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# BLUE BOOK SERVICES

## Business Report on Evergazing Produce, Inc.



Information available through 01/31/2018

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This SAMPLE Business Report mimics the *Blue Book Business Report*.

### BB # 987654 Evergazing Produce, Inc.

PO Box 12345  
Rio Rico, Arizona 85648  
USA  
2876 Waterfall Dr.  
Rio Rico, Arizona 85648  
Phone: 520 216-1234  
Fax: 520 216-1235  
[info@evergazingproduce.com](mailto:info@evergazingproduce.com)  
[www.evergazingproduce.com](http://www.evergazingproduce.com)

### Credit Snapshot:

Current HQ Rating:	500M XXXX AA
Current Blue Book Score:	904 (Industry Avg: 797)
Last Financial Statement Date:	12/31/2017
Net Worth:	\$5,483,377
Avg Trade Practices ('X') Reports: (past 6 months)	3.71 (Industry Avg: 3.44) (scale: 1=poor, 4=excellent)

### Business Ownership:

Ricardo Galvez, President, 55.00%  
Matt Smith, Vice President/CFO, 45.00%

## RATING HISTORY

### Current HQ Rating:

500M XXXX  
(unchanged since 12/30/2011)  
Trading Member since 1996

### HQ Rating Trend:

Date:	New Rating:
12/30/2011	500M XXXX AA
06/09/2011	500M XXXX A
04/25/2011	500M XXXX B
02/10/2009	400M XXXX

### Current Rating Definitions:

500M = \$500,000 est'd credit worth  
XXXX = Excellent  
AA = 1 - 14 days on average

View how the Company's Rating has changed over time, here.

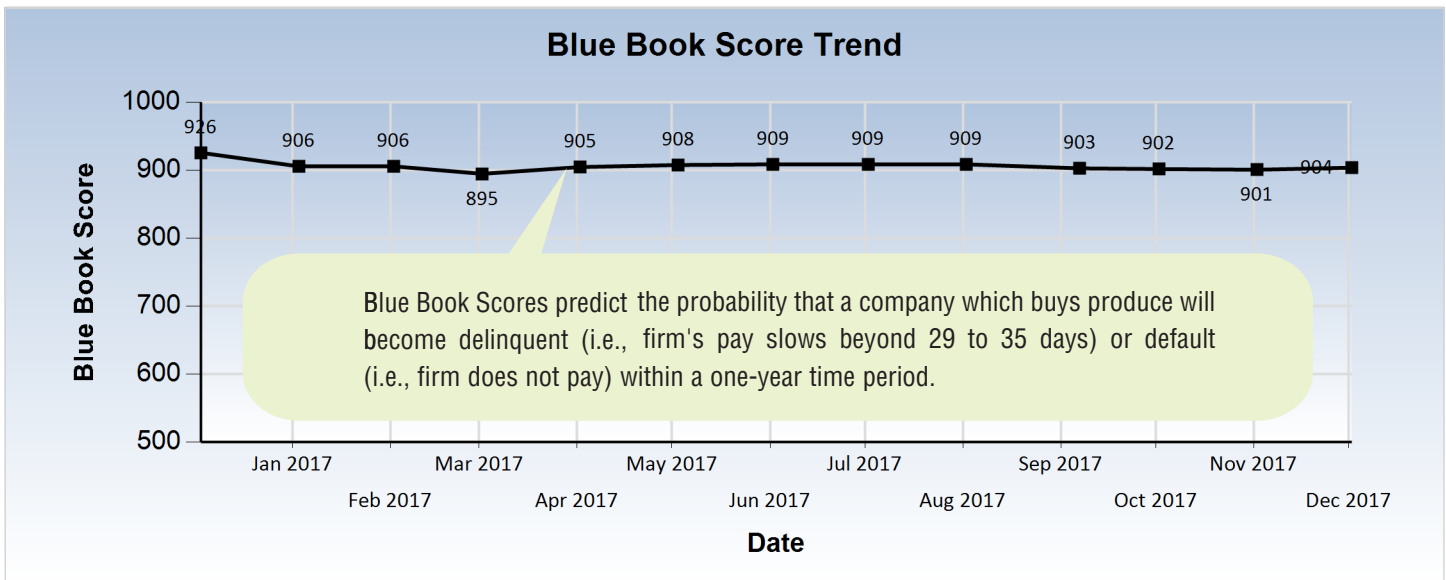
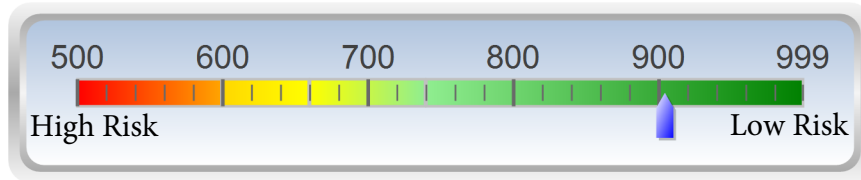
For help understanding the Rating Definitions, please review the appropriate reference material in the BBOS Learning Center's Membership Guide.

If applicable, Recent Developments and Bankruptcy Events appear here.

## BLUE BOOK SCORE HISTORY

For more information about Blue Book Scores, please review the appropriate reference material in the BBOS Learning Center's Membership Guide.

**BBScore: 904**



Industry Percentile	Subject Company Score	Industry Average
83	904	797
<i>Note: Percentile is the value at or below which a percentage of data falls.</i>		

## PAYMENT/LEGAL FILINGS SUMMARY PROVIDED BY EXPERIAN

Payment Performance	Trade and Collection Balance	Legal Filings
Current DBT: 0	Total trade and collection (19): \$170,200	Bankruptcy: NO
Monthly Average DBT: 0	All Trades (19): \$170,200	Tax Lien filings: 1
Highest DBT Previous 6 Months: 0	All Collections (0): \$0	Judgment filings: 1
Highest DBT Previous 5 Quarters: 7	Continous trade (5): \$39,800	Sum of legal filings: \$0
	Highest Credit Amount Extended: \$92,900	

Payment / Legal Filings summary table reflects instances and trends of: days beyond terms, trading and collection frequency with amounts extended and/or placed for collection, bankruptcies, and judgments and/or liens with dollar amounts.

## LEGAL FILINGS: DETAILS PROVIDED BY EXPERIAN

Reflects the presence and essential file information including dollar amounts, of liens & judgments.

Tax Liens					
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
03/31/2017	STATE TAX	LIEN	\$2,112	123456789654321	HARRIS COUNTY CLERK
Filed By: STATE OF TEXAS					

Judgments					
File Date	Plaintiff	Status	Amount	Filing Number	Jurisdiction
08/28/2017	JOE'S TRUCKING CO.	FILED	\$665	9876541	QUEENS BOROUGH SUPREME COURT - CIVIL DIV

## CLAIM ACTIVITY

CLAIMS FILED WITH BLUE BOOK SERVICES						
Date Filed	File ID	Open/Closed	Claim Amount	Issue	Status	Note
Last Activity	Claimant Type		Meritorious	Description		
1/5/2018	33382 Produce	Open	\$13,787.58 Under Review	Dispute over whether product complied with sales agreement and resulting damages.	Blue Book review ongoing.	

Reflects essential detail, including case statuses of claims filed with the Blue Book and recognized Lawsuits filed with various court systems.

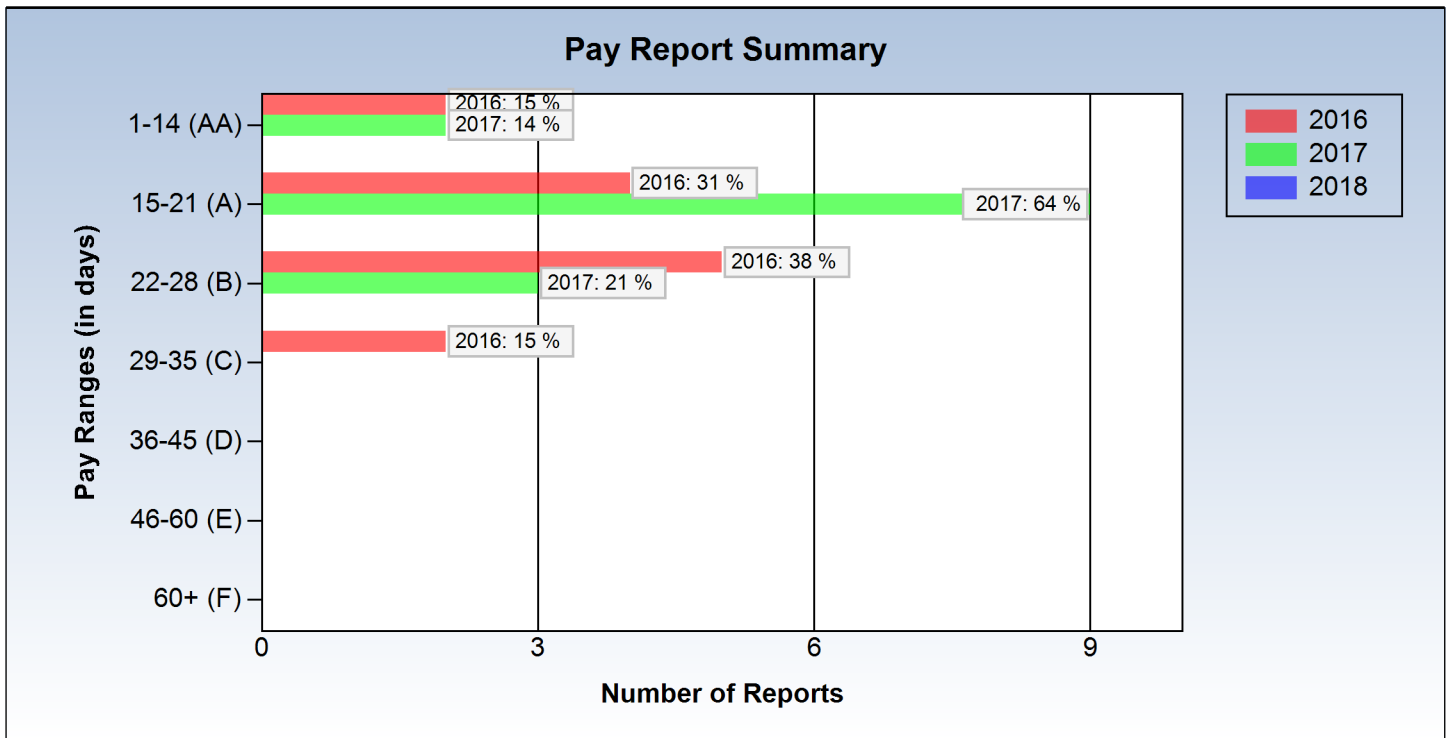
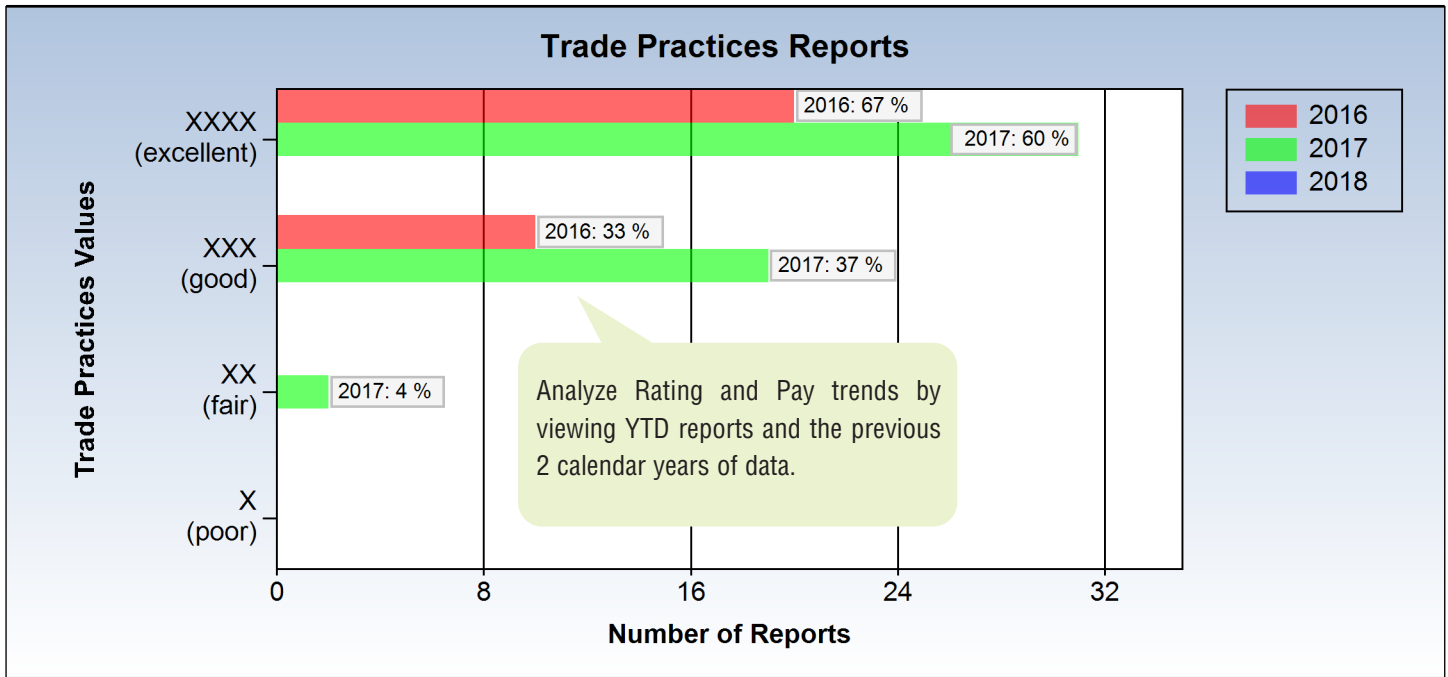
## FINANCIAL INFORMATION

HOW PREPARED	Year-End 12/31/2017	Year-End 12/31/2016	Year-End 12/31/2015	Year-End 12/31/2014
	Accountant Reviewed	Accountant Reviewed	Accountant Reviewed	
Current Assets	24,478,907	22,660,122	19,391,122	20,000,000
Net Fixed Assets	1,009,355	1,184,943	1,546,321	2,057,944
Other Assets	40,723	29,828	36,080	18,225
Total Assets	25,528,985	23,874,893	20,973,734	22,021,488
Current Liabilities	18,251,757	15,782,448	12,566,134	13,002,765
Long-Term Liabilities	539,659	1,934,895	763,211	1,004,666
Other Liabilities	1,254,192	0	1,085,566	1,212,684
Equity	5,483,377	6,157,550	6,558,823	6,801,373
Working Capital	6,227,150	6,877,674	6,825,199	6,942,554
Current Ratio	1.34	1.44	1.54	1.53
Quick Ratio	0.17	0.49	0.51	0.88
Account Receivable	4.28	2.28		1.44
Days Payable	35.12	1,769.60		6,346.79
Debt To Equity	3.66	2.88	2.20	2.24
Fixed Assets to Equity	0.18	0.19	0.24	0.30
Debt Service Ability		5.34		7.07
Operating Ratio	0.98	0.98		0.64
Net Profit/Loss	Profitable	Profitable	N/A	Profitable

If available, members can view the last 4 financial statements.

Ratios can help you judge performance, liquidity, efficiency, and solvency of a company.

## TRADE REPORT SUMMARY



## TRADE REPORT DETAILS

Trade practices ratings and pay descriptions (where appropriate) reflect the experience of those who have reported dealings with the subject company. Blue Book ratings are not based solely on trading experience report averages; rather, experienced rating and financial analysts also take into consideration other important factors such as the trend of trading experiences reported over time. If you have any questions about the Trade Report Summary or Trade Report Details in this Business Report, please contact the Blue Book Information & Service Center. For definitions of symbols and terminology, please review the appropriate reference material in the BBOS Learning Center's Membership Guide.

Reports From Produce References					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
12/11/2017	1-6 Months	XXX			
12/11/2017	1-6 Months	XXXX	15-21 (A)	5-10M	
12/04/2017	1-6 Months	XXXX			
11/21/2017	1-6 Months	XXX			
11/16/2017	1-6 Months	XXXX			
11/15/2017		XXXX	15-21 (A)	10-50M	
11/13/2017	1-6 Months	XXXX			
11/03/2017	1-6 Months	XXXX	1-14 (AA)	50-75M	
11/01/2017		XXXX			
10/27/2017	1-6 Months	XXXX			
10/19/2017	1-6 Months	XXXX	15-21 (A)	10-50M	
10/16/2017	1-6 Months	XXX			
10/11/2017	1-6 Months	XXXX	1-14 (AA)	50-75M	
10/06/2017	7-12 Months	XXX			
09/11/2017	7-12 Months	XXXX		10-50M	
08/15/2017 (1)		XXXX	1-14 (AA)	10-50M	21 Days
08/15/2017	7-12 Months	XXX			
08/14/2017	1-6 Months		22-28 (B)	10-50M	
08/09/2017	1-6 Months	XXX	15-21 (A)	50-75M	
08/03/2017	1-6 Months				
07/26/2017	1-6 Months				
07/10/2017	1-6 Months				
07/10/2017	1-6 Months				
05/03/2017	1-6 Months				
04/17/2017					
03/31/2017					
03/20/2017					
03/20/2017	1-6 Months	XXXX	15-21 (A)	100-250M	
03/20/2017	1-6 Months	XXX			
03/20/2017	1-6 Months	XXX	22-28 (B)	50-75M	
03/18/2017		XXXX	15-21 (A)	75-100M	
03/14/2017	1-6 Months	XXX			
03/13/2017	1-6 Months	XXXX	15-21 (A)	10-50M	
03/07/2017	1-6 Months	XXXX	1-14 (AA)		
02/27/2017	1-6 Months	XXXX			
02/24/2017		XXXX	1-14 (AA)		
02/24/2017	1-6 Months	XXXX			
02/24/2017	1-6 Months	XXX			
02/23/2017	1-6 Months	XXXX			
02/22/2017	1-6 Months	XX			
02/14/2017	7-12 Months	XX	22-28 (B)	10-50M	
02/14/2017	1-6 Months	XXXX	1-14 (AA)	100-250M	
02/14/2017		XXX			
02/14/2017	1-6 Months	XXXX			
02/13/2017	1-6 Months	XXXX	1-14 (AA)	50-75M	
02/11/2017		XXX			
02/10/2017	1-6 Months	XXXX	1-14 (AA)	50-75M	
02/08/2017	1-6 Months	XXX			
01/25/2017	1-6 Months	XXXX	1-14 (AA)	50-75M	
01/13/2017	1-6 Months	XXX			
01/12/2017		XXX			
01/11/2017	1-6 Months	XXX	1-14 (AA)	50-75M	
12/13/2016		XXX	29-35 (C)	5-10M	
12/13/2016	1-6 Months	XXX			
12/12/2016	1-6 Months	XXXX			
12/12/2016		XXXX	15-21 (A)	Over 250M	
12/02/2016		XXXX			

Shows past 18 months of data, up to 100 reports, categorized by the type of company responding: produce, transportation or supply.

Reports From Produce References					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
11/14/2016		XXXX	1-14 (AA)	10-50M	
10/21/2016	1-6 Months	XXXX			
09/27/2016		XXXX			
08/22/2016	1-6 Months	XXXX	1-14 (AA)	Over 250M	
08/15/2016	1-6 Months	XXX			
07/18/2016	1-6 Months	XXX	1-14 (AA)	5-10M	
Reports From Transportation References					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)
04/25/2017	1-6 Months	XXXX	15-21 (A)	75-100M	
10/20/2016	1-6 Months	XXX	22-28 (B)	10-50M	
Reports From Supply Firms					
Report Date	Last Dealt (in months)	Trade Practices	Average Pay (in days)	High Credit (in \$)	Credit Terms (in days)

(1) Trade report applies to subject company's Pharr, TX branch location, (BB # 987123).

Reflects trade frequency, high credit extended, current balance and aging performance in the form of days beyond terms.

### TRADE PAYMENT SUMMARY PROVIDED BY EXPERIAN

Trade Line Type	Lines Reported	DBT	Recent High Credit	Balance	Current	1-30	31-60	61-90	91+
Continuous	5	0	\$111,200	\$39,800	100%	0%	0%	0%	0%
New	2	0	\$0	\$0	0%	0%	0%	0%	0%
<b>Combined Trade</b>	<b>7</b>	<b>0</b>	<b>\$111,200</b>	<b>\$39,800</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Additional	12		\$439,300	\$130,400	100%	0%	0%	0%	0%
<b>Total Trade</b>	<b>19</b>		<b>\$550,500</b>	<b>\$170,200</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

### TRADE PAYMENT - NEW/CONTINUOUSLY REPORTED TRADE DETAILS PROVIDED BY EXPERIAN

Payment Experiences (Trade Lines with an (*) after the date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	01/2018	12/2017	OTHER	\$2,200	\$300	100%	0%	0%	0%	0%	
BUS SERVCS	12/2017		VARIED	\$2,000	\$1,800	100%	0%	0%	0%	0%	
FINCL SVCS	11/2017*		VARIED	\$0	\$0	0%	0%	0%	0%	0%	SATSFRY
FINCL SVCS	11/2017		CONTRCT	\$92,900	\$37,700	100%	0%	0%	0%	0%	
FRGHT FWRD	12/2017		NET 30	\$14,100	\$0	0%	0%	0%	0%	0%	
GENERAL	12/2017*		NET 15	\$0	\$0	0%	0%	0%	0%	0%	
PACKAGING	12/2017		NET 30	\$0	\$0	0%	0%	0%	0%	0%	CUST 4 YR

This table shows payment experiences reported by business category, date reported, terms, high credit extended, current balance and aging performance in the form of days beyond terms.

## TRADE PAYMENT - ADDITIONAL TRADE DETAILS PROVIDED BY EXPERIAN

Payment Experiences (Trade Lines with an (*) after the date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	09/2015		OTHER	\$200	\$200	100%	0%	0%	0%	0%	
AUTO RENTL	12/2017		NET 30	\$100	\$0	0%	0%	0%	0%	0%	Payment experiences reported by business category, date reported, terms, high credit extended, current balance and aging performance in the form of days beyond terms shows in this table.
BANK CARD	03/2015		REVOLVE	\$44,800	\$0	0%	0%	0%	0%	0%	
COMMUN SVC	01/2015		CONTRCT	\$300	\$300	49%	18%	33%	0%	0%	
FACTOR	03/2015	04/2009	NET 30	\$0	\$0	0%	0%	0%	0%	0%	
FINCL SVCS	10/2015		CONTRCT	\$73,300	\$0	0%	0%	0%	0%	0%	
LEASING	01/2018		CONTRCT	\$318,500	\$128,500	100%	0%	0%	0%	0%	
LEASING	12/2017		CONTRCT	\$0	\$0	0%	0%	0%	0%	0%	
LEASING	04/2015		CONTRCT	\$1,200	\$1,000	100%	0%	0%	0%	0%	
MED SUPPLY	07/2015	06/2015	NET 30	\$500	\$0	0%	0%	0%	0%	0%	
OFFC EQUIP	04/2015	03/2015	REVOLVE	\$400	\$400	100%	0%	0%	0%	0%	
RENTALS	04/2016		NET 10	\$0	\$0	0%	0%	0%	0%	0%	

## BUSINESS BACKGROUND

### Business Events

Business Events appear here, in chronological order.

**September 1, 2003** The operations of ABC Fresh Produce Sales, Visalia, California, were merged into subject company.

**September 2002** John Verma, Vice President sold his 45% of stock to Matt Smith.

**September 29, 1993** Subject company was established as a Corporation under Arizona law.

### Reported Business Name Changes

1996 Everafter Produce Farm, Inc.  
 2000 Everafter Produce Corp.  
 2007 Evergazing Produce, Inc.

## PEOPLE BACKGROUND

### **Ricardo Galvez, President**

<b>Date</b>	<b>Company</b>	<b>Title</b>
2017 - Current	Evergazing Produce, Inc., Nogales, AZ	President
2007 - 2017	Evergazing Produce, Inc., Nogales, AZ	President/CEO
2007 - 2010	Evergazing Produce, Inc., Nogales, AZ	Vice President
2007 - 2007	Evergazing Produce, Inc., Nogales, AZ	Vice Pres. North Operations
1993 - 2007	Evergazing Produce, Inc., Nogales, AZ	Marketing Manager
1988 - 1993	American Farms, Inc., Scottsdale, AZ	Sales

### **Matt Smith, Vice President/CFO**

<b>Date</b>	<b>Company</b>	<b>Title</b>
2007 - Current	Evergazing Produce, Inc., Nogales, AZ	Vice President/CFO
2007 - 2015	Evergazing Produce, Inc., Nogales, AZ	CFO

Detailed background history of the principals is included here, if available, including previous employers.



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## BUSINESS PROFILE

### Method(s) of Operations:

Shipper  
Distributor

### Licenses:

DRC License: #6549  
PACA License: #20081234

### Business Size:

Annual truckloads: 5000

### Certifications:

Food Safety Certified

### Commodities:

Cantaloupe, Honeydew, Watermelon, Squash, Zucchini  
Squash, Mexican Squash, Yellow Squash, Green Bean,  
Cucumber, European Cucumber, Bell Pepper, Yellow Bell  
Pepper, Red Bell Pepper, Orange Bell Pepper, Grape  
Tomato, Eggplant, Beefsteak Tomato, Cluster Tomato

### Growing Characteristics:

Organic, Hydroponic

Detailed descriptions of how the company operates can help you qualify this company as a potential customer or supplier, and assist you in making wise business decisions.

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## BUSINESS FACTS PROVIDED BY EXPERIAN

### SIC CODE:

FRESH FRUITS & VEGETABLES - 5148  
FARM-PRODUCT RAW MATERIALS, NEC - 5159  
FRUIT & VEGETABLE MARKETS - 5431

### NAICS CODE:

Fresh Fruit and Vegetable Merchant Wholesalers - 424480  
Other Farm Product Raw Material Merchant Wholesalers - 424590  
Fruit and Vegetable Markets - 445230

Section reflects U.S. Government assigned codes (SIC & NAICS Code) to identify industry and business type, and approximate size of business using number of employees and sales according to Experian gathered information.

**Number of Employees:** 3

**Sales:** \$205,000

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## BRANCHES

**BB # 987123**  
**Evergazing Produce, Inc.**  
Pharr, TX  
Produce Buyer, Produce Seller

If applicable, the company's Affiliations and Branches are listed at the end of the report.