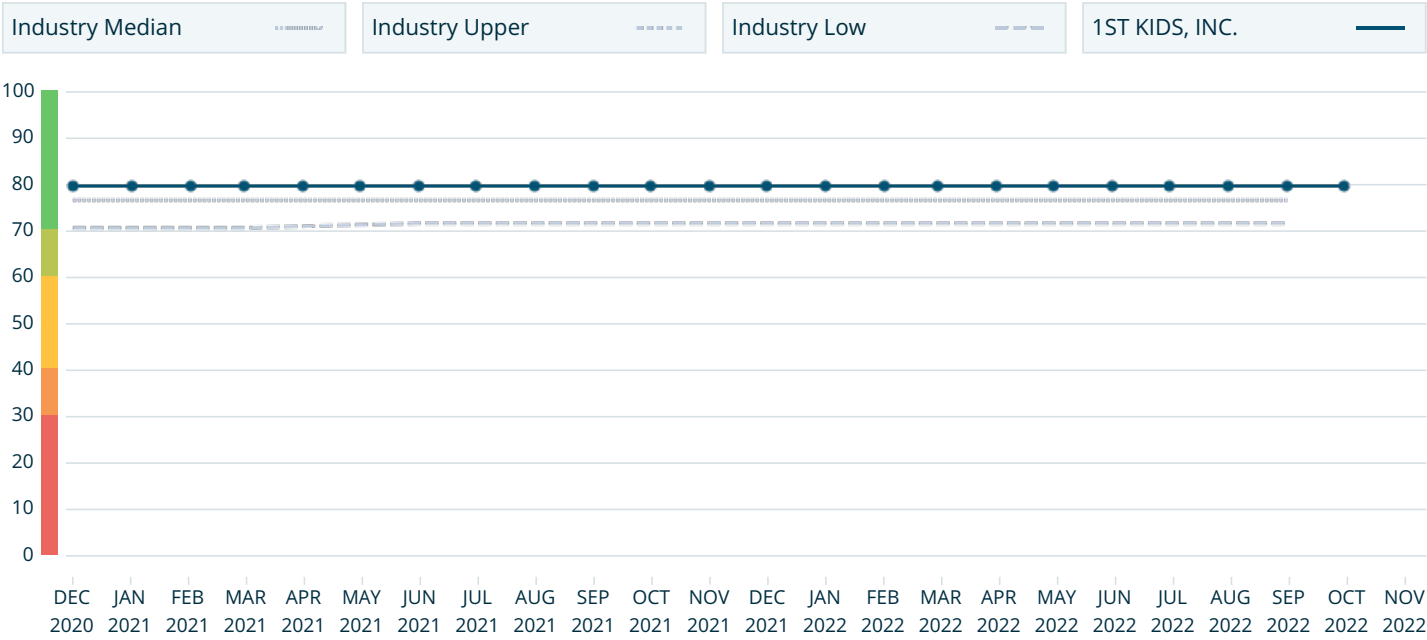
- Overall assessment of this organization over the next 12 months: VERY STABLE CONDITION
- Based on the predicted risk of business discontinuation: HIGH LIKELIHOOD OF CONTINUED OPERATIONS
- Based on the predicted risk of severely delinquent payments: VERY LOW POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS

PAYDEX® SUMMARY	
<p>3 Months</p> <div><div></div><div></div><div></div><div></div><div></div></div> <p>Low Risk (100) High Risk (1)</p>	<p>24 Months</p> <div><div>80</div><div></div><div></div><div></div><div></div></div> <p>Low Risk (100) High Risk (1)</p>

PAYDEX®			Based on 24 months of data
<div><div>80</div><p>Low Risk (100) High Risk (1)</p></div> <p>Based on a D&B PAYDEX® of <</p>	<p>Risk of Slow Pay</p> <p>LOW</p>	<p>Payment Behavior</p> <p>Pays On Time</p>	

Business and Industry Trends

8361 - Residential care services

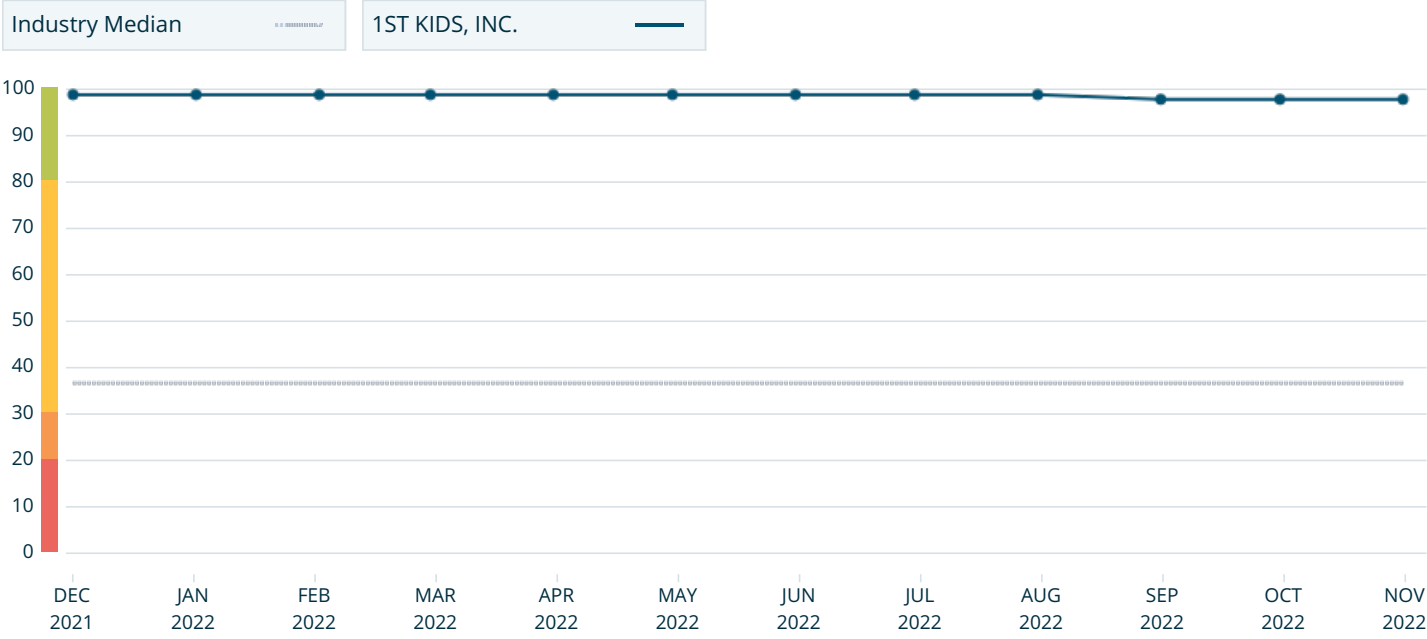


DELINQUENCY PREDICTOR SCORE



Business and Industry Trends

8361 - Residential care services



FINANCIAL STRESS SCORE



Low Risk (100)

High Risk (1)

UCC Filings reported

Based on a D&B Financial Stress Percentile of **H**

Level of Risk

LOW-MODERATE

Raw Score

1547

Probability of Failure

0.07%

Compared to Businesses in
D&B

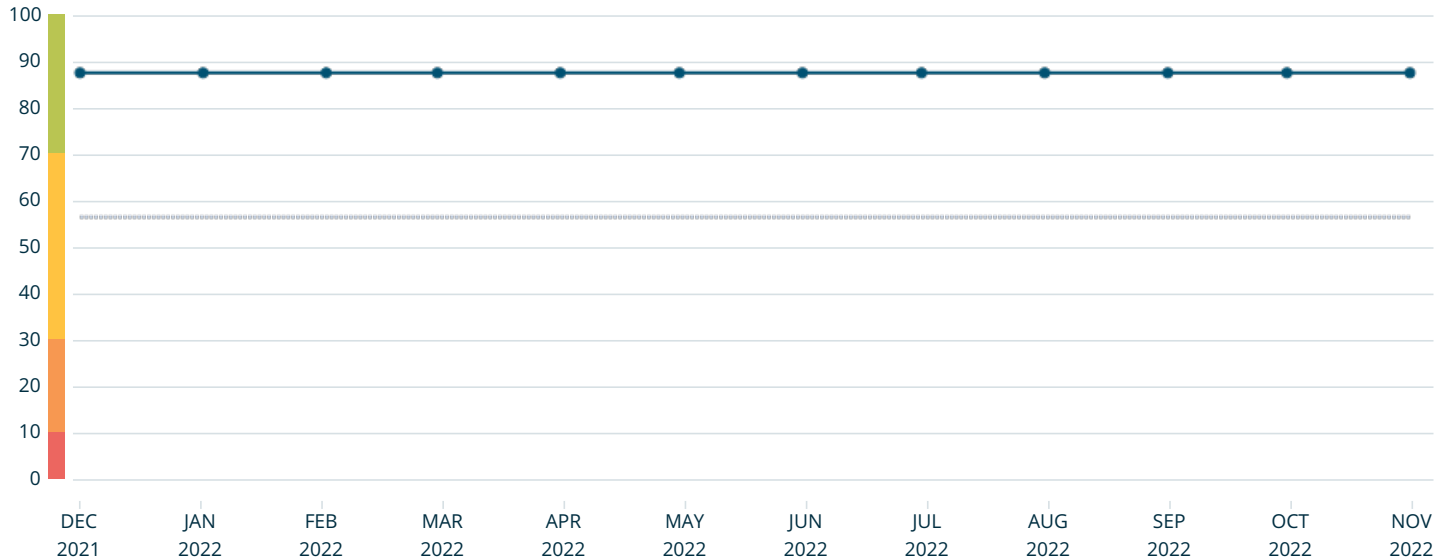
0.48%

Business and Industry Trends

8361 - Residential care services

Industry Median

1ST KIDS, INC.



SUPPLIER EVALUATION RISK RATING

2

Low Risk (1)

High Risk (9)

Based on a Supplier Evaluation Risk Rating of -

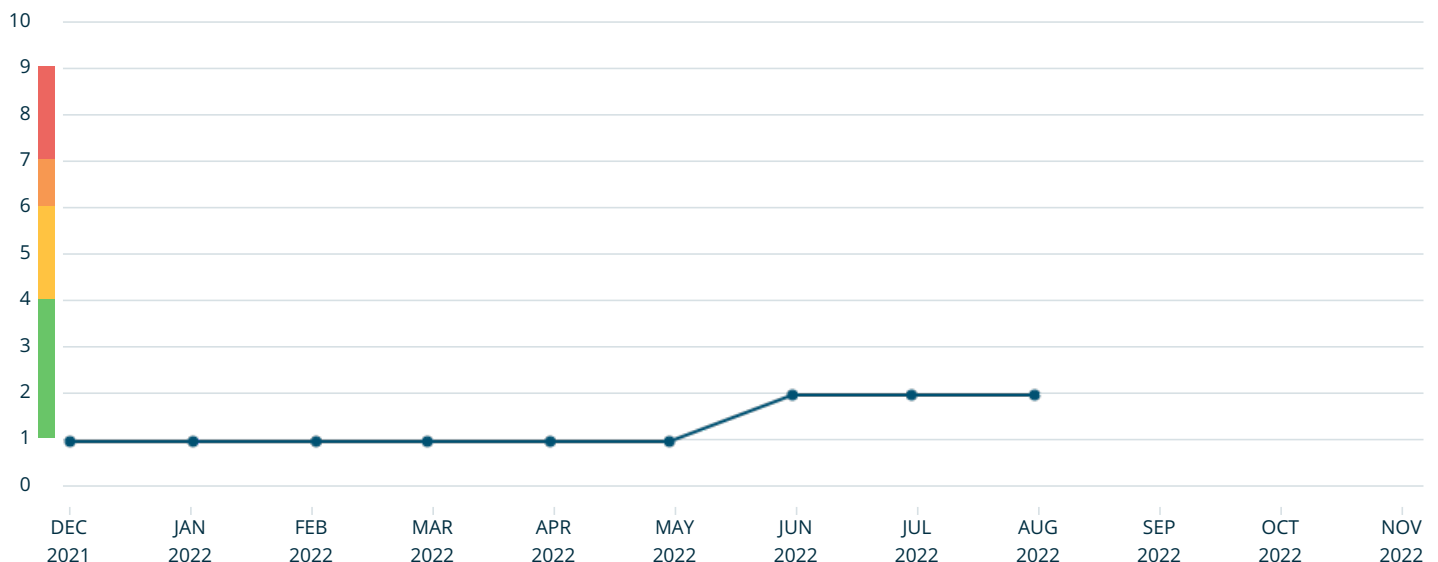
Factors Affecting Your Score

Limited business activity signals reported in the past 12 months

Business and Industry Trends

8361 - Residential care services

Supplier Evaluation Score



D&B RATING

Current Rating as of 08-15-2022

Financial Strength

3A: US\$1,000,000 to
US\$9,999,999 in Net Worth or
Equity

Risk Indicator

2: Low Risk

Previous Rating

Special Rating

--: Undetermined

TRADE PAYMENTS

TRADE PAYMENTS SUMMARY			Based on 24 months of data
<div>Overall Payment Behavior</div> <div>0</div> <div>Days Beyond Terms</div>	<div>% of Trade Within Terms</div> <div>100%</div> <div>Total Trade Experiences: 3</div> <div>Largest High Credit: US\$ 5,000</div> <div>Average High Credit: US\$ 5,000</div>	<div>Highest Past Due</div> <div>US\$ 0</div> <div>Total Unfavorable Comments : 0</div> <div>Largest High Credit: US\$ 0</div> <div>Total Placed in Collections: 0</div> <div>Largest High Credit: US\$ 0</div>	
<div>Highest Now Owing: US\$ 5,000</div>			

TRADE PAYMENTS BY CREDIT EXTENDED			
\$ CREDIT EXTENDED	% OF PAYMENTS WITHIN TERMS	# PAYMENT EXPERIENCES	TOTAL & DOLLAR AMOUNT
OVER 100,000	<div><div></div></div> 0%	0	\$0
50,000 - 100,000	<div><div></div></div> 0%	0	\$0
15,000 - 49,999	<div><div></div></div> 0%	0	\$0
5,000 - 14,999	<div><div></div></div> 100%	1	\$5,000
1,000 - 4,999	<div><div></div></div> 0%	0	\$0
UNDER 1,000	<div><div></div></div> 0%	0	\$0

TRADE PAYMENTS BY INDUSTRY			
Collapse All Expand All			
Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
▼99 - Nonclassifiable Establishments	1	5,000	
9999 - Nonclassified	1	5,000	100
▼73 - Business Services	1	0	
7389 - Misc Business Service	1	0	0

TRADE LINES

Date of Experience ▾	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
09/2022	Prompt	-	0	0	0	1 Month
08/2022	Prompt	-	5,000	5,000	0	1 Month
05/2021	-	Cash Account	0	0	0	Between 6 and 12 Months

EVENTS

LEGAL EVENTS			
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.			
SUITS	JUDGEMENTS	LIENS	UCC FILINGS
TOTAL0	TOTAL0	TOTAL0	TOTAL3
LAST FILING DATE-	LAST FILING DATE-	LAST FILING DATE-	LAST FILING DATE07/12/2019

General: The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this was reported. This information may not be reproduced in whole or in part by any means of reproduction.

UCC Filings: There may be additional UCC Filings in the D&B file on this company which are available by contacting 1-800-234-3867.

Suits, Liens, Judgements: There may be additional suits, liens, or judgements in D&B's file on this company available in the U.S. Public Records Database that are also covered under your contract. If you would like more information on this database, please contact the Customer Resource Center at 1-800-234-3867.

Lien: A lien holder can file the same lien in more than one filing location. The appearance of multiple liens filed by the same lien holder against a debtor may be indicative of such an occurrence.

EVENTS	
UCC Filing - Original	
Filing Date	2019-07-12
Filing Number	1900005960880
Received Date	2019-07-16
Collateral	Business machinery/equipment
Secured Party	LEAF CAPITAL FUNDING, LLC AND/OR ITS ASSIGNS, PHILADELPHIA, PA
Debtors	1ST KIDS, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN
UCC Filing - Continuation	
Filing Date	2018-09-04
Filing Number	1800007151055
Received Date	2018-09-10
Original Filing Date	2003-11-06
Original Filing Number	0300010277507
Secured Party	CENTIER BANK, MERRILLVILLE, IN

Debtors	1ST KIDS, INC.
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2013-09-11
Filing Number	1300008284290
Received Date	2013-09-16
Original Filing Date	2003-11-06
Original Filing Number	0300010277507
Secured Party	CENTIER BANK, MERRILLVILLE, IN
Debtors	1ST KIDS, INC.
Debtors	and OTHERS
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

COMPANY EVENTS

The following information was reported on: 07-18-2020

A check with Indiana Secretary Of State business registration file showed that 1st Kids, Inc was registered as a corporation on July 25, 2002. Stock ownership has not been clearly established.

Business started 2004.

BARBARA GUSTIN. Work history unknown.

SPECIAL EVENTS

04-18-2022

A Rating change has occurred on this company.

07-18-2020

On July 6, 2020, the SBA announced that this business was approved for a loan between \$350K - \$1M from Centier Bank through the SBA's Paycheck Protection Program, as part of the CARES Act, in response to the COVID-19 pandemic. The amount of the actual loan may vary from the approved amount.

INCOME STATEMENT

Total Current Assets	Fiscal Consolidated 03-31-2021 (US\$)	Fiscal Consolidated 03-31-2019 (US\$)
Annual Sales	8,682,314	7,128,848
Gross Profit	8,682,314	-
Operating Expenses	5,307,990	6,906,476
Operating Income	3,374,324	-
Other Expenses	2,918,993	-
Net Income	455,331	222,372

BALANCE SHEET

Assets	Fiscal Consolidated 03-31-2021 (US\$)	Fiscal Consolidated 03-31-2019 (US\$)
Cash	1,445,331	1,518,243
Pledges & Grants Receivable	1,782,848	-
Total Current Assets	3,228,179	2,494,372
Property, Plant, Fixtures & Equipment	322,853	139,188
Total Assets	3,719,640	2,633,560
Prepaid Expenses & Deferred Charges	168,608	-
Accounts Receivable	-	874,224
Prepaid / Deferred Items	-	68,503
Eligibility Determination Rec	-	33,402
Liabilities	Fiscal Consolidated 03-31-2021 (US\$)	Fiscal Consolidated 03-31-2019 (US\$)
Accounts Payable	1,202,813	52,651
Total Current Liability	1,202,813	680,433
Total Liability	3,719,640	2,633,560
Accruals	-	627,782

FINANCIAL RATIOS

Solvency	Fiscal Consolidated 03-31-2021	Fiscal Consolidated 03-31-2019	Fiscal Consolidated 03-31-2017
Current Ratio	2.7	3.7	3.9
Quick Ratio	1.2	3.5	1.5
Current Liabilities To Net Worth (%)	47.8	34.8	33.5
Total Liabilities/Net Worth (%)	47.8	34.8	33.5
Fixed Assets To Net Worth (%)	12.8	7.1	3.1
Efficiency	Fiscal Consolidated 03-31-2021	Fiscal Consolidated 03-31-2019	Fiscal Consolidated 03-31-2017
Accounts Payable To Sales Ratio	13.9	0.7	7.6
Sales To Working Capital Ratio	4.3	3.9	4.5
Assets/Sales	42.8	36.9	30.3
Profitability	Fiscal Consolidated 03-31-2021	Fiscal Consolidated 03-31-2019	Fiscal Consolidated 03-31-2017
Return On Net Worth (%)	18.1	11.4	24.4
Return On Assets (%)	12.2	8.4	18.3
Return On Sales (%)	5.2	3.1	5.5

COMPANY PROFILE

COMPANY OVERVIEW		
D-U-N-S 14-976-1012	Mailing Address 11045 Broadway Ste C, Crown Point IN 46307, US	Annual Sales US\$ 8,682,314
Business Form Corporation (US)	Telephone (219) 662-7790	Employees 2
Date Incorporated -	Fax -	Age (Year Started) 18 years (2004)
State of Incorporation Indiana	Website -	Named Principal BARBARA GUSTIN, PRESIDENT
Ownership -	Line of Business Residential care services	SIC 8361

OWNERSHIP

This business is not currently a part of a family tree.