

Business Information Report Snapshot

PORTER STARKE SERVICES INC

D-U-N-S: 11-822-7248

ADDRESS: 601 Wall St, Valparaiso, IN, 46383, United States

Date: 01/31/2022

RISK ASSESSMENT

SCORES AND RATINGS

Max. Credit
Recommendation

US\$ 4,500

PAYDEX® SCORE

72

LOW RISK

Delinquency Predictor
Percentile

60

MODERATE RISK

Financial Stress
Percentile

73

LOW-MODERATE RISK

Supplier Evaluation
Risk Rating

1

LOW RISK

MAXIMUM CREDIT RECOMMENDATION

Overall Business Risk



Maximum Credit Recommendation

US\$ 4,500

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

Dun & Bradstreet Thinks...

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

PAYDEX® SUMMARY

3 Months



When weighted by dollar amount, payments to suppliers average 15 days beyond terms. Value is based on payments collected over the last **3 months**.

24 Months



When weighted by dollar amount, payments to suppliers average 12 days beyond terms. Value is based on payments collected over the last **24 months**.

72

Low Risk (100)

High Risk (1)

Based on a D&B PAYDEX® of 72

Risk of Slow Pay

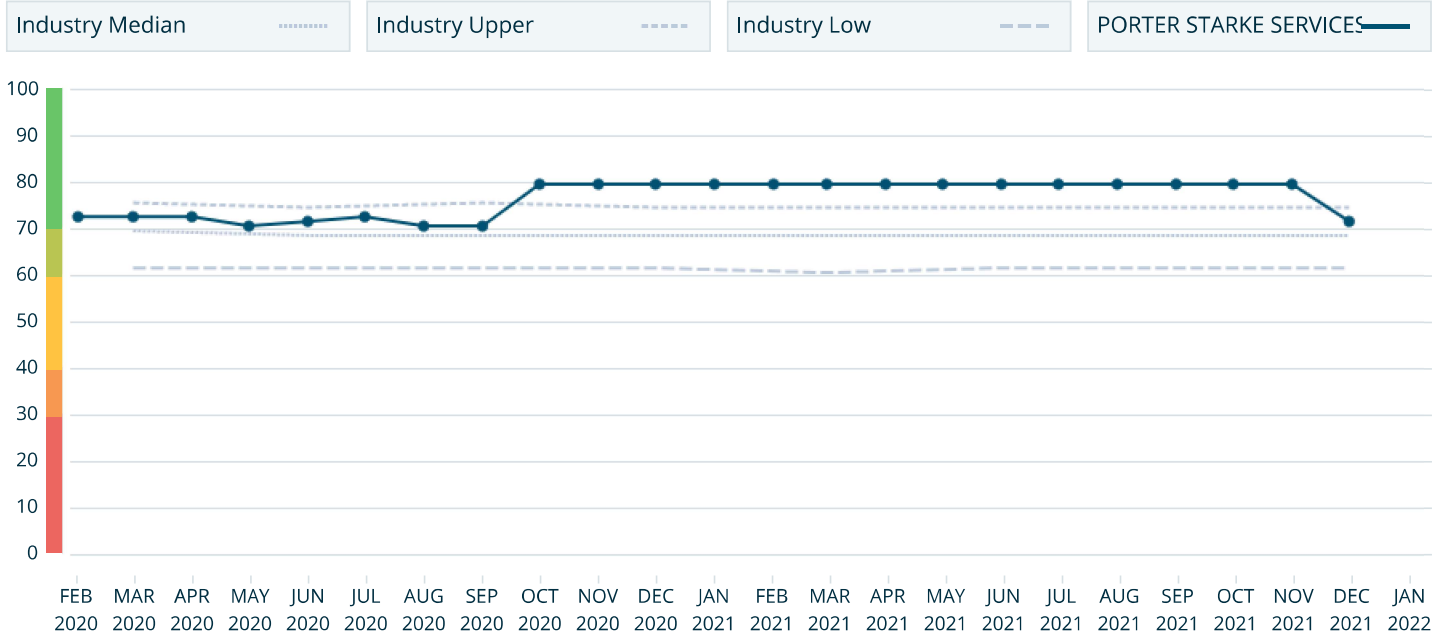
LOW

Payment Behavior

12 Days Beyond
Terms

Business and Industry Trends

8063 - Psychiatric hospital



DELINQUENCY PREDICTOR SCORE

60

Low Risk (100)

High Risk (1)

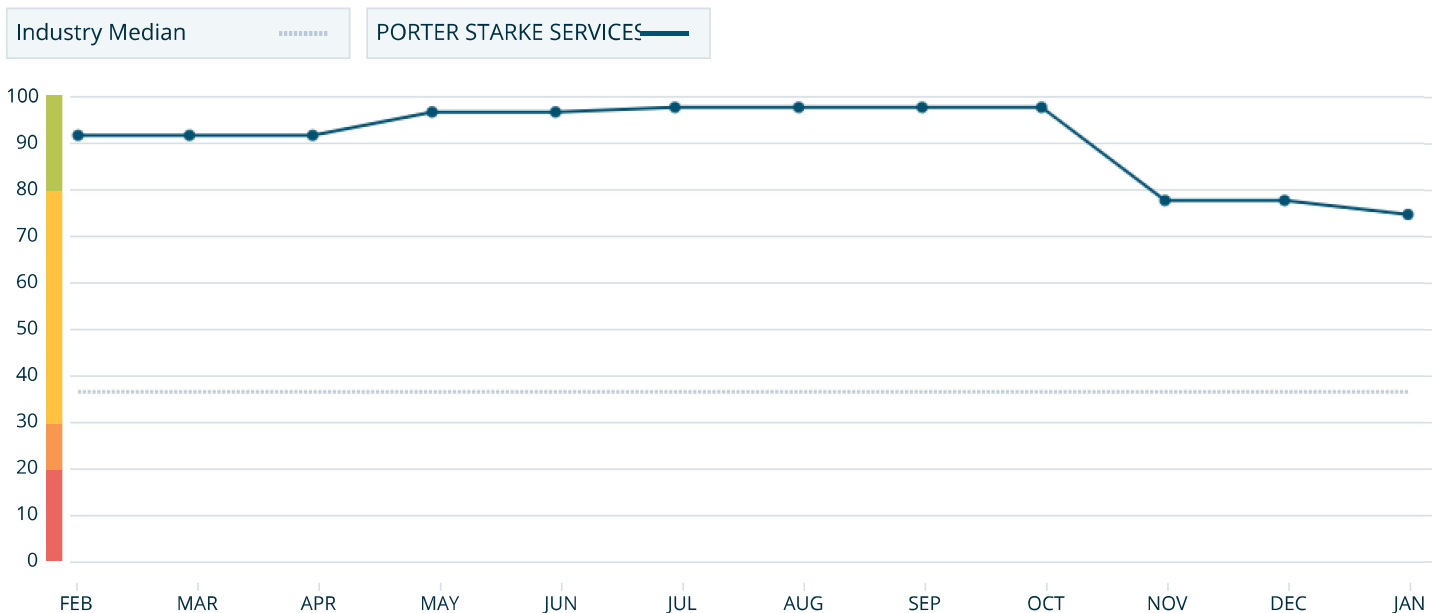
Based on a D&B Delinquency Predictor Percentile of 60

- Increase in proportion of delinquent payments in recent payment experiences
- Recent high balance past due
- Higher risk industry based on delinquency rates for this industry

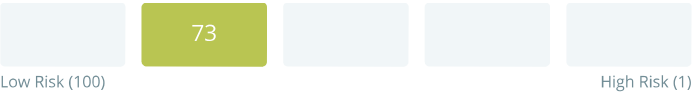
Level of Risk
MODERATERaw Score
513Probability of Delinquency
4.75%Compared to Businesses in
D&B
10.2%

Business and Industry Trends

8063 - Psychiatric hospital



FINANCIAL STRESS SCORE

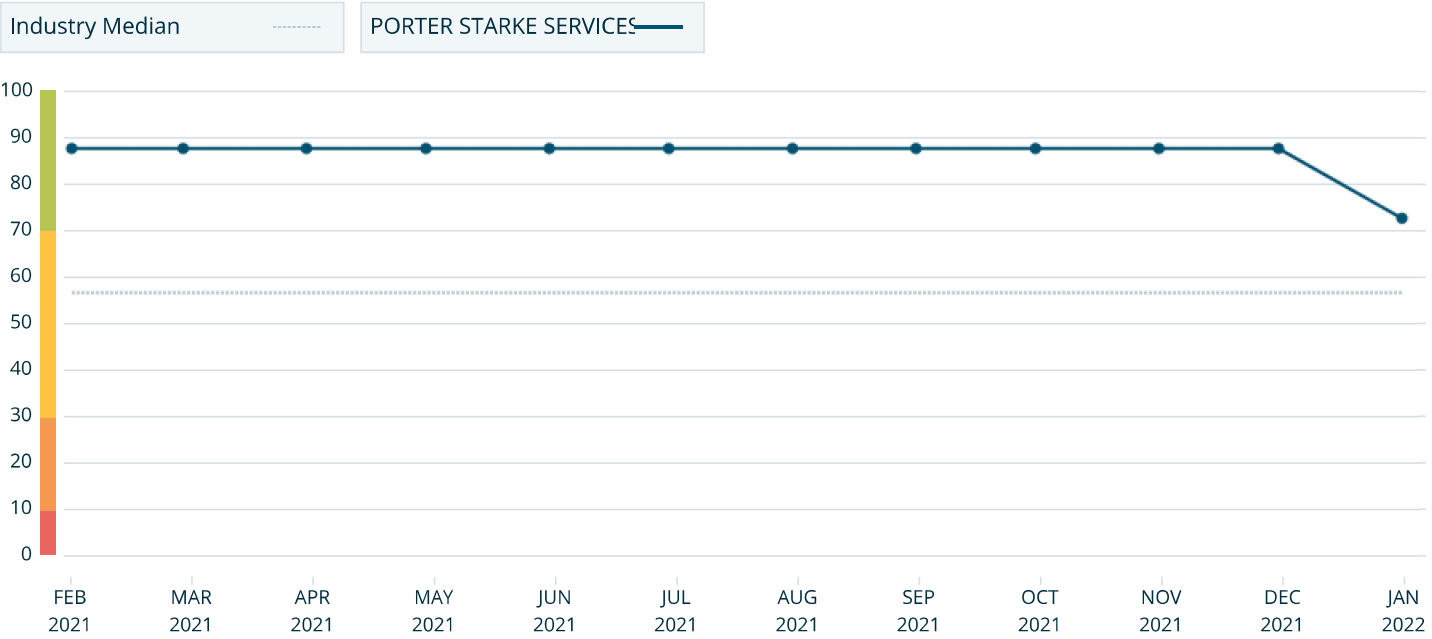


- Low Paydex Score
- UCC Filings reported

Based on a D&B Financial Stress Percentile of 73

Level of Risk LOW-MODERATE	Raw Score 1518	Probability of Failure 0.12%	Compared to Businesses in D&B 0.48%
-------------------------------	-------------------	---------------------------------	--

Business and Industry Trends8063 - Psychiatric hospital



SUPPLIER EVALUATION RISK RATING

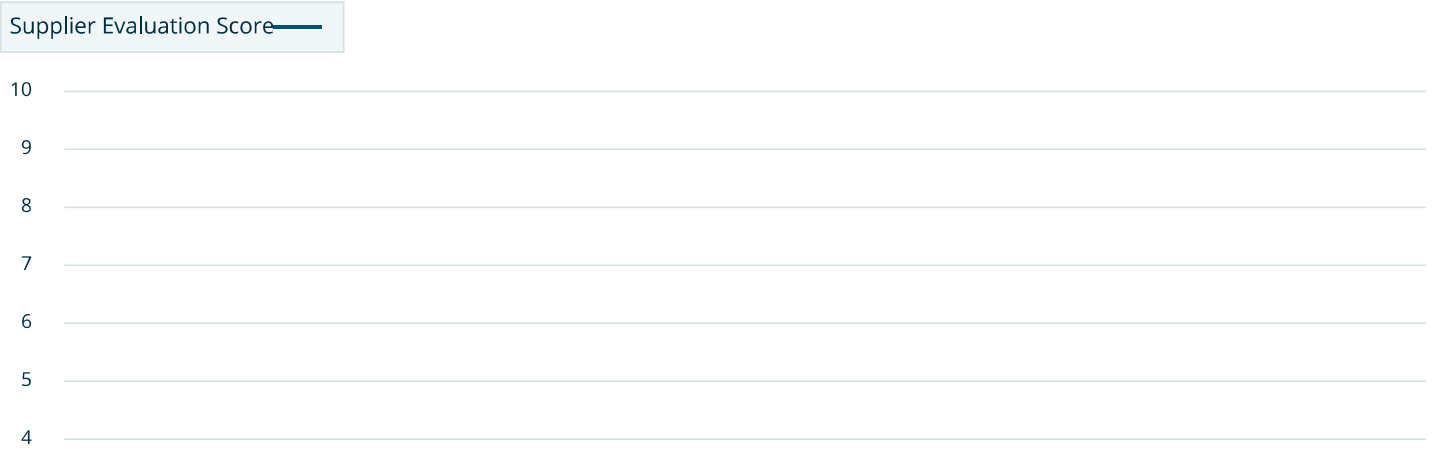


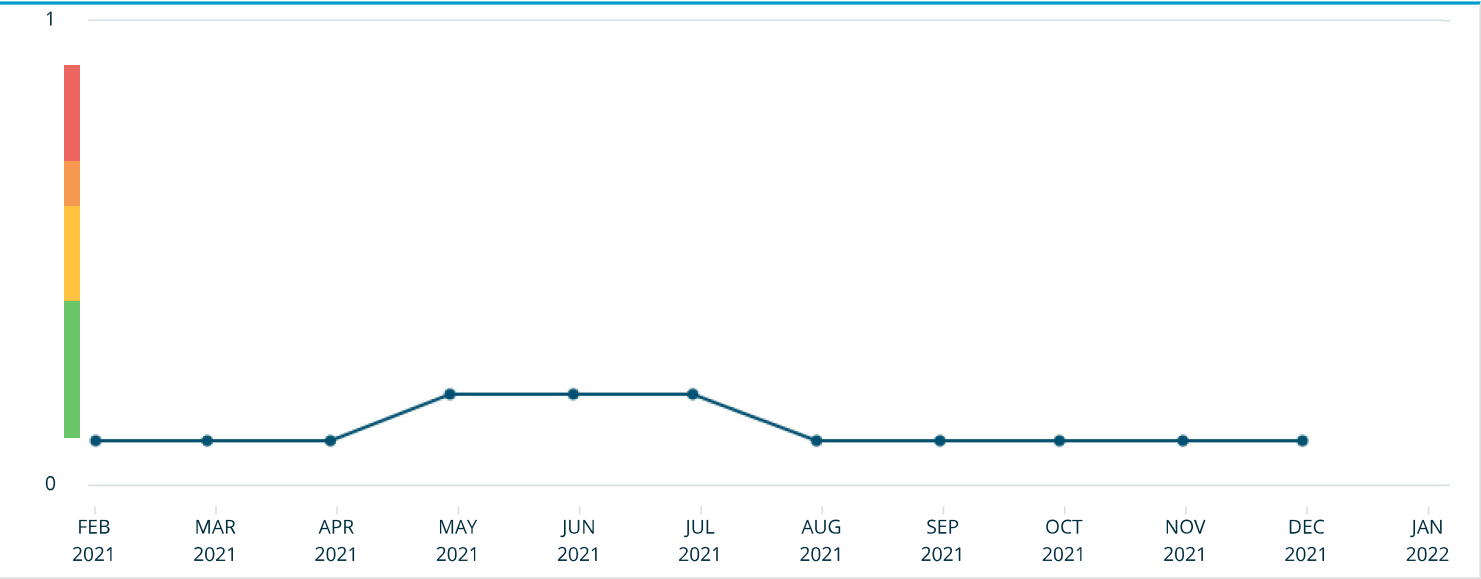
Based on a Supplier Evaluation Risk Rating of 1

Factors Affecting Your Score

Limited business activity signals reported in the past 12 months

Business and Industry Trends8063 - Psychiatric hospital





D&B RATING

Current Rating as of 07-22-2021

Financial Strength

4A: US\$10,000,000 to
US\$49,999,999 in Net Worth
or Equity

Risk Indicator

1: Very Low Risk

Previous Rating

Risk Indicator

2: Low Risk

TRADE PAYMENTS

TRADE PAYMENTS SUMMARY			Based on 24 months of data
Overall Payment Behavior 12 Days Beyond Terms	% of Trade Within Terms 90% Total Trade Experiences: 24 Largest High Credit: US\$ 20,000 Average High Credit: US\$ 2,250	Highest Past Due US\$ 100 Total Unfavorable Comments : 0 Largest High Credit: US\$ 0 Total Placed in Collections: 0 Largest High Credit: US\$ 0	

TRADE PAYMENTS BY CREDIT EXTENDED			
\$ CREDIT EXTENDED	% OF PAYMENTS WITHIN TERMS	# PAYMENT EXPERIENCES	TOTAL & DOLLAR AMOUNT
OVER 100,000	0%	0	\$0
50,000 - 100,000	0%	0	\$0
15,000 - 49,999	50%	1	\$20,000
5,000 - 14,999	100%	1	\$5,000
1,000 - 4,999	100%	4	\$8,500
UNDER 1,000	98%	11	\$4,750

TRADE PAYMENTS BY INDUSTRY			
Collapse All Expand All			
Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
▼48 - Communications	5	2,500	
4813 - Telephone Communictns	4	2,500	100
4812 - Radiotelephone Commun	1	2,500	100
▼57 - Home Furniture Furnishings And Equipment Stores	3	750	
5712 - Ret Furniture	3	750	100
▼35 - Industrial And Commercial Machinery And Computer	2	20,000	

3572 - Mfg Computer Storage	1	20,000	50
3593 - Mfg Cylinder/actuator	1	5,000	100
87 - Engineering Accounting Research Management And ▼ Related Services	2	2,500	
8741 - Management Services	1	2,500	100
8748 - Business Consulting	1	750	100
▼99 - Nonclassifiable Establishments	1	750	
9999 - Nonclassified	1	750	100
▼73 - Business Services	2	500	
7389 - Misc Business Service	1	500	100
7361 - Employment Agency	1	100	0
▼59 - Miscellaneous Retail	1	250	
5943 - Ret Stationery	1	250	100
▼60 - Depository Institutions	1	50	
6021 - Natnl Commercial Bank	1	50	100

TRADE LINES							
Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale	
12/2021	Prompt	-	2,500	0	0	Between 2 and 3 Months	
12/2021	Prompt	-	2,500	2,500	0	1 Month	
12/2021	Prompt	-	2,500	1,000	0	1 Month	
12/2021	Prompt	-	1,000	0	0	1 Month	
12/2021	Prompt	N30	750	0	0	Between 4 and 5 Months	
12/2021	Prompt	N30	750	0	0	1 Month	
12/2021	Prompt	N30	500	0	0	Between 6 and 12 Months	
12/2021	Prompt	-	500	500	0	1 Month	
12/2021	Prompt	-	250	250	0	1 Month	
12/2021	Prompt	-	100	100	0	1 Month	
12/2021	Prompt	-	50	50	0	1 Month	

12/2021	Slow	-	100	100	100	-
12/2021	-	Cash Account	250	-	-	Between 2 and 3 Months
12/2021	-	Cash Account	100	0	0	1 Month
12/2021	-	Cash Account	50	0	0	Between 6 and 12 Months
12/2021	-	Cash Account	50	0	0	Between 6 and 12 Months
12/2021	-	Cash Account	0	0	0	Between 6 and 12 Months
10/2021	Prompt	-	750	500	0	1 Month
06/2021	-	Cash Account	50	-	-	1 Month
04/2021	Prompt	-	750	0	0	Between 6 and 12 Months
04/2021	-	Cash Account	100	-	-	1 Month
12/2020	Prompt	-	250	0	0	Between 6 and 12 Months
06/2020	Prompt	-	5,000	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
TOTAL 0	TOTAL 0	TOTAL 0	TOTAL 12
LAST FILING DATE -	LAST FILING DATE -	LAST FILING DATE -	LAST FILING DATE 06/30/2021

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 - Continuation

Filing Date	2021-06-30
Filing Number	2106302798523
Received Date	2021-07-07
Original Filing Date	2011-12-27
Original Filing Number	1100011169719
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2018-04-27
Filing Number	1800003376747
Received Date	2018-04-30
Original Filing Date	1998-10-21
Original Filing Number	2219560

Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2018-04-27
Filing Number	1800003376636
Received Date	2018-04-30
Original Filing Date	1998-10-21
Original Filing Number	2219559
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2018-04-27
Filing Number	1800003373895
Received Date	2018-04-30
Original Filing Date	1998-10-16
Original Filing Number	2218908
Secured Party	FIRST NATIONAL BANK, VALPARAISO, VALPARAISO, IN
Secured Party	1ST SOURCE BANK F/K/A FIRST NATIONAL BANK, VALPARAISO, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2016-07-06
Filing Number	1600005287061
Received Date	2016-07-11
Original Filing Date	2011-12-27
Original Filing Number	1100011169719
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Original

Filing Date	2016-06-17
Filing Number	1600004847032
Received Date	2016-06-20
Collateral	All Assets including proceeds and products
Secured Party	MCKESSON CORPORATION, SAN FRANCISCO, CA
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2013-04-29
Filing Number	1300003969821
Received Date	2013-05-06
Original Filing Date	1998-10-21
Original Filing Number	2219560
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2013-04-29
Filing Number	1300003970075
Received Date	2013-05-06
Original Filing Date	1998-10-21
Original Filing Number	2219559
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2013-04-23
Filing Number	1300003773218
Received Date	2013-05-02
Original Filing Date	1998-10-16
Original Filing Number	2218908
Secured Party	FIRST NATIONAL BANK, VALPARAISO, VALPARAISO, IN
Secured Party	FIRST NATIONAL BANK, VALPARAISO, VALPARAISO, IN
Secured Party	FIRST NATIONAL BANK, VALPARAISO, VALPARAISO, IN
Secured Party	1ST SOURCE BANK F/K/A FIRST NATIONAL BANK, VALPARAISO, SOUTH BEND, IN
Secured Party	and OTHERS
Debtors	PORTER-STARKE SERVICES
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Original

Filing Date	2011-12-27
Filing Number	1100011169719
Received Date	2012-01-10
Collateral	Contract rights and proceeds
Secured Party	1ST SOURCE BANK, COMMERCIAL LOAN SERVICES, SOUTH BEND, IN
Debtors	PORTER-STARKE SERVICES, INC.
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Continuation

Filing Date	2008-06-27
Filing Number	0800006034164
Received Date	2008-07-10
Original Filing Date	1998-10-16
Original Filing Number	2218908
Secured Party	FIRST NATIONAL BANK, VALPARAISO, VALPARAISO, IN
Debtors	PORTER-STARKE SERVICES
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

UCC Filing - Amendment

Filing Date	2008-06-12
Filing Number	0800005554847

Received Date	2008-06-24
Original Filing Date	1998-10-16
Original Filing Number	2218908
Secured Party	FIRST NATIONAL BANK, VALPARAISO, VALPARAISO, IN
Debtors	PORTER-STARKE SERVICES
Filing Office	SECRETARY OF STATE/UCC DIVISION, INDIANAPOLIS, IN

COMPANY EVENTS

The following information was reported on: 12-18-2020

Stock ownership not available.

Business started 1983.

Officers are elected annually.

SPECIAL EVENTS

07-12-2021

A Rating change has occurred on this company.

12-18-2020

PORTER STARKE SERVICES INC. was reported by the SBA as a recipient of a loan for \$2,666,000 from 1st Source Bank on 04/14/2020 under the Paycheck Protection Program as authorized under the CARES Act of 2020.

07-22-2020

On July 6, 2020, the SBA announced that this business was approved for a loan between \$2M - \$5M from 1st Source 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.

Financials

Source: D&B | Currency: All figures shown in USD unless otherwise stated

INCOME STATEMENT

Total Current Assets	Fiscal Consolidated 06-30-2020 (US\$)	Fiscal Consolidated 06-30-2012 (US\$)
Annual Sales	34,163,765	22,482,906
Gross Profit	34,163,765	22,482,906
Operating Expenses	32,764,447	21,152,247
Operating Income	1,399,318	1,330,659
Net Income	1,399,318	1,330,659

BALANCE SHEET

Assets	Fiscal Consolidated 06-30-2020 (US\$)	Fiscal Consolidated 06-30-2019 (US\$)
Cash	9,430,460	4,345,371
Accounts Receivable	1,202,487	611,413
Notes Receivable (Short Term)	2,772,662	-
Prepaid / Deferred Items	2,001,637	-
Total Current Assets	15,407,246	6,495,977
Property, Plant, Fixtures & Equipment	7,100,019	7,000,391
Investments	6,130,199	-
Total Assets	28,637,464	13,496,368
Notes & Loans Receivable-Net	-	832,495
Prepaid Expenses & Deferred Charges	-	706,698
Liabilities	Fiscal Consolidated 06-30-2020 (US\$)	Fiscal Consolidated 06-30-2019 (US\$)
Accounts Payable	4,244,063	-
Total Current Liability	4,244,063	4,582,971
Total Liability	28,637,464	13,496,368
Accounts Payable & Accrued Expenses	-	2,744,260
Secured Mortg/notes Pay-Unrel Third	-	1,444,154
Other Liabilities	-	394,557

FINANCIAL RATIOS

Solvency	Fiscal Consolidated 06-30-2020	Fiscal Consolidated 06-30-2019	Fiscal Consolidated 06-30-2018
Current Ratio	3.6	2.9	3
Quick Ratio	2.5	1.7	1.6
Current Liabilities To Net Worth (%)	22.5	21.6	21.2
Total Liabilities/Net Worth (%)	51.8	37.4	36.8
Fixed Assets To Net Worth (%)	37.6	39.4	40
Efficiency	Fiscal Consolidated 06-30-2020	Fiscal Consolidated 06-30-2019	Fiscal Consolidated 06-30-2018
Accounts Payable To Sales Ratio	12.4	12	12.3
Sales To Working Capital Ratio	3.1	4.3	4.1
Assets/Sales	83.8	76.1	79.6
Profitability	Fiscal Consolidated 06-30-2020	Fiscal Consolidated 06-30-2019	Fiscal Consolidated 06-30-2018
Return On Net Worth (%)	7.4	1.1	6.1
Return On Assets (%)	4.9	0.8	4.5
Return On Sales (%)	4.1	0.6	3.6

COMPANY PROFILE

COMPANY OVERVIEW		
D-U-N-S 11-822-7248	Mailing Address 601 Wall St, Valparaiso IN 46383, US	Annual Sales US\$ 34,163,765
Business Form Corporation (US)	Telephone (219) 531-3500	Employees 1
Date Incorporated -	Fax -	Age (Year Started) 39 years (1983)
State of Incorporation Indiana	Website -	Named Principal DAVID LOMAKA, PRESIDENT
Ownership -	Line of Business Psychiatric hospital	SIC 8063

OWNERSHIP

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