

**REPORT SUMMARY**

[User Guide](#) [Help](#)

**BUSINESS IDENTIFICATION INFORMATION**

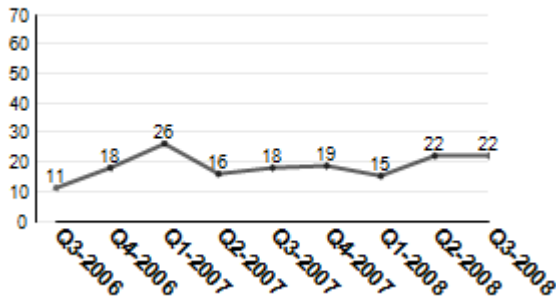
<b>Business</b>	CENTRAL GRAPHICS CONTAINER GRP	<b>Inquiry on</b>	Nov 06, 2008
<b>Address</b>	5526 TIMBERLEA BLVD MISSISSAUGA, ON L4W2T7	<b>File Number</b>	0020059370
<b>Line of Business</b>		<b>Subject Number</b>	BR7697
<b>SIC</b> (Standard Industrial Classification)		<b>Telephone</b>	(905) 238-8400
		<b>Fax</b>	(905) 238-8127
		<b>Description</b>	Mfr -Corrugate &Solid Fiber Box
			26530000

**Active in Equifax Database since:** Mar 07, 1995

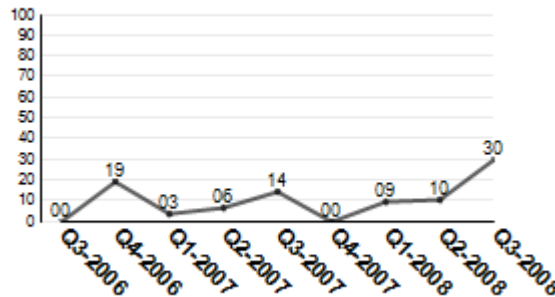
**CREDIT INFORMATION SCORE**  
**24**  
Answers the question: Will I get paid? The overall Risk Level associated with this business relative to others in the database is  
**Above average risk**

**PAYMENT INDEX**  
**10**  
Answers the question: When will I get paid? Based on supplier information provided to Equifax, this business is paying invoices on average  
**10 days past due**

**Credit Information Score Trend.**  
Higher scores equal higher risk.



**Average Days Beyond Terms Trend**



Long Term Secured Debt is NOT included in the PI and CI calculation.

IMPORTANT REPORT HIGHLIGHTS	
<b>Recent Activity since Jul 01, 2008</b>	
No. of Accounts 3rd Period Past Due	0
% dollars - 3rd Period Past Due	0.00%
Derogatory Items - Number	0
Derogatory Items - Amount	\$0
Inquiries on this Account	4
Most recent Derogatory item	Nov 2006
<b>What are Derogatory items?</b>	
Returned Cheques, Collection Claims, Legal Suits, Judgments or Information from the Office of the Superintendent of Bankruptcy	

OVERALL REPORT CONTENTS			
Derogatory Items on File (up to 5 years)	Number	Amount	Most Recent
Returned Cheques	0	\$0	
Collection Claims	1	\$4,098	Nov 2006
Legal Suits	0	\$0	
Judgments	0	\$0	
Bankruptcies	0	NA	
Overall Supplier Information		Financial Suppliers	Trade Suppliers
No. of Suppliers		1	9
Amount 3rd Period Past Due		\$0	\$0
Total Credit Exposure		\$15,136	\$5,205
Single Highest Credit Exposure		\$71,624	\$5,000
Average Credit Exposure		\$15,136	\$578
Inquiries on the Account		NA	17

**DETAILS** (Click on "+" or "-" to view or close the full detailed information on this business.) [Help](#)

**CREDIT INFORMATION SCORE HISTORY AND TRENDS**

The overall Risk associated with this business - Will I get paid?

This business has a current Credit Information Score of **24**

<b>Risk Score</b>	<b>The Credit Information Score ranges from a low risk of 0 to a high risk of 70</b>
0-9	Lowest risk
10-20	Average risk
21-30	Above average risk
31-40	High risk
41-69	Highest risk
70	Information has been reported to Equifax from the office of the Superintendent of Bankruptcy

**The Credit Information Score for THIS BUSINESS was determined based on the following:**

ITEM (Lower score = Lower risk; Higher score = Higher risk)	SCORE
1. Active in Equifax credit database for 13 years	0
2. Current Payment Index is 10	0
3. Number of supplier references on file is 2	8
4. On Sep 30, 2008 the Payment Index was 16 points higher than Sep 30, 2007	6
5. Number of derogatory items on file in the past 2 years is 1	0
6. The most recent derogatory item was recorded 24 months ago	0
7. Derogatory item amounts as a % of dollars owed suppliers is 100%	10

**TOTAL Current Credit Information Score - >** **24**

Credit Information Score is calculated using the following matrix					
Active in Equifax database for (years)	0-1	1.1-2	2.1-4	4.1-9	9.1+
<b>Score</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>0</b>
Current Payment Index	51+	41-51	31-40	21-30	0-20
<b>Score</b>	<b>10</b>	<b>7</b>	<b>5</b>	<b>4</b>	<b>0</b>
Number of trade payment references in last 90 days	0-1	2-3	4-6	7-10	11+
<b>Score</b>	<b>10</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>0</b>
Last quarter Payment Index vs. same quarter last year (point difference)	41+	21+40	11+20	6-10	0-5
<b>Score</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>0</b>
Number of derogatory items in last 2 years	10+	8-9	5-7	2-4	0-1
<b>Score</b>	<b>10</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>0</b>
How recent was last derogatory item (months)	1-2	3-4	5-6	7-12	12+
<b>Score</b>	<b>10</b>	<b>7</b>	<b>4</b>	<b>3</b>	<b>0</b>
Amount derogatory items as a % of dollars now owed to suppliers	100%	51-99%	11-50%	1-10%	0%
<b>Score</b>	<b>10</b>	<b>8</b>	<b>5</b>	<b>2</b>	<b>0</b>

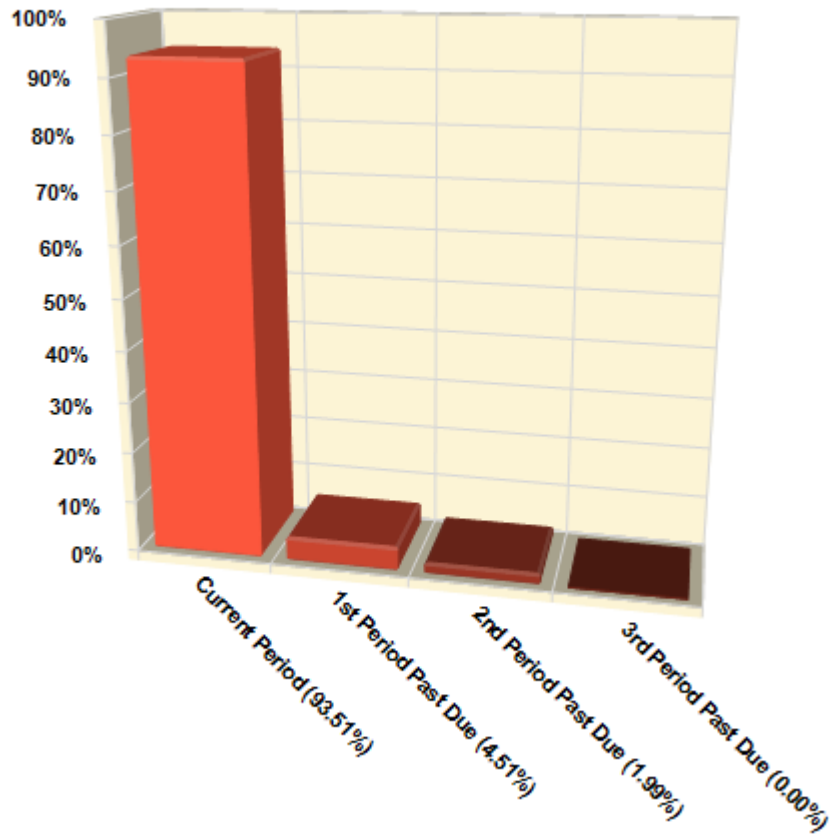
The Risk Trend Numbers over the last three years							
Quarters	Credit Information Score	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
3rd Qtr/2008	22	4	\$18,862	\$16,993	\$1,465	\$404	\$0
2nd Qtr/2008	22	4	\$20,806	\$20,589	\$217	\$0	\$0
1st Qtr/2008	15	5	\$27,323	\$27,015	\$0	\$308	\$0
4th Qtr/2007	19	8	\$31,189	\$31,159	\$30	\$0	\$0
3rd Qtr/2007	18	7	\$34,863	\$33,271	\$1,555	\$37	\$0
2nd Qtr/2007	16	7	\$43,380	\$41,963	\$1,417	\$0	\$0
1st Qtr/2007	26	6	\$40,533	\$40,338	\$195	\$0	\$0
4th Qtr/2006	18	8	\$53,370	\$49,557	\$2,462	\$0	\$1,351
3rd Qtr/2006	11	6	\$59,737	\$59,547	\$190	\$0	\$0

\* Refer to graph in **Report Summary** section.

**PAYMENT INDEX HISTORY AND TRENDS**

**What are the suppliers to this business telling us?**

## All Suppliers On File



This business has a current **Payment Index** of **10**

The Payment Index is similar to "days beyond terms". The following ranges were calculated as benchmarks:

Payment Index	% of database	The Payment Index ranges from fast paying 0 to slow paying 100
0	65	All trade suppliers are reporting being paid within terms
1-10	8	Average days to pay is slightly beyond terms
11-20	6	Average days to pay is 10 to 20 days beyond terms
21-30	5	Average days to pay is 20 to 30 days beyond terms
31-40	6	Average days to pay is 30 to 40 days beyond terms
41-90	5	Only 5% of businesses in Equifax's database fall into that range
91-100	3	All trade suppliers are reporting being paid in the third period past due or not at all
NA	NA	No trade suppliers reported to Equifax in the indicated time period

### The Payment Trend Numbers over the last three years

Quarters	Payment Index	Number of Suppliers	Total Owing	Current \$	1st	Overdue Periods 2nd	3rd
3rd Qtr/2008	30	4	\$18,862	\$16,993	\$1,465	\$404	\$0
2nd Qtr/2008	10	4	\$20,806	\$20,589	\$217	\$0	\$0
1st Qtr/2008	9	5	\$27,323	\$27,015	\$0	\$308	\$0
4th Qtr/2007	0	8	\$31,189	\$31,159	\$30	\$0	\$0
3rd Qtr/2007	14	7	\$34,863	\$33,271	\$1,555	\$37	\$0
2nd Qtr/2007	6	7	\$43,380	\$41,963	\$1,417	\$0	\$0
1st Qtr/2007	3	6	\$40,533	\$40,338	\$195	\$0	\$0
4th Qtr/2006	19	8	\$53,370	\$49,557	\$2,462	\$0	\$1,351

\* Refer to graph in **Report Summary** section.

## CREDIT REFERENCES

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

Twenty-five most RECENT Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
# MADZA CANADA CREDIT	Oct 2008	\$71,624	\$15,136	\$15,136	\$0	\$0	\$0
Business Services	Oct 2008	\$670	\$670	\$0	\$670	\$0	\$0
Wholesale-Chemicals	Oct 2008	\$3,500	\$1,559	\$1,559	\$0	\$0	\$0
Business Services	Jul 2008	\$404	\$404	\$0	\$0	\$404	\$0
Whlsl Ferrs Nonferrs Metal	Jul 2008	\$617	\$617	\$617	\$0	\$0	\$0
ACKLAND GRAINGER CANADA INC	May 2008	\$5,000	\$217	\$0	\$217	\$0	\$0
Transportation Serv	May 2008	\$99	\$99	\$99	\$0	\$0	\$0
Whlsl-Ind Mach Sppls	Feb 2008	\$1,592	\$1,592	\$1,592	\$0	\$0	\$0
Mfr-Truck/Trailer	Nov 2007	\$17	\$17	\$17	\$0	\$0	\$0
Whlsl-Durable Goods	Oct 2007	\$30	\$30	\$0	\$30	\$0	\$0
<b>Total</b>		<b>\$83,553</b>	<b>\$20,341</b>	<b>\$19,020</b>	<b>\$917</b>	<b>\$404</b>	<b>\$0</b>

# - Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

\* If less than 25 on file, they will all display.

Ten LARGEST Credit References*							
Supplier	Date Reported	High Credit	Total Owing	Current	1st	Past Due Periods 2nd	3rd
# MADZA CANADA CREDIT	Oct 2008	\$71,624	\$15,136	\$15,136	\$0	\$0	\$0
Whlsl-Ind Mach Sppls	Feb 2008	\$1,592	\$1,592	\$1,592	\$0	\$0	\$0
Wholesale-Chemicals	Oct 2008	\$3,500	\$1,559	\$1,559	\$0	\$0	\$0
Business Services	Oct 2008	\$670	\$670	\$0	\$670	\$0	\$0
Whlsl Ferrs Nonferrs Metal	Jul 2008	\$617	\$617	\$617	\$0	\$0	\$0
Business Services	Jul 2008	\$404	\$404	\$0	\$0	\$404	\$0
ACKLAND GRAINGER CANADA INC	May 2008	\$5,000	\$217	\$0	\$217	\$0	\$0
Transportation Serv	May 2008	\$99	\$99	\$99	\$0	\$0	\$0
Whlsl-Durable Goods	Oct 2007	\$30	\$30	\$0	\$30	\$0	\$0
Mfr-Truck/Trailer	Nov 2007	\$17	\$17	\$17	\$0	\$0	\$0
<b>Total</b>		<b>\$83,553</b>	<b>\$20,341</b>	<b>\$19,020</b>	<b>\$917</b>	<b>\$404</b>	<b>\$0</b>

# - Indicates Long Term Secured Debt, which is NOT included in the PI and CI calculation.

\* If less than 10 on file, they will all display.

## BANKING INFORMATION

This **Bank Report** was obtained on: **Feb 11, 2002**

**Bank Name:** HSBC BANK CANADA  
MISSISSAUGA CITY CENTRE  
**Address:** 4550 HURONTARIO ST  
MISSISSAUGA, ONTARIO, L5R4G4  
Branch: 016, Transit: 10272  
**Reference:** ANN CHAN (AJDS)  
Phone: (905) 568-3666  
Fax: (905) 568-5302

### Line of Credit Details

No Line of Credit

### Loan Details

No Loans

### Other files included in this report

Equifax has received information that the following names and addresses are related to this business. These could be: different spelling of the business name, former addresses or names, branch locations whose invoices are paid from on central locations, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

CENTRAL GRAPHICS CONTAINER GRP, 5526 TIMBERLEA BLVD, MISSISSAUGA, ON, L4W2T7  
 CENTRAL GRAPHICS AND CONTAINER GROUP LTD, 5526 TIMBERLEA BLVD, MISSISSAUGA, ON, L4W2T7  
 CENTRAL GRAPHICS & CONTAINER GROUP LTD, 5526 TIMBERLEA BLVD, MISSISSAUGA, ON, L4W2T7  
 CENT GRAPHICS & CONTAINER GROUP, 5526 TIMBERLEA BLVD, MISSISSAUGA, ON, L4W2T7  
 CENTRAL GRAPHICS & DESIGN, 5526 TIMBERLEA BLVD, MISSISSAUGA, ON, L4W2T7

### DEROGATORY ITEMS

This report limits the display of Derogatory items to a maximum of 10 in each category: returned cheques, collection claims, legal suits, judgment and other (non-derogatory) legal items.

Collection Claims Reported			
<b>Debtor</b>	CENTRAL GRAPHICS	<b>Date Placed</b>	Nov 08, 2006
<b>Creditor</b>	ICA CANADA ON-LINE INC.	<b>Amount Placed</b>	\$4,098
<b>Closed</b>	Jun 14, 2007	<b>Amount Paid</b>	\$0
<b>Agency</b>	CDN BONDED CREDITS LTD		
<b>Status</b>	Close out Letter Snt	<b>Last Payment</b>	

### INQUIRIES ON THIS FILE

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. Equifax does not use this information to compute its risk scores.

However, you may want to consider the following in you review:

- Do the number of inquiries seem appropriate for a business that size?
- Is this business shopping around for better supplier arrangements?
- Are they having problems paying their current suppliers and looking for credit from others unaware of their problems?
- Are they expanding, moving locations or opening another office?
- Are their current suppliers not meeting their current needs?

The most recent inquiries in the past 24 months are listed here:

Inquiry Date	Inquirer's Name/Industry	Telephone Number
Aug 27, 2008	DELOITTE & TOUCHE	(416) 874-3732
Jul 18, 2008	PETRO CANADA	(416) 730-2437
Jul 09, 2008	AIRD & BERLIS LLP	(416) 865-3433
Jul 09, 2008	AIRD & BERLIS LLP	(416) 865-3433
May 02, 2008	Trucking	
Apr 29, 2008	AGC INCORPORATED	(905) 850-4497
Feb 20, 2008	Mfr-Paper Box	
Oct 29, 2007	Business Services	
Sep 13, 2007	Mfr-Paper Box	
Aug 21, 2007	Mfr-Truck/Trailer	
Jul 11, 2007	ROGERS COMMUNICATION	(800) 267-2070
Jul 04, 2007	Whlsl-Industrl Paper	
May 24, 2007	Mfr Fabricated Metal Products	
Feb 19, 2007	Whlsl Ferrs Nonferrs Metal	
Dec 19, 2006	RICOH CANADA INC	(905) 795-9659
Sep 22, 2006	PACCAR FIN SERV	(780) 483-1343
Sep 05, 2006	SNELL SPL PACKAGING	(905) 565-9484

### CUSTOMER SERVICE

If you have any questions about this report, please call our customer service center at **1-877-227-8800** or **416-227-8800**.

If you are concerned about the content of this report, please contact Equifax Commercial Relations department by email at [commercial.disclosure@equifax.com](mailto:commercial.disclosure@equifax.com)

---

End of Report