

CreditBuilder™

GOMEZ FLOOR COVERING, INC. - Full Company View

Saved by STEVE WHITENER | 06-24-2021

Report as of: 06-24-2021

## GOMEZ FLOOR COVERING, INC.

Tradestyle(s): GFC CONTRACTING

**ACTIVE** **HEADQUARTERS**

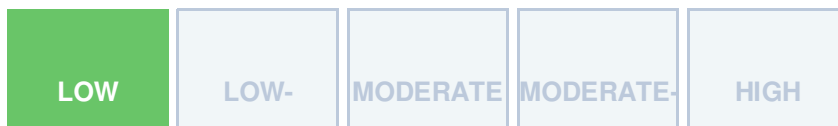
**Address:** 3816 Binz Engleman Rd Ste B125, San Antonio, TX, 78219, UNITED STATES

**Alerts:**

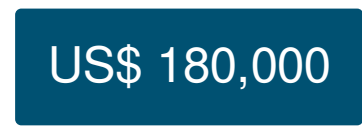
## Risk Assessment

### D&B Guidance

#### Overall Business Risk



#### Maximum Credit Recommendation



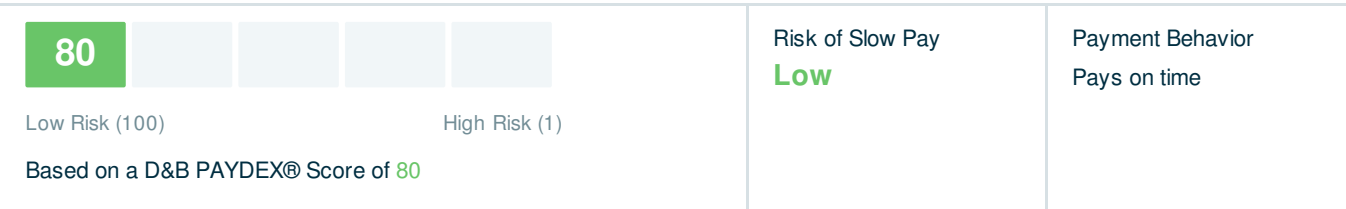
#### Dun & Bradstreet Thinks...

- Overall assessment of this company: **VERY STABLE CONDITION**
- Based on the perceived sustainability of this company: **STRONG LIKELIHOOD OF CONTINUED OPERATIONS**
- Based on the payment behavior of this company: **VERY-LOW-POTENTIAL-FOR-SEVERELY-DELINQUENT-PAYMENTS**

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

### PAYDEX® Score

Based on 24 months of data



### Business and Industry Trends



## Understand My Score

### Payment History

Total Last 24 Months: 51

[View All](#)

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
06/21	Pays Promptly	-	250	0	0	Between 6 and 12 Months
06/21	Pays Promptly	-	1,000	0	0	Between 6 and 12 Months
06/21	Pays Promptly	-	2,500	0	0	Between 6 and 12 Months
05/21	-	Cash account	50	0	0	1
05/21	-	Cash account	100	0	0	1

### Keys

PAYDEX®	Payment Practices
100	Anticipate
90	Discount
80	Prompt
70	15 Days Beyond Terms
60	22 Days Beyond Terms
50	30 Days Beyond Terms
40	60 Days Beyond Terms
30	90 Days Beyond Terms
20	120 Days Beyond Terms
1-19	Over 120 Days Beyond Terms

UN

Unavailable

### Delinquency Predictor Score

93

Low Risk (100)

High Risk (1)

Based on a D&B Delinquency Predictor Percentile of 93

Score  
**587**

Class  
**1**

#### Factors Affecting Your Score:

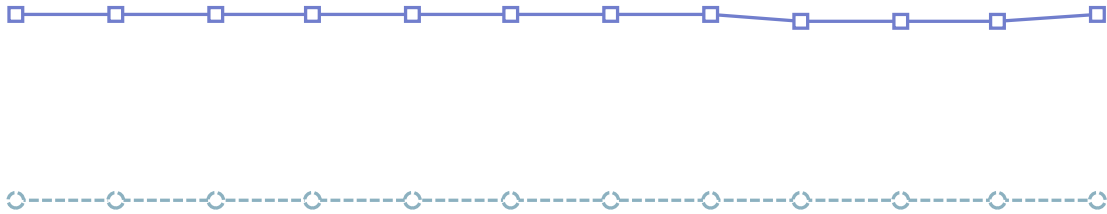
- Higher risk industry based on delinquency rates for this industry

Level of risk  
**Low**

Probability of Delinquency  
**1.35%**

Compared to Businesses in D&B Database  
**10.2%**

#### Business and Industry Trends



### Financial Stress Score

99

Low Risk (100)

High Risk (1)

Based on a D&B Financial Stress Percentile of 99

Score  
**1621 --**

Class  
**1**

#### Factors Affecting Your Score:

- UCC Filings reported
- Business does not own facilities
- Higher risk legal structure

Level of risk  
**Low**

Probability of Failure  
**0.02%**

Average Probability of Failure for Businesses in D&B Database  
**0.48%**

#### Business and Industry Trends



### Supplier Evaluation Risk Rating

Based on 24 months of data



Low Risk (1)

High Risk (9)

#### Factors Affecting Your Score:

- Limited business activity signals reported in the past 12 months
- Total Liabilities to Net Worth influencing the score
- Business belongs to an industry with above average risk of ceasing operations or becoming inactive

#### Business and Industry Trends



### D&B Rating

Current Rating as of 04-11-2018

Previous Rating

#### Financial Strength

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

#### Risk Indicator

**1** :

Very Low Risk

#### Financial Strength

**3A** :

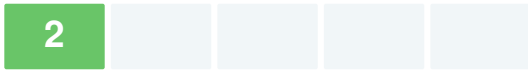
US\$1,000,000 to US\$9,999,999 in Net Worth or Equity

#### Risk Indicator

**2** : Low Risk

## D&B Viability Rating

### Portfolio Comparison Score



Low Risk (1)

High Risk (9)

Level of risk

**Low**

Rating Confidence Level

**Robust Predictions**

Probability of becoming no longer viable

**0.2%**

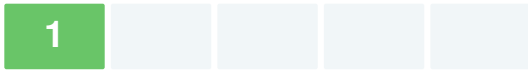
Percentage of businesses ranked with this score

**14%**

Average probability of becoming no longer viable

**0.6%**

### Viability Score



Low Risk(1)

High Risk (9)

Level of risk

**Low**

Probability of becoming no longer viable

**0.2%**

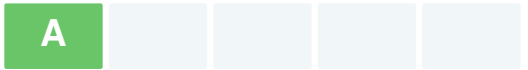
Percentage of businesses ranked with this score

**14%**

Average probability of becoming no longer viable

**0.3%**

### Data Depth Indicator



Predictive (A)

Descriptive (G)

- Rich Firmographics
- Extensive Commercial Trading Activity
- Comprehensive Financial Attributes

### Company Profile

<b>A</b>	<b>Financial Data</b>	<b>Trade Payments</b>	<b>Company Size</b>	<b>Years in Business</b>
	Available	Available	Large	Established

Compared to ALL US Businesses within the D&B Database:

- Financial Data : Available
- Trade Payments : Available: 3+Trade
- Company Size : Large: Employees:50+ or Sales: \$500K+
- Years in Business : Established: 5+

## Trade Payments

### Trade Payments Summary

Overall Payment Behavior

**0**

% of Trade Within Terms

**95%**

**HQ** Gomez Floor Covering, Inc. 95-856-0674 San Antonio, Texas 

**B** Gomez Floor Covering, Inc. 13-589-3969 Dallas, Texas 

## Company Profile

### Company Overview

**D-U-N-S**

95-856-0674

**Mailing Address**

United States

**Annual Sales**

US\$ 29,781,762

**Business Form**

Corporation (US)

**Telephone**

(210) 651-5002

**Employees**

64 (24 here)

**Date Incorporated**

October 22, 1996

**Website**
[www.gomezfc.com](http://www.gomezfc.com)
**Age (Year Started)**

24 years (1996)

**State of Incorporation**

Texas

**Named Principal**

LINDA GOMEZ-WHITENER, PRES

**Ownership**

Not publicly traded

**Line of Business**

Residential construction

### Business Registration

Corporate and business registrations reported by the secretary of state or other official source as of: 06-22-2021

This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State.

**Registered Name** GOMEZ FLOOR COVERING, INC.

**Corporation Type** Corporation (US)

**Business Commenced On** 1996

**State of Incorporation** TEXAS

**Date Incorporated** 10-22-1996

**Registration ID** 0141877000

**Registration Status** IN EXISTENCE

**Filing Date** 10-22-1996

**Where Filed** SECRETARY OF STATE

## Registered Agent

**Name** LINDA GOMEZ WHITENER

**Address** 3816 BINZ-ENGLEMAN, B-125, SAN ANTONIO, TX, 782190000

## Registered Principal

**Name** STEVEN E WHITENER

**Title** Director

**Address** 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000

**Name** STEVEN E WHITENER

**Title** Vice President

**Address** 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000

**Name** LINDA GOMEZ WHITENER

**Title** Director

**Address** 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000

**Name** LINDA GOMEZ WHITENER

**Title** President

**Address** 3816 BINZ-ENGLEMAN STE B125, SAN ANTONIO, TX, 782190000

## Principals

### Officers

LINDA GOMEZ-WHITENER, PRES  
STEVE WHITENER, V PRES-CFO

### Directors

DIRECTOR(S): THE OFFICER(S)

## Company Events

### The following information was reported on: 07-20-2020

The Texas Secretary of State's business registrations file showed that Gomez Floor Covering, Inc. registered as a Corporation on October 22, 1996, under file registration number 0141877000.

Business started 1996 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. 1996-present active here.

STEVE WHITENER born 1949. 1996-present active here.

## Business Activities And Employees

The following information was reported on: 07-20-2020

### Business Information

**Trade Names** GFC CONTRACTING

**Description** Contractor of residential buildings, specializing in multi-family dwelling remodeling (50%). Contractor of floor laying and floor work, specializing in carpet laying and ceramic floor tile installation (25%). Contractor of industrial buildings and warehouses, specializing in renovation, remodeling or repairs and industrial buildings (25%).

Contracts call for. Terms are.

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

**Employees** 64 which includes officer(s). 24 employed here. Number of employees fluctuates with workload.

**Financing Status** Unsecured

**Financial Condition** Strong

**Seasonality** Nonseasonal.

### SIC/NAICS Information

SIC Codes	SIC Description	Percentage of Business
1522	Residential construction	-
15220201	Remodeling, multi-family dwellings	-
17529903	Carpet laying	-
17529904	Ceramic floor tile installation	-
15419909	Renovation, remodeling and repairs: industrial buildings	-
15419905	Industrial buildings, new construction, nec	-

NAICS Codes	NAICS Description
236118	Residential Remodelers
238330	Flooring Contractors
238330	Flooring Contractors



236220

Commercial and Institutional Building Construction

236210

Industrial Building Construction

## Government Activity

Dispute 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

8(A) Firm Yes (2004)

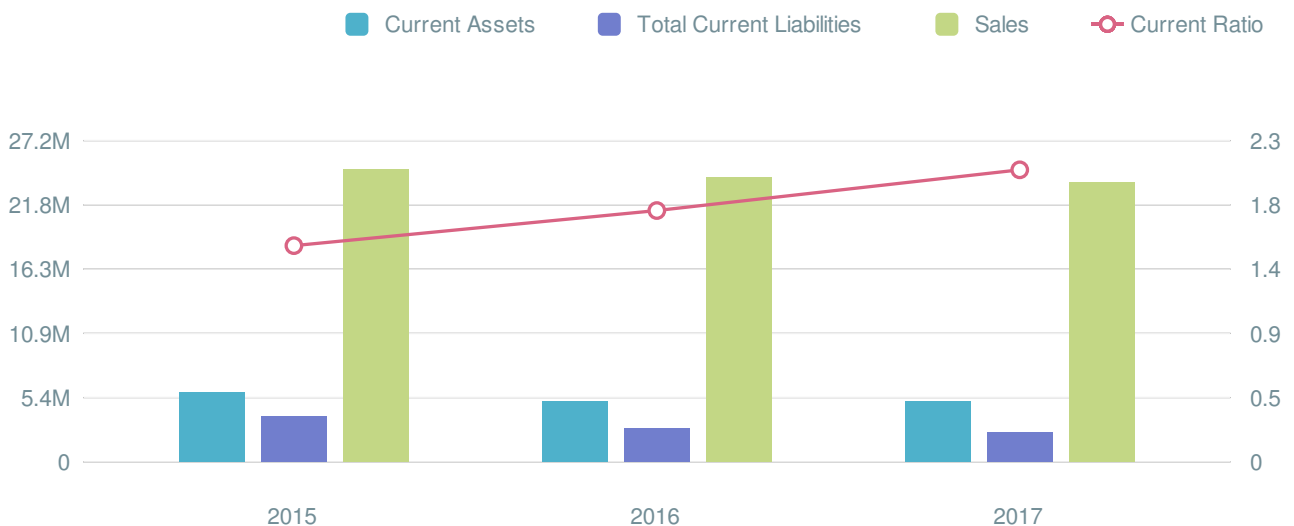
Labor Surplus Area Yes

Small Business Yes (2021)

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

## Financials

## Financial Statement Comparison



	Fiscal Individual Dec 2017	Fiscal Individual Dec 2016	Fiscal Individual Dec 2015	Last 3 Years
<b>Current Assets</b>	5,163,435	5,144,855	5,918,857	
<b>Total Current Liabilities</b>	2,487,608	2,868,654	3,843,134	
<b>Tangible Net Worth</b>	2,888,626	2,488,048	2,298,893	
<b>Sales</b>	23,643,730	24,140,047	24,740,653	
<b>Net Income</b>	800,613	355,044	295,222	
<b>Current Ratio</b>	2	2	2	
<b>Working Capital</b>	2,675,827	2,276,201	2,075,723	
<b>Other Assets</b>	311,675	279,947	279,729	
<b>Long Term Liabilities</b>	98,876	68,100	56,559	

#### Statement Information

##### Profit And Loss Information

From JAN 01 2019 to DEC 31 2019 annual sales \$29,781,762; cost of goods sold \$25,288,733. Gross profit \$4,493,029; operating expenses \$3,700,099. Operating income \$792,930; other income \$19,160; other expenses \$88,075; net income before taxes \$724,015; Federal income tax \$22,445; net income \$701,570.

**Source Information** Prepared from statement(s) by Accountant: Akin Doherty Klein & Feuge, P.C., Boerne, TX.

#### Key Business Ratios

##### Statement date

12-31-2019

##### Based on Number of Establishments

13

Ratio for the business

Industry Median

Industry Quartile

#### Profitability

Return on Sales	2.4	3.9	3
Return On Assets	8.8	9.7	3
Return on Net Worth	19.2	35.6	4

### Short Term Solvency

Quick Ratio	1.3	1.1	1
Current Ratio	1.8	1.3	1
Current Liabilities Over Net Worth	115.7	161.5	1
Current Liabilities to Inventory	-	954.7	-

### Efficiency

Collection Period	57.3	52.6	1
Sales to Inventory	-	83.0	-
Sales Over Net Working Capital	9.2	11.9	3
Accounts Payable to Sales	5.0	8.4	4
Assets Over Sales	26.8	34.1	1

### Utilization

Total Liabilities Over Net Worth	118.4	224.9	4
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## Inquiries

### Inquiries-Summary - 12 Month

Total number of Inquiries

**42**

Unique Customers

**23**

### Inquiries-Summary

Over the past 12 months ending 6-2021, 42 individual requests for information on your company were received. The 42 inquiries were made by 23 unique customers indicating that some companies have inquired on your business multiple times and may be monitoring you. Of the total products purchased, 15, or 35 % came from the Finance, Insurance and Real Estate; 10, or 23 % came from the Services; 8, or 19 % came from the Public Administration; 3, or 7 % came from the Retail Trade; 2, or 4 % came from the Manufacturing;

**SIC/Sector**

**Type**