

Update your information with D-U-N-S® Manager

Report as of: 06-06-2023

## 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

QUESTIONS?

#### SCORES AND RATINGS

<p>Max. Credit Recommendation ⓘ</p> <p><b>US\$ 180,000</b> ✓</p>	<p>PAYDEX® Score ⓘ</p> <p><b>79</b> ✓</p> <p>LOW RISK ✓</p>	<p>Delinquency Predictor Percentile ⓘ</p> <p><b>94</b> ✓</p> <p>LOW RISK</p>	<p>Financial Stress Percentile ⓘ</p> <p><b>99</b> ✓</p> <p>LOW RISK ✓</p>	<p>Supplier Evaluation Risk Rating ⓘ</p> <p><b>1</b> ✓</p> <p>LOW RISK</p>
--	---	--	---	--

#### D&B GUIDANCE

##### Overall Business Risk



##### 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**

Maximum Credit Recommendation

**US\$ 180,000**

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

**PAYDEX® SCORE**

Based on 24 months of data

**79**

Risk of Slow Pay  
**Low**

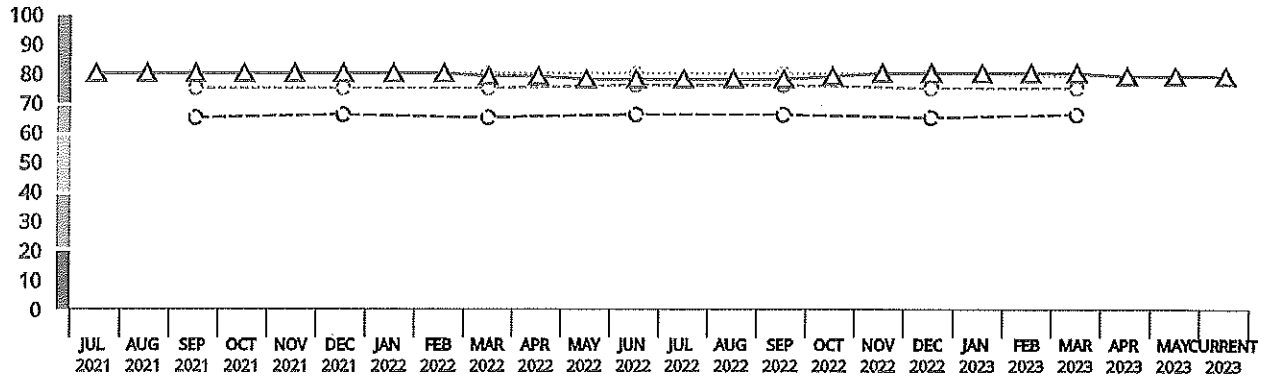
Payment Behavior  
**2 Days Beyond Terms**

Low Risk (100)

High Risk (1)

Based on a D&B PAYDEX® Score of  
79

**Business and Industry Trends**



PAYDEX® Score Industry Medi... Industry Uppe... Industry Lowe...

**Understand My Score**

**Payment History**

Total Last 24 Months: 45

[View All](#)

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
05/23	Pays Slow 15+	-	250	0	0	Between 6 and 12 Months
05/23	Pays Promptly	-	50	50	0	1
05/23	Pays Promptly	-	50	0	0	Between 2 and 3 Months
05/23	Pays Promptly	-	100	0	0	Between 6 and 12 Months
05/23	Pays Promptly	-	100	0	0	Between 6 and 12 Months

**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**

**94**

Low Risk (100)

High Risk (1)

Based on a D&B Delinquency Predictor Percentile of 94

Score  
**591 --**

Class  
**1**

**Factors Affecting Your Score:**

- Higher risk industry based on delinquency rates for this industry
- Proportion of slow payments in recent months

Level of risk

**Low**

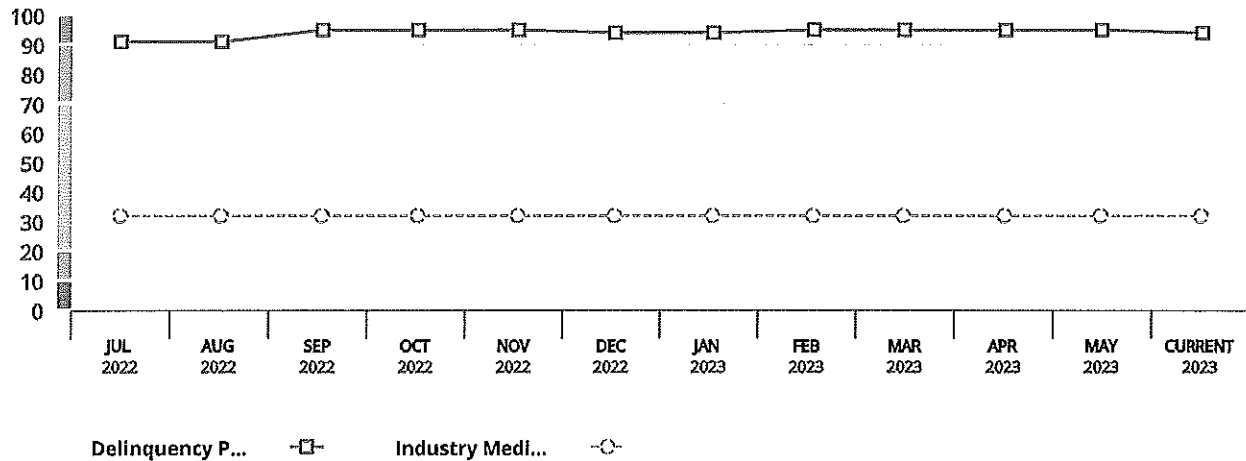
Probability of Delinquency

**1.25%**

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**

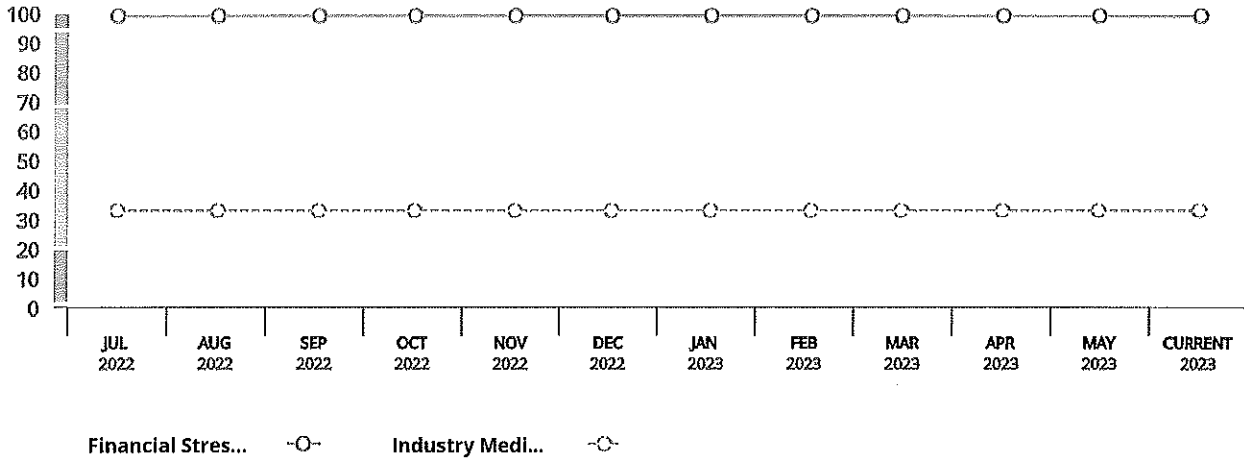
Probability of Failure

**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

**1**

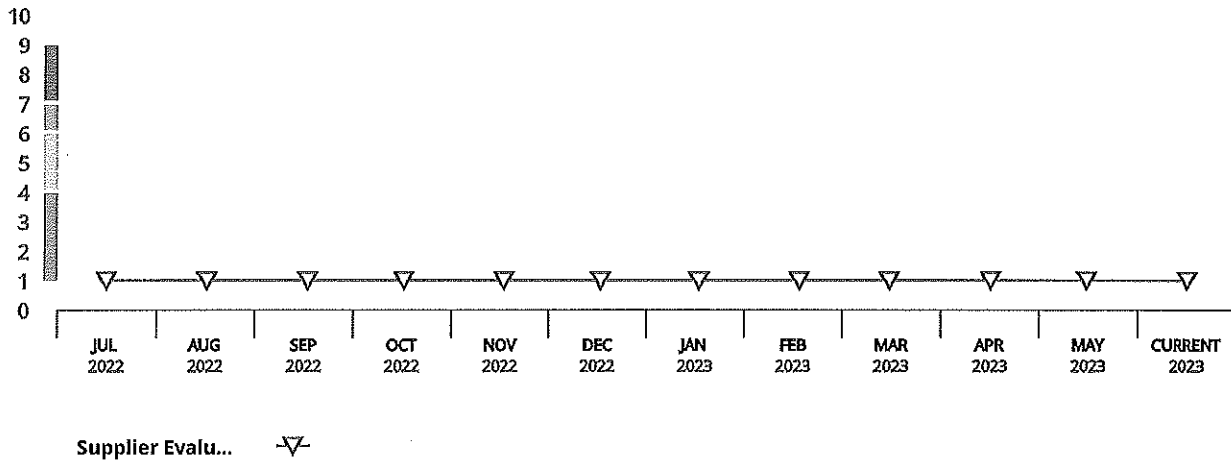
Low Risk (1)

High Risk (9)

Factors Affecting Your Score:

- Limited business activity signals reported in the past 12 months
- 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 08-25-2022

Financial Strength

Risk Indicator

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

**1:** Very Low Risk

Previous Rating

Financial Strength

Risk Indicator

**3A:** US\$1,000,000 to US\$9,999,999 in Net Worth or **2:** Equity

Low Risk

**D&B VIABILITY RATING**

**Portfolio Comparison Score**

**2**

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**

**1**

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**

**A**

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

**2**

Days Beyond Terms

Highest Now Owing:

US\$ 70,000

% of Trade Within Terms

**97%**

Total Trade Experiences:

45

Largest High Credit:  
US\$ 250,000Average High Credit:  
US\$ 19,012

Highest Past Due

**US\$ 0**

Total Unfavorable Comments :

0

Largest High Credit:  
US\$ 0

Total Placed in Collections:

0

Largest High Credit:  
US\$ 0

### TRADE PAYMENTS BY CREDIT EXTENDED

Range of Credit Extended (US\$)	Number of Payment Experiences	% Within Terms
OVER 100,000	2	100
50,000 - 100,000	1	100
15,000 - 49,999	2	100
5,000 - 14,999	7	100
1,000 - 4,999	7	100
UNDER 1,000	17	94

### TRADE PAYMENTS BY INDUSTRY

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
22 - Textile Mill Products	2	250,000	
2273 - Mfg carpets/rugs	2	250,000	100
25 - Furniture and Fixtures	1	100	
2541 - Mfg wood fixtures	1	100	100
35 - Industrial and Commercial Machinery and Computer Equipment	3	25,000	
3535 - Mfg conveyors	1	25,000	100
3579 - Mfg misc office eqpt	2	250	100
36 - Electronic and other electrical equipment and components except computer equipment	1	50,000	
3625 - Mfg relays/controls	1	50,000	100

Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
48 - Communications	1	0	
4813 - Telephone communictns	1	0	0
50 - Wholesale Trade - Durable Goods	5	35,000	
5031 - Whol lumber/millwork	1	50	100
5032 - Whol brick/stone	2	35,000	100
5063 - Whol electrical equip	1	10,000	100
5085 - Whol industrial suppl	1	1,000	100
51 - Wholesale Trade - Nondurable Goods	2	750	
5113 - Whol service paper	2	750	100
57 - Home Furniture Furnishings and Equipment Stores	1	0	
5713 - Ret floor covering	1	0	0
59 - Miscellaneous Retail	1	2,500	
5943 - Ret stationery	1	2,500	100
60 - Depository Institutions	1	5,000	
6021 - Natnl commercial bank	1	5,000	100
61 - Nondepository Credit Institutions	3	7,500	
6153 - Short-trm busn credit	1	7,500	100
6159 - Misc business credit	2	2,500	100
73 - Business Services	7	7,500	
7359 - Misc equipment rental	1	750	100
7374 - Data processing svcs	1	50	100
7389 - Misc business service	5	7,500	100
75 - Automotive Repair, Services and Parking	3	1,000	
7513 - Truck rental/leasing	2	1,000	100
7538 - General auto repair	1	50	100
87 - Engineering Accounting Research Management and Related Services	1	2,500	
8741 - Management services	1	2,500	100
93 - Public Finance Taxation and Monetary Policy	3	10,000	
9311 - Public finance	3	10,000	100



Industry Category	Number of Payment Experiences	Largest High Credit (US\$)	% Within Terms (Expand to View)
99 - Nonclassifiable Establishments	3	750	
9999 - Nonclassified	3	750	77

TRADE LINES

Dispute Payments

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
05/23	Pays Slow 15+	-	250	0	0	Between 6 and 12 Months
05/23	Pays Promptly	-	50	50	0	1
05/23	Pays Promptly	-	50	0	0	Between 2 and 3 Months
05/23	Pays Promptly	-	100	0	0	Between 6 and 12 Months
05/23	Pays Promptly	-	100	0	0	Between 6 and 12 Months
05/23	Pays Promptly	-	250	0	0	1
05/23	Pays Promptly	-	750	0	0	Between 2 and 3 Months
05/23	Pays Promptly	N30	1,000	250	0	1
05/23	Pays Promptly	-	1,000	0	0	1
05/23	Pays Promptly	-	2,500	0	0	Between 2 and 3 Months
05/23	Pays Promptly	-	5,000	250	0	1
05/23	Pays Promptly	-	7,500	5,000	0	1
05/23	Pays Promptly	-	7,500	2,500	0	1
05/23	Pays Promptly	-	250,000	70,000	0	1
04/23	-	Cash account	50	-	-	1
04/23	-	Cash in advance	500	0	0	Between 6 and 12 Months
04/23	-	-	750	0	0	Between 6 and 12 Months
04/23	Pays Promptly	-	0	0	0	Between 4 and 5 Months
04/23	Pays Promptly	-	50	0	0	Between 6 and 12 Months
04/23	Pays Promptly	-	250	250	0	1
04/23	Pays Promptly	-	250	0	0	Between 2 and 3 Months

Date of Experience	Payment Status	Selling Terms	High Credit (US\$)	Now Owes (US\$)	Past Due (US\$)	Months Since Last Sale
04/23	Pays Promptly	-	750	0	0	Between 4 and 5 Months
04/23	Pays Promptly	-	2,500	2,500	0	1
04/23	Pays Promptly	-	10,000	0	0	Between 2 and 3 Months
04/23	Pays Promptly	N30	25,000	0	0	1
04/23	Pays Promptly	-	35,000	35,000	0	1
04/23	Pays Promptly	-	50,000	25,000	0	1
04/23	Pays Promptly	-	250,000	65,000	0	1
04/23	Pays Promptly	-	-	100	0	1
04/23	Pays Promptly	-	-	50	0	1
03/23	Pays Promptly	N30	100	0	0	Between 6 and 12 Months
03/23	Pays Promptly	-	10,000	-	-	1
02/23	Pays Promptly	-	2,500	500	0	1
06/22	Pays Promptly	-	7,500	-	-	1
06/22	Pays Promptly	-	10,000	-	-	1
04/22	-	Cash account	100	-	-	1
04/22	-	Cash account	250	0	0	Between 6 and 12 Months
04/22	-	Cash account	1,000	0	0	1
04/22	Pays Promptly	-	50	0	0	Between 6 and 12 Months
02/22	Pays Prompt to Slow 60+	-	0	0	0	Between 6 and 12 Months
08/21	Pays Promptly	-	50	0	0	Between 6 and 12 Months
08/21	Pays Promptly	-	1,000	0	0	Between 6 and 12 Months
08/21	Pays Promptly	-	2,500	0	0	Between 6 and 12 Months
06/21	-	Cash account	50	-	-	Between 6 and 12 Months
05/21	Pays Promptly	N30	750	0	0	Between 6 and 12 Months

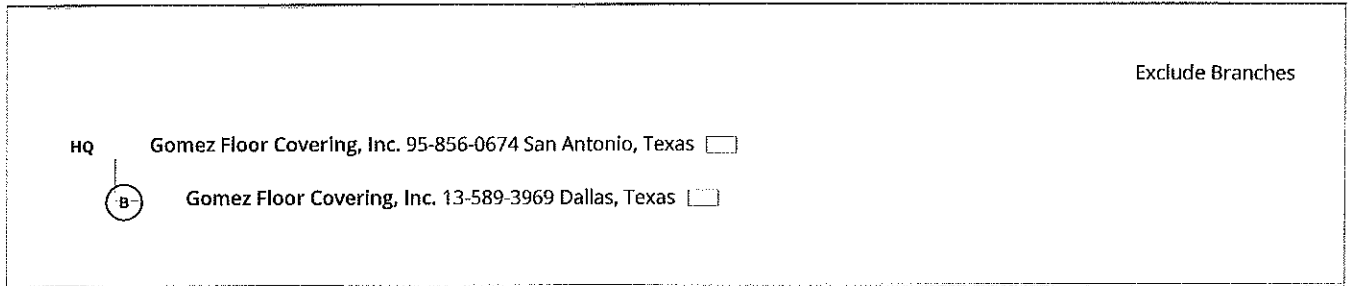
## Special Events

There have been no Special Events reported for your company. If you have had a change in ownership or with officers of the company, please call customer service at 800-333-0505.

## Ownership

### Family Tree

Members in the Tree	Subsidiaries of this Company	Branches of this Company
2	0	1



## Company Profile

### COMPANY OVERVIEW

<b>D-U-N-S</b> 95-856-0674	<b>Mailing Address</b> United States	<b>Annual Sales</b> US\$ 23,863,069
<b>Business Form</b> Corporation (US)	<b>Telephone</b> (210) 651-5002	<b>Employees</b> 64 (24 here)
<b>Date Incorporated</b> October 22, 1996	<b>Website</b> www.gomezfc.com	<b>Age (Year Started)</b> 26 years (1996)
<b>State of Incorporation</b> Texas		<b>Named Principal</b> LINDA GOMEZ-WHITENER, PRESIDENT
<b>Ownership</b> Not publicly traded		<b>Line of Business</b> Residential construction

### BUSINESS REGISTRATION

Corporate and business registrations reported by the secretary of state or other official source as of: 05-29-2023  
This data is for informational purposes only, certification can only be obtained through the Office of the Secretary of State. ▼

<b>Registered Name</b>	GOMEZ FLOOR COVERING, INC.
<b>Corporation Type</b>	Corporation (US)
<b>Business Commenced On</b>	1996
<b>State of Incorporation</b>	TEXAS
<b>Date Incorporated</b>	10-22-1996
<b>Registration ID</b>	0141877000
<b>Registration Status</b>	IN EXISTENCE
<b>Filing Date</b>	10-22-1996
<b>Where Filed</b>	SECRETARY OF STATE

#### Registered Agent ▼

<b>Name</b>	LINDA GOMEZ WHITENER
<b>Address</b>	3816 BINZ-ENGLEMAN, B-125, SAN ANTONIO, TX, 782190000

#### Registered Principal ▼

<b>Name</b>	STEVEN E WHITENER
<b>Title</b>	Director

Registered Principal	
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	STEVEN E WHITENER
Title	Vice President
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
<b>Officers</b>
LINDA GOMEZ-WHITENER, PRES STEVE WHITENER, V PRES-CFO
<b>Directors</b>
DIRECTOR(S): THE OFFICER(S)

COMPANY EVENTS
The following information was reported on: 08-23-2022
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: 08-23-2022	
<b>Business Information</b>	
Trade Names	GFC CONTRACTING

**Business Information**

**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

**Activity Summary**

Contractor	Yes
Grantee	No
Party excluded from federal program(s)	No

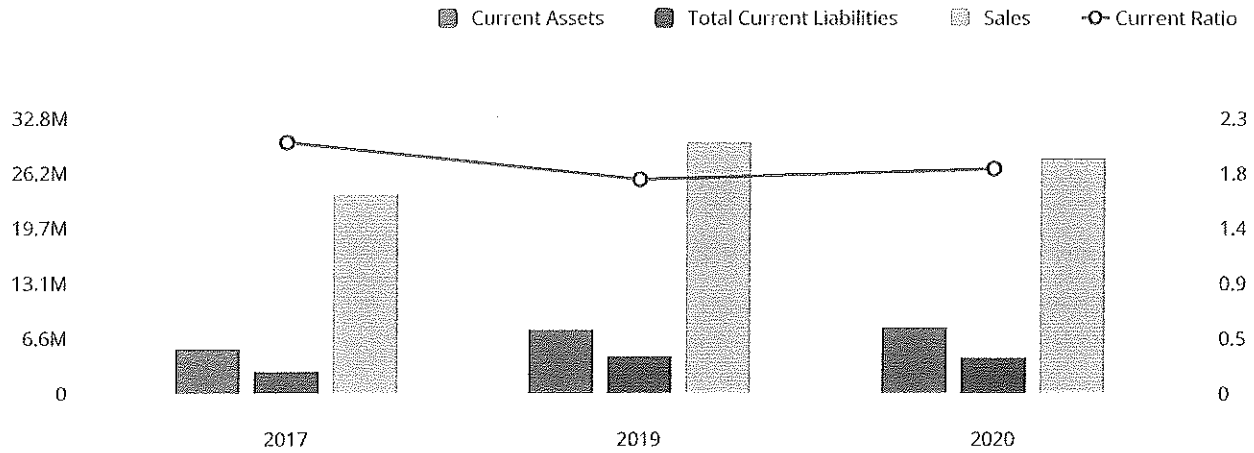
**Possible candidate for socio-economic program consideration**

8(A) Firm	-
Labor Surplus Area	-
Small Business	-

# Financials

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

## FINANCIAL STATEMENT COMPARISON



	Fiscal Individual Dec 2020	Fiscal Individual Dec 2019	Fiscal Individual Dec 2017	Last 3 Years
Current Assets	7,718,357	7,473,947	5,163,435	
Total Current Liabilities	4,147,846	4,227,637	2,487,608	
Tangible Net Worth	3,904,028	3,652,971	2,888,626	
Sales	27,910,136	29,781,762	23,643,730	
Net Income	870,679	701,570	800,613	
Current Ratio	2	2	2	
Working Capital	3,570,511	3,246,310	2,675,827	
Other Assets	503,639	502,539	311,675	
Long Term Liabilities	170,122	95,878	98,876	

## STATEMENT INFORMATION

**Profit And Loss Information** From JAN 01 2021 to DEC 31 2021 annual sales \$23,863,069; cost of goods sold \$18,906,344. Gross profit \$4,956,725; operating expenses \$4,611,445. Operating income \$345,280; other income \$1,316,314; other expenses \$3,001; net income before taxes \$1,658,593; Federal income tax \$19,000; net income \$1,639,593.

**Source Information** Prepared from statement(s) by Accountant: ADKF, P.C., San Antonio, Texas.



KEY BUSINESS RATIOS			
Statement date	Based on Number of Establishments		
12-31-2021	13		
	▼ Ratio for the business	▼ Industry Median	▼ Industry Quartile ▼
<b>Profitability</b>			
Return on Sales	6.9	7.2	3
Return On Assets	20.3	20.8	3
Return on Net Worth	35.7	49.3	4
<b>Short Term Solvency</b>			
Quick Ratio	1.5	1.3	2
Current Ratio	2.5	1.7	1
Current Liabilities Over Net Worth	64.4	146.4	4
Current Liabilities to Inventory	-	999.9	-
<b>Efficiency</b>			
Collection Period	35.8	38.7	1
Sales to Inventory	-	59.1	-
Sales Over Net Working Capital	5.3	6.7	4
Accounts Payable to Sales	3.8	4.8	4
Assets Over Sales	33.8	31.6	1
<b>Utilization</b>			
Total Liabilities Over Net Worth	75.3	162.2	4